

## (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 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	—	( 879,932)	(-4.8)	—	—	1	—	35	—
	1,348,815	-0.5	19,187,199	-26.3	15	-13.8	( 1,085,884,190,117)	(-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	( 2,227,235)	(-151.9)	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	( 2,344,237)	(-0.7)	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	( 244)	(-3.2)	234,446	3.0	1,613	-8.7	39,745	-2.1
Fiscal 2015	1,451,199	2.4	30,727,550	1.7	11	-7.2	1,169,949	2.6	239,932	2.3	1,495	-7.4	39,812	-0.1
	2,516	0.4	22,104,700	1.9	0	-15.0	( 210,135)	(-4.5)	—	—	1	-0.7	97	0.1
	1,448,683	2.4	8,622,850	1.4	11	-7.2	( 2,419,248)	(-1.5)	239,932	2.3	1,494	-7.4	39,716	-0.1
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	( 211,22)	(-4.6)	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	98,177	2.5	17,692	-0.8	109	-8.1	2,861	-7.2
	193	0.3	1,712,440	1.7	0	0.0	( 17,366)	(-5.3)	—	—	0	5.6	8	-3.2
	107,342	-0.3	646,255	1.2	0	17.2	( 185,18)	(-0.7)	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	86,872	0.1	23,487	2.6	146	-7.0	3,644	12.2
	222	4.9	2,011,323	6.3	0	0.0	( 12,726)	(-2.7)	—	—	0	-11.9	10	1.7
	131,356	4.7	773,706	5.0	0	-10.8	( 104,088,20,751)	(-4.3)	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	104,300	5	22,150	2.9	128	-6.8	3,471	3.7
	209	3.1	1,823,228	6.3	0	0.0	( 20,773)	(-4.3)	—	—	0	-9.1	8	2.7
	120,128	2.0	707,080	3.5	1	-7.9	( 94,587,14,298)	(-1.6)	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	201	3.1	18,256	3.0	124	13.4	3,070	-0.8
	198	7.8	1,720,541	10.0	0	0.0	( 20)	(-2.3)	—	—	0	44.8	8	8.3
	114,970	0.6	660,660	8.7	1	1.0	( 94,386,14,278)	(-1.6)	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	93,717	0.2	17,573	-0.2	119	-22.6	2,882	-6.5
	217	-4.4	1,899,215	1.3	0	-11.1	( 17,539)	(-13.4)	—	—	0	-32.0	8	-10.7
	112,763	-3.0	717,273	-3.2	1	-14.5	( 189,20)	(-7.8)	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	92,405	-3.3	18,338	2.8	107	-19.9	3,356	-1.7
	192	-5.5	1,676,370	-3.4	0	0.0	( 15,176)	(-5.5)	—	—	0	-23.9	7	-7.6
	131,468	5.6	653,589	-3.0	1	-10.6	( 209,21)	(-6.6)	18,338	2.8	107	-19.9	3,349	-1.7
November 2015	117,541	10.5	2,413,201	6.3	1	-6.0	109,856	6.3	18,297	3.3	144	39.6	3,186	2.6
	196	8.1	1,679,702	4.7	0	0.0	( 26,788)	(-24.7)	—	—	0	82.0	8	26.0
	117,345	10.5	733,499	9.9	1	-6.0	( 185,18)	(-8.0)	18,297	3.3	144	39.6	3,178	2.6
December 2015	138,087	-0.1	2,651,337	-4.0	1	-6.7	109,672	6.3	28,942	0.5	112	-24.3	4,102	-1.4
	219	-5.4	1,888,408	-4.0	0	0.0	( 26,770)	(-24.7)	—	—	0	-16.5	9	-9.2
	137,868	-0.1	762,929	-3.9	1	-6.7	( 104,720,19,591)	(-6.0)	28,942	0.5	112	-24.3	4,093	-1.4
January 2016	108,126	-0.1	2,329,688	-3.2	1	-7.8	86,522	-0.2	18,536	1.3	120	-12.4	2,947	-2.7
	196	-2.2	1,687,762	-3.8	0	0.0	( 13,289)	(-1.1)	—	—	0	6.6	7	-0.7
	107,930	-0.1	641,926	-1.7	1	-7.8	( 188,20)	(-2.9)	18,536	1.3	120	-12.4	2,940	-2.7
February 2016	123,927	6.7	2,526,294	8.8	1	-17.2	86,333	-0.3	18,475	3.7	142	17.3	3,014	2.2
	202	5.3	1,834,943	9.9	0	-100.0	( 13,269)	(-1.1)	—	—	0	21.4	8	13.7
	123,725	6.7	691,351	5.8	1	-17.1	( 102,102,20,935)	(-9.4)	18,475	3.7	142	17.3	3,006	2.1
March 2016	123,892	0.8	3,086,267	-3.1	1	-3.6	100,162	-0.4	19,889	8.0	119	-25.0	3,721	-0.6
	254	-5.4	2,258,918	-2.9	0	-10.0	( 15,600)	(-3.4)	—	—	0	-10.5	9	-6.8
	123,638	0.8	827,348	-3.8	1	-3.5	( 245,23)	(-8.0)	19,889	8.0	119	-25.0	3,712	-0.6
April 2016	119,022	-1.1	2,620,177	-3.6	0	-18.2	99,917	-0.4	18,884	3.2	92	-26.4	3,406	-4.3
	203	-7.1	1,849,343	-3.3	0	0.0	( 15,577)	(-3.4)	—	—	0	-37.7	7	-10.0
	118,818	-1.1	770,834	-4.5	0	-18.2	( 96,640,17,692)	(-1.8)	18,884	3.2	92	-26.4	3,399	-4.3

