

(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 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
Fiscal 2014	1,416,731	2.6	30,201,554	1.8	12	-12.9	1,140,818	2.7	234,446	3.0	1,614	-8.7	39,842	-2.1
	2,505	2.6	21,698,254	1.5	0	5.3	(201,145)	(6.9)	—	—	1	-22.3	97	-0.4
	1,414,226	2.6	8,503,300	2.5	12	-12.9	1,138,410	2.7	234,446	3.0	1,613	-8.7	39,745	-2.1
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
January 2015	108,268	-0.3	2,407,936	0.4	1	-19.9	86,802	-0.8	18,299	3.2	137	-25.1	3,028	-4.2
	200	-1.4	1,755,198	1.1	0	0.0	(13,147)	(5.3)	—	—	0	-22.2	7	-8.3
	108,068	-0.3	652,738	-1.5	1	-19.9	86,609	-0.8	18,299	3.2	137	-25.1	3,021	-4.2
February 2015	116,111	2.2	2,322,529	3.1	1	-17.3	95,224	2.4	17,814	2.0	121	-12.3	2,950	-1.6
	192	4.5	1,669,103	2.6	0	0.0	(19,152)	(4.1)	—	—	0	-32.3	7	-0.7
	115,920	2.2	653,426	4.4	1	-17.3	95,040	2.4	17,814	2.0	121	-12.3	2,943	-1.6
March 2015	122,912	5.2	3,186,110	8.5	2	-11.3	100,600	5.9	18,407	2.2	159	9.0	3,744	2.2
	268	10.1	2,326,392	9.0	0	11.1	(15,086)	(7.7)	—	—	0	-39.8	10	7.8
	122,644	5.2	859,718	7.1	2	-11.5	100,342	5.9	18,407	2.2	159	9.1	3,735	2.2
April 2015	120,369	2.3	2,719,084	0.4	0	7.9	98,388	2.5	18,297	1.8	125	-8.4	3,559	-0.8
	219	3.2	1,911,850	0.0	0	0.0	(17,388)	(5.3)	—	—	0	4.6	8	-1.5
	120,150	2.3	807,234	1.5	0	7.9	98,177	2.5	18,297	1.8	124	-8.4	3,551	-0.8
May 2015	107,535	-0.3	2,358,695	1.6	0	17.2	86,872	0.1	17,692	-0.8	109	-8.1	2,861	-7.2
	193	0.3	1,712,440	1.7	0	0.0	(12,726)	(-2.7)	—	—	0	5.6	8	-3.2
	107,342	-0.3	646,255	1.2	0	17.2	86,687	0.1	17,692	-0.8	109	-8.1	2,854	-7.2
June 2015	131,578	4.7	2,785,029	5.9	0	-10.8	104,300	5	23,487	2.6	146	-7.0	3,644	12.2
	222	4.9	2,011,323	6.3	0	0.0	(20,773)	(4.3)	—	—	0	-11.9	10	1.7
	131,356	4.7	773,706	5.0	0	-10.8	104,088	5	23,487	2.6	146	-7.0	3,634	12.2
July 2015	120,337	2.0	2,530,308	5.5	1	-7.9	94,587	1.7	22,150	2.9	128	-6.8	3,471	3.7
	209	3.1	1,823,228	6.3	0	0.0	(14,298)	(-1.6)	—	—	0	-9.1	8	2.7
	120,128	2.0	707,080	3.5	1	-7.9	94,386	1.7	22,150	2.9	128	-6.8	3,463	3.7
August 2015	115,167	0.6	2,381,201	9.7	1	1.0	93,717	0.2	18,256	3.0	124	13.4	3,070	-0.8
	198	7.8	1,720,541	10.0	0	0.0	(17,539)	(-13.4)	—	—	0	44.8	8	8.3
	114,970	0.6	660,660	8.7	1	1.0	93,528	0.2	18,256	3.0	124	13.4	3,062	-0.8
September 2015	112,980	-3.0	2,616,488	0.0	1	-14.5	92,405	-3.3	17,573	-0.2	119	-22.6	2,882	-6.5
	217	-4.4	1,899,215	1.3	0	-11.1	(15,176)	(-5.5)	—	—	0	-32.0	8	-10.7
	112,763	-3.0	717,273	-3.2	1	-14.5	92,196	-3.3	17,573	-0.2	119	-22.6	2,874	-6.4
October 2015	131,660	5.6	2,329,959	-3.3	1	-10.6	109,856	6.3	18,338	2.8	107	-19.9	3,356	-1.7
	192	-5.5	1,676,370	-3.4	0	0.0	(26,788)	(24.7)	—	—	0	-23.9	7	-7.6
	131,468	5.6	653,589	-3.0	1	-10.6	109,672	6.3	18,338	2.8	107	-19.9	3,349	-1.7

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. The start date of large-value domestic transfers was November 14, 2011.

