

(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	Volume
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)	(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	
	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	(235)	(151.9)							
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)							
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	(248)	(-1.5)							
Fiscal 2016	1,476,505	1.7	29,462,635	-4.1	9	-22.1	1,189,651	1.7	246,634	2.8	1,377	-7.9	38,834	-2.5	
	2,438	-3.1	20,821,289	-5.8	0	-17.6	(217,240)	(-3.4)			1	-12.9	96	-0.3	
	1,474,067	1.8	8,641,345	0.2	9	-22.1	(231)	(-0.4)							
January 2017	113,316	4.8	2,306,351	-1.0	1	-21.8	1,187,311	1.7	246,634	2.8	1,376	-7.9	38,738	-2.5	
	199	1.8	1,617,529	-4.2	0	0.0	(216,991)	(-3.4)							
	113,117	4.8	688,822	7.3	1	-21.8	(91,273)	(5.5)	19,001	2.5	132	9.9	2,909	-1.3	
February 2017	121,045	-2.3	2,225,349	-11.9	1	-13.2	99,371	-2.9	18,616	0.8	107	-25.1	2,950	-2.1	
	186	-7.9	1,563,063	-14.8	0	0.0	(20,646)	(-1.5)			0	-16.7	7	-12.7	
	120,859	-2.3	662,286	-4.2	1	-13.2	(179)	(-7.7)							
March 2017	126,631	2.2	2,966,903	-3.9	1	-20.6	99,192	-2.8	18,616	0.8	107	-25.1	2,943	-2.1	
	251	-1.2	2,124,977	-5.9	0	-22.2	(20,627)	(-1.5)							
	126,381	2.2	841,926	1.8	1	-20.6	(102,964)	(-2.8)	19,820	-0.3	112	-5.6	3,734	0.4	
April 2017	122,248	2.7	2,455,486	-6.3	0	-3.5	102,964	2.8	19,820	-0.3	112	-5.6	3,734	0.4	
	199	-2.0	1,679,933	-9.2	0	0.0	(16,392)	(-5.1)							
	122,049	2.7	775,553	0.6	0	-3.5	(241)	(-1.3)	19,483	3.2	85	-7.5	3,370	-1.1	
May 2017	121,764	2.8	2,549,980	0.9	0	-25.9	99,570	2.7	19,122	3.7	133	-9.3	2,939	0.8	
	212	2.9	1,815,134	0.2	0	0.0	(16,087)	(-9.0)			0	-12.4	9	1.8	
	121,552	2.8	734,845	2.8	0	-25.9	(202)	(-3.0)	19,122	3.7	133	-9.3	2,930	0.8	
June 2017	135,672	0.9	2,551,659	-6.5	0	6.6	99,368	2.7	19,122	3.7	133	-9.3	2,930	0.8	
	208	-0.3	1,796,200	-9.7	0	0.0	(16,065)	(-9.0)							
	135,465	0.9	755,459	2.1	0	6.6	(107,287)	(-0.4)	24,991	3.5	104	-7.7	3,290	-1.3	
July 2017	121,766	3.5	2,375,042	6.7	1	-3.4	99,570	2.7	19,122	3.7	133	-9.3	2,939	0.8	
	196	6.2	1,671,610	6.2	0	0.0	(23,101)	(-2.5)			0	-17.9	9	1.0	
	121,570	3.5	703,432	7.8	1	-3.4	(199)	(-0.3)	24,991	3.5	104	-7.7	3,281	-1.3	
August 2017	121,555	-1.4	2,317,603	1.6	1	18.8	107,088	0.4	24,991	3.5	104	-7.7	3,281	-1.3	
	197	-1.1	1,632,171	2.7	0	0.0	(23,080)	(-2.5)							
	121,359	-1.4	685,432	-0.9	1	18.8	(95,412)	(3.8)	23,223	2.9	109	18.9	3,022	-0.7	
September 2017	115,098	-1.4	2,421,744	-2.4	1	4.0	(15,072)	(-1.3)			0	63.6	8	9.9	
	205	-3.0	1,711,620	-2.7	0	-14.3	(188)	(-6.0)							
	114,893	-1.4	710,124	-1.6	1	4.2	(20)	(-12.6)	19,385	3.4	123	5.7	3,215	3.4	
October 2017	129,819	1.9	2,424,258	8.7	1	-10.5	95,224	3.8	23,223	2.9	108	18.9	3,014	-0.7	
	208	11.2	1,689,855	8.4	0	0.0	(15,052)	(-1.3)							
	129,610	1.9	734,403	9.5	1	-10.5	(98,852)	(-2.2)	19,425	3.2	104	-23.5	3,173	-1.0	
November 2017	118,753	0.2	2,333,167	-0.2	1	9.4	188	-0.7	19,425	3.2	104	-23.5	3,165	-1.0	
	195	2.8	1,595,300	-1.7	0	0.0	(21)	(-5.9)							
	118,558	0.2	737,867	3.1	1	9.4	(98,664)	(-2.2)	19,300	4.1	83	-27.9	2,860	-3.5	
December 2017	141,329	0.8	2,530,831	0.1	1	3.4	187,899	-2.2	19,300	4.1	83	-27.9	2,853	-3.4	
	217	1.8	1,738,755	-1.2	0	0.0	(15,240)	(-3.1)			0	-23.1	7	-6.3	
	141,112	0.7	792,076	2.8	1	3.4	(197)	(-9.8)	19,300	4.1	83	-27.9	2,853	-3.4	
January 2018	116,397	2.7	2,391,293	3.7	1	-0.4	92,854	-2.3	19,385	3.4	123	5.7	3,215	3.4	
	210	5.2	1,669,465	3.2	0	0.0	(107,094)	(-1.6)							
	116,187	2.7	721,828	4.8	1	-0.4	(21,702)	(-8.1)	19,385	3.4	123	5.7	3,207	3.4	