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	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 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
Fiscal 2015	1,098	-46.7	189	-26.6	0	-71.0	177	1.5	1	-91.2	0	-100.0	0	0.0	0	0.0	0	0.0	0	0.0	920	-50.9
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
November 2015	39	-59.5	1	-86.1	0	-100.0	1	-31.3	0	-100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	38	-59.7
December 2015	55	-54.9	29	-21.9	0	-100.0	29	3.4	0	-100.0	0	-100.0	0	0.0	0	0.0	0	0.0	0	0.0	26	-71.8
January 2016	49	-54.4	1	-83.3	0	-100.0	1	-22.6	0	-100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	48	-54.6
February 2016	60	-41.5	29	-15.7	0	-100.0	29	3.8	0	-100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	31	-58.0
March 2016	37	-38.8	1	-82.4	0	-100.0	1	-15.6	0	-100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	36	-38.8
April 2016	237	-17.2	29	-18.0	0	-100.0	29	3.7	0	-100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	207	-19.3

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	Volume	YoY
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	
Fiscal 2015	383,158	-1.5	401,311	1.5	441	-25.2	19,251	0.7	72,137	2.0	6,249	3.3	0	-100.0	21,179	-15.1	18,553	-4.7	3	-1.0	28,291	-11.3	199,685	1.2	17,369	-8.4	
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	
November 2015	11,300	3.2	33,218	12.7	35	-45.8	1,358	19.3	5,861	2.1	46	13.4	0	0.0	171	-10.6	2,052	19.5	0	10.0	1,267	-7.8	214	-31.9	296	-18.9	
December 2015	53,967	-1.5	61,008	0.4	39	-23.4	1,577	-1.7	6,610	0.3	2,722	1.3	0	0.0	3,436	-14.1	4,879	-6.5	0	-1.5	1,293	-15.7	33,071	1.2	341	-21.6	
January 2016	9,823	-6.6	21,888	5.0	32	-23.1	1,357	-2.0	5,778	3.3	45	15.9	0	0.0	184	32.2	101	-7.1	0	-3.5	1,778	-31.2	222	-13.4	328	-12.0	
February 2016	47,000	-3.0	26,784	-4.6	32	-14.0	1,871	-11.2	6,049	3.2	40	13.0	0	0.0	2,905	-25.8	181	-11.4	0	-12.3	914	-38.8	33,145	1.3	1,862	-10.2	
March 2016	18,557	1.3	27,380	-1.9	38	-17.0	1,357	-7.8	6,100	0.4	267	11.8	0	0.0	210	34.5	901	2.4	0	-14.8	1,397	2.0	364	-9.8	7,923	3.1	
April 2016	54,583	-0.5	28,812	-4.4	34	-13.7	1,551	-5.2	5,916	-0.6	134	19.5	0	0.0	3,249	-4.8	75	-57.5	0	-23.0	6,300	-4.4	33,513	1.8	3,812	-4.3	

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. 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 Apr. 30, 2016)

	Number of financial institutions	Branches
City banks	5	2,195
Regional banks	64	7,529
Trust banks	9	499
Member banks of the Second Association of Regional Banks	41	3,086
Foreign banks	7	17
Shinkin Central Bank / Shinkin banks	266	7,392
Shinkumi Federation Bank / Credit cooperatives	152	1,694
Rokinren Bank / Labour banks	14	629
Norinchukin Bank / Credit federations / Credit federations of fishery cooperatives / Agricultural cooperatives	728	8,210
Other	15	412
Total	1,301	31,663
Change from previous month end	-5	-17

(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.