

(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	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)	—	—	—	—	—	—	
	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	
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)	—	—	—	—	—	—	
	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	
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	—	
	1,348,815	-0.5	19,187,199	-26.3	15	-13.8	1,085,884	-0.6	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	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)	—	—	1	132.2	94	167.6	
	1,360,540	0.9	7,935,855	-58.6	16	7.9	1,094,561	0.8	222,543	1.4	1,847	-5.1	41,571	0.4	
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)	—	—	1	13.6	97	2.7	
	1,378,829	1.3	8,295,520	4.5	14	-16.0	1,108,786	1.3	227,660	2.3	1,767	-4.4	40,602	-2.3	
December 2013	132,965	-5.9	2,656,385	10.9	1	-13.3	101,060	-1.0	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)	—	—	0	79.0	9	19.2	
	132,746	5.9	772,240	11.7	1	-13.3	100,849	-1.2	27,546	3.0	151	14.1	4,199	0.4	
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	
	203	3.3	1,735,848	5.4	0	0.0	(12,486)	(-2.0)	—	—	0	-17.6	8	-3.7	
	108,395	0.8	662,399	3.4	2	-0.9	87,332	0.4	17,725	3.2	183	-6.9	3,154	-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)	—	—	0	19.2	7	-0.3	
	113,442	1.4	626,044	2.1	1	-13.9	92,839	1.1	17,472	3.8	138	-7.2	2,991	-4.0	
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)	—	—	0	80.7	9	9.8	
	116,561	4.9	802,762	7.2	2	-13.9	94,746	5.6	18,015	2.7	145	19.5	3,654	-2.7	
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	3,387	-2.6	
	212	-3.2	1,911,745	-3.8	0	0.0	(16,511)	(-0.5)	—	—	0	-3.5	8	-7.6	
	117,462	-0.3	795,174	0.2	0	9.4	95,772	-0.9	17,975	3.7	136	-21.9	3,579	-2.6	
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	
	192	-7.6	1,683,366	-8.6	0	0.0	(13,075)	(-0.2)	—	—	0	-33.6	8	-7.1	
	107,662	-2.1	638,702	-5.6	0	-9.5	86,630	-3.1	17,837	3.9	119	-22.3	3,076	-6.0	
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	
	212	11.6	1,891,950	6.1	0	0.0	(19,923)	(7.4)	—	—	0	36.3	9	23.0	
	125,441	7.4	737,129	11.4	0	2.1	99,150	8.6	22,895	3.0	157	44.4	3,239	2.4	
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	
	203	-1.9	1,715,591	-2.9	0	0.0	(14,529)	(-5.8)	—	—	0	-19.5	8	-8.9	
	117,773	0.0	683,264	-1.4	1	6.6	92,772	-0.5	21,525	3.0	137	-20.4	3,337	-3.9	
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	
	183	0.9	1,563,622	0.6	0	-100.0	(20,253)	(-10.3)	—	—	0	-28.7	7	-1.3	
	114,261	2.6	607,510	1.2	1	-16.2	93,335	3.0	17,728	2.1	109	-6.7	3,087	-5.8	
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	
	227	6.2	1,874,356	4.7	0	12.5	(16,054)	(-21.9)	—	—	0	-9.9	9	0.7	
	116,226	7.3	741,214	4.9	1	-18.2	95,382	8.5	17,617	2.3	154	-6.2	3,072	1.2	
October 2014	124,719	4.4	2,409,686	2.0	1	-10.8	103,334	5.0	17,836	2.5	134	-7.2	3,414	-1.7	
	203	3.5	1,736,168	1.3	0	0.0	(21,489)	(-12.1)	—	—	0	4.6	8	-0.5	
	124,516	4.4	673,518	3.6	1	-10.8	103,138	5.0	17,836	2.5	134	-7.2	3,406	-1.7	
November 2014	106,404	-0.1	2,270,974	2.8	1	-17.9	85,480	-0.4	17,714	2.4	103	-11.7	3,105	-4.5	
	181	1.9	1,603,725	2.9	0	0.0	(13,426)	(-3.0)	—	—	0	-37.1	6	-6.7	
	106,222	-0.1	667,249	2.7	1	-17.9	85,305	-0.4	17,714	2.4	103	-11.7	3,099	-4.5	
December 2014	138,264	4.0	2,760,697	3.9	1	-15.5	105,158	4.1	28,798	4.5	148	-2.0	4,160	-1.1	
	232	5.7	1,967,040	4.4	0	0.0	(18,502)	(-5.2)	—	—	0	-42.0	9	4.1	
	138,032	4.0	793,657	2.8	1	-15.5	104,935	4.1	28,798	4.5	148	-2.0	4,151	-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 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

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
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
October 2014	180	-65.8	34	-94.0	0	-40.0	28	-91.4	1	-99.4	0	-100.0	0	0.0	0	0.0	0	0.0	0	0.0	152	35.2
November 2014	97	-67.8	8	-98.1	0	-33.3	2	-98.9	1	-99.4	0	-100.0	0	0.0	0	0.0	0	0.0	0	0.0	95	24.5
December 2014	122	-71.1	37	-94.6	0	-75.0	28	-84.2	1	-99.4	0	-99.3	0	0.0	0	0.0	0	0.0	0	0.0	94	0.2

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-trust dividend transfers," overdraft executable date for "bulk payment system payments," and the transmission date for all others.

2. Fractional numbers are rounded off.

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	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	-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	
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	20270.1	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	
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	-9.6	6,729	-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	-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	-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	-9.0	425	7.6	
October 2014	48,032	2.5	29,213	-0.2	50	-5.4	2,460	16.3	5,887	4.6	56	35.1	0	-100.0	3,936	-3.9	181	-6.7	0	-11.8	2,449	15.4	32,603	1.1	410	10.2	
November 2014	10,945	-6.7	29,475	-0.9	65	-6.3	1,139	-10.4	5,741	1.4	41	-28.3	0	-100.0	191	12.8	1,717	-18.4	0	-14.0	1,374	-18.5	314	2.8	365	-11.1	
December 2014	54,796	0.2	60,738	9.4	51	-8.0	1,604	9.1	6,587	10.1	2,687	8.9	0	-100.0	3,999	-3.7	5,218	-10.9	0	-8.7	1,534	-14.1	32,682	0.6	435	1.2	

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-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 Dec. 31, 2014)

	Number of financial institutions	Branches
City banks	5	2,183
Regional banks	64	7,519
Trust banks	8	408
Member banks of the Second Association of Regional Banks	41	3,084
Foreign banks	6	16
Shinkin Central Bank / Shinkin banks	268	7,423
Shinkumi Federation Bank / Credit cooperatives	153	1,710
Rokinren Bank / Labour banks	14	630
Norinchukin Bank / Credit federations / Credit federations of	766	8,444
Other	15	440
Total	1,340	31,857
Change from previous month end	0	7

(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