7. 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 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
Fiscal 2014	2,058	-52.1	257	-94.2	0	-60.3	174	-88.8	7	-99.1	1	-99.3	0	0.0	0	0.0	0	0.0	0	0.0	1,876	1.8
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
January 2015	108	-32.4	7	12.2	0	-25.0	1	-0.8	1	5.6	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	106	-32.8
February 2015	103	-27.5	35	2.0	0	33.3	28	3.1	1	6.6	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	75	-34.8
March 2015	60	-71.7	8	-6.0	0	-33.3	1	-0.5	1	6.4	0	-100.0	0	0.0	0	0.0	0	0.0	0	0.0	58	-72.4
April 2015	286	-10.8	36	2.8	0	0.0	28	4.0	1	6.7	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	257	-12.2
May 2015	95	-52.3	2	-76.9	0	100.0	1	-35.8	0	-100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	94	-52.3
June 2015	93	-42.9	29	-20.3	0	-25.0	28	2.7	0	-100.0	0	-100.0	0	0.0	0	0.0	0	0.0	0	0.0	65	-51.7
July 2015	48	-79.4	1	-84.2	0	-100.0	1	-27.3	0	-100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	47	-79.7
August 2015	80	-67.2	29	-15.2	0	-100.0	28	2.4	0	-100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	52	-75.9
September 2015	145	-36.2	1	-89.5	0	-100.0	1	-38.8	0	-100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	144	-36.0
October 2015	109	-39.2	29	-15.1	0	-100.0	28	2.3	0	-100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	81	-46.5

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	220.7	360,352	160.3	693	141.5	18,278	200.4	67,016	200.1	5,482	151.6	4	85.0	22,793	146.0	21,874	111.5	4	142.4	35,784	352.4	32,611	—	16,980	59.3	
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	
Fiscal 2014	389,097	1.1	395,361	3.4	589	-8.6	19,127	4.4	70,713	4.5	6,046	7.3	0	-81.6	24,961	-2.9	19,472	-10.3	3	-7.1	31,890	-2.4	197,334	1.1	18,961	8.8	
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	
January 2015	10,516	1.2	20,847	-2.3	41	-16.7	1,385	7.1	5,591	4.3	38	58.5	0	-100.0	139	-8.2	108	-15.1	0	0.0	2,584	-11.0	256	126.4	373	1.1	
February 2015	48,461	0.5	28,076	2.0	37	-21.2	2,107	11.8	5,863	6.0	36	36.5	0	-100.0	3,913	-5.7	204	-7.0	0	-10.7	1,493	-26.1	32,733	1.3	2,073	3.6	
March 2015	18,326	-1.3	27,897	12.1	46	-19.3	1,472	12.0	6,073	8.9	239	19.0	0	-100.0	156	-5.7	880	-0.3	0	-5.1	1,370	-57.8	404	-0.1	7,686	14.2	
April 2015	54,834	0.6	30,126	-1.6	40	-24.8	1,636	13.5	5,953	5.8	112	2.4	0	-100.0	3,412	-16.6	176	5.1	0	-3.4	6,590	13.0	32,933	1.4	3,981	-15.7	
May 2015	11,892	1.0	21,541	1.8	35	-28.1	1,135	5.8	5,647	5.7	58	-6.1	0	-100.0	136	-12.7	598	-20.7	0	1.8	3,356	1.3	317	16.5	609	-19.2	
June 2015	57,917	-1.3	73,602	8.4	43	-22.9	1,929	3.9	6,436	3.3	1,746	5.5	0	-100.0	3,561	-13.4	8,537	-8.3	0	6.1	2,174	-3.1	32,874	1.3	616	-20.2	
July 2015	11,304	-8.8	25,712	0.2	39	-25.7	1,565	18.1	6,035	1.6	1,038	2.9	0	-100.0	178	5.6	91	0.9	0	2.9	1,672	-44.6	271	-7.8	415	-17.7	
August 2015	46,038	-4.8	29,730	-0.3	36	-19.5	1,512	-8.5	6,080	0.8	64	18.0	0	-100.0	3,372	-14.3	297	-15.9	0	1.9	1,343	-59.3	32,995	1.3	338	-23.0	
September 2015	11,774	-4.2	23,390	-2.5	34	-24.0	1,268	-21.3	5,647	-2.6	53	-12.7	0	-100.0	187	13.7	573	16.8	0	3.5	3,429	1.5	258	-16.5	325	-23.5	
October 2015	48,753	1.5	26,932	-7.8	38	-23.8	2,686	9.2	5,942	0.9	57	2.8	0	0.0	3,428	-12.9	169	-6.8	0	-2.2	3,080	25.7	33,020	1.3	333	-18.7	

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. 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 Oct. 31, 2015)

	Number of financial institutions	Branches
City banks	5	2,193
Regional banks	64	7,524
Trust banks	9	440
Member banks of the Second Association of Regional Banks	41	3,089
Foreign banks	7	17
Shinkin Central Bank / Shinkin banks	268	7,402
Shinkumi Federation Bank / Credit cooperatives	153	1,706
Rokinren Bank / Labour banks	14	630
Norinchukin Bank / Credit federations / Credit federations of fishery cooperatives / Agricultural cooperatives	748	8,334
Other	15	441
Total	1,324	31,776
Change from previous month end	1	13

(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 Corpora

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