

| 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 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) | | | | | | |
| | | | | | | | (0) | (0.0) | | | | | | |
| 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) | | | | | | |
| | | | | | | | (0) | 0.0 | | | | | | |
| 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) | | | | | | |
| | | | | | | | (879) | 0.0 | | | | | | |
| 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) | 3.0 | | | | | | |
| | | | | | | | (2,227) | 153.3 | | | | | | |
| 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 |
| | | | | | | | (188,190) | (-3.9) | | | | | | |
| | | | | | | | (234) | 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) | (0.8) | | | | | | |
| | | | | | | | (21) | (20.2) | | | | | | |
| 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) | (-5.0) | | | | | | |
| | | | | | | | (189) | 0.7 | | | | | | |
| 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) | (-8.5) | | | | | | |
| | | | | | | | (17) | (-10.4) | | | | | | |
| 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) | (-1.2) | | | | | | |
| | | | | | | | (210) | 10.8 | | | | | | |
| 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) | (-2.0) | | | | | | |
| | | | | | | | (195) | 3.6 | | | | | | |
| 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 |
| | | | | | | | (18,401) | (-2.2) | | | | | | |
| | | | | | | | (176) | 1.4 | | | | | | |
| 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 |
| | | | | | | | (14,013) | (-2.2) | | | | | | |
| | | | | | | | (234) | 4.8 | | | | | | |
| April 2014 | 117,674 | -0.3 | 2,706,920 | -2.6 | 0 | 9.4 | 95,976 | -0.9 | 17,975 | 3.7 | 136 | -21.9 | 3,587 | -2.6 |
| | | | | | | | (16,511) | (-0.5) | | | | | | |
| | | | | | | | (204) | -3.0 | | | | | | |
| May 2014 | 107,854 | -2.1 | 2,322,068 | -7.8 | 0 | -9.5 | 86,815 | -3.1 | 17,837 | 3.9 | 119 | -22.3 | 3,083 | -6.0 |
| | | | | | | | (13,075) | (-0.2) | | | | | | |
| | | | | | | | (184) | -7.6 | | | | | | |
| June 2014 | 125,653 | 7.4 | 2,629,079 | 7.6 | 0 | 2.1 | 99,352 | 8.6 | 22,895 | 3.0 | 157 | 44.4 | 3,248 | 2.5 |
| | | | | | | | (19,923) | (-7.4) | | | | | | |
| | | | | | | | (202) | 11.1 | | | | | | |
| July 2014 | 117,975 | 0.0 | 2,398,854 | -2.5 | 1 | 6.6 | 92,966 | -0.5 | 21,525 | 3.0 | 137 | -20.4 | 3,345 | -3.9 |
| | | | | | | | (14,529) | (-5.8) | | | | | | |
| | | | | | | | (195) | -1.6 | | | | | | |
| August 2014 | 114,444 | 2.6 | 2,171,132 | 0.8 | 1 | -16.2 | 93,511 | 3.0 | 17,728 | 2.1 | 109 | -6.7 | 3,095 | -5.8 |
| | | | | | | | (20,253) | (-10.3) | | | | | | |
| | | | | | | | (176) | 1.0 | | | | | | |
| September 2014 | 116,452 | 7.3 | 2,615,570 | 4.7 | 1 | -18.0 | 95,600 | 8.5 | 17,617 | 2.3 | 154 | -6.2 | 3,081 | 1.2 |
| | | | | | | | (16,054) | (-21.9) | | | | | | |
| | | | | | | | (218) | 6.5 | | | | | | |

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.
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 | 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 | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | |
| September 2014 | 228 | -46.4 | 7 | -98.3 | 0 | -50.0 | 1 | -98.8 | 1 | -99.4 | 0 | -100.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 226 | 4.7 | | | | | | | | | | | | | |

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 |
| (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 | — |
| 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 | -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 |
| 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 | 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 | -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 | -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 | -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 | -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 | -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 | -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 | -71.1 | 3,936 | -3.2 | 353 | -14.2 | 0 | -10.6 | 3,300 | 33.5 | 32,556 | 1.1 | 439 | 13.3 |
| September 2014 | 12,285 | 12.0 | 23,978 | 8.6 | 45 | -5.2 | 1,610 | 33.7 | 5,801 | 7.6 | 61 | 48.3 | 0 | -76.9 | 164 | 9.0 | 490 | -6.2 | 0 | -12.5 | 3,379 | 17.4 | 308 | Δ 9.0 | 425 | 7.6 |

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. 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, 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 | 7,447 |
| Shinkumi Federation Bank / Credit cooperatives | 153 | 1,711 |
| Rokinren Bank / Labour banks | 14 | 628 |
| Norinchukin Bank / Credit federations / Credit federations of | 767 | 8,462 |
| Other | 15 | 438 |
| Total | 1,341 | 31,890 |
| Change from previous month end | 0 | -18 |

(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