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 "temized 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 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
Fiscal 2016	1,052	-4.2	153	-18.9	0	-100.0	153	-13.6	0	-100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	899	-2.3
January 2017	28	-43.4	0	-74.2	0	0.0	0	-87.1	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	28	-42.4
February 2017	30	-49.7	0	-100.0	0	0.0	0	-100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	30	-3.3
March 2017	21	-43.0	0	-100.0	0	0.0	0	-100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	21	-41.0
April 2017	37	-84.4	0	-100.0	0	0.0	0	-100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	37	-82.2
May 2017	8	-93.6	0	-100.0	0	0.0	0	-100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	8	-93.5
June 2017	7	-92.3	0	-100.0	0	0.0	0	-100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	7	-88.3
July 2017	21	-86.3	0	-100.0	0	0.0	0	-100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	21	-86.2
August 2017	9	-88.9	0	-100.0	0	0.0	0	-100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	9	-82.9
September 2017	5	-93.4	0	-100.0	0	0.0	0	-100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	5	-93.3
October 2017	3	-97.0	0	-100.0	0	0.0	0	-100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	3	-95.6
November 2017	3	-91.4	0	-100.0	0	0.0	0	-100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	3	-91.1
December 2017	3	-95.4	0	-100.0	0	0.0	0	-100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	3	-91.5
January 2018	4	-86.2	0	-100.0	0	0.0	0	-100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	4	-86.1

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 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	
Fiscal 2016	381,477	-0.4	407,216	1.5	391	-11.3	19,197	-0.3	73,721	2.2	6,500	4.0	0	0.0	19,397	-8.4	18,190	-2.0	2	-26.2	26,019	-8.0	201,501	0.9	16,559	-4.7	
January 2017	10,086	2.7	22,551	3.0	30	-4.1	1,391	2.5	5,946	2.9	34	-24.3	0	0.0	166	-9.8	96	-4.8	0	-25.7	2,027	14.0	85	-61.6	312	-4.9	
February 2017	47,802	1.7	27,799	3.8	30	-5.8	2,007	7.3	6,346	4.9	38	-5.7	0	0.0	2,894	-0.4	183	0.9	0	-30.3	1,460	59.7	33,337	0.6	1,508	-19.0	
March 2017	18,896	1.8	29,945	9.4	37	-4.5	1,416	4.4	6,142	0.7	283	6.0	0	0.0	194	-7.3	889	-1.3	0	-36.2	1,951	39.6	319	-12.5	7,665	-3.3	
April 2017	54,886	0.6	28,512	-1.0	33	-4.6	1,685	8.7	6,105	3.2	138	3.4	0	0.0	2,821	-13.2	77	3.7	0	-33.5	6,170	-2.1	33,343	-0.5	4,512	18.4	
May 2017	12,262	4.8	28,713	16.8	30	-9.3	1,421	15.5	5,981	3.9	58	1.0	0	0.0	157	-7.1	1,113	17.5	0	-39.8	2,660	-7.0	213	104.2	629	14.6	
June 2017	57,479	-0.6	73,868	1.6	33	-3.6	2,320	11.1	6,664	2.1	1,873	3.6	0	0.0	2,784	-12.5	7,935	-4.1	0	-39.8	1,900	-6.4	33,317	0.2	654	3.2	
July 2017	11,780	3.1	25,956	6.1	30	-8.7	1,405	-0.6	6,351	2.8	1,079	2.8	0	0.0	183	0.7	78	-6.1	0	-41.6	1,978	8.8	271	0.6	404	1.8	
August 2017	46,470	0.9	29,966	1.3	30	-3.2	1,556	3.1	6,486	3.0	77	5.3	0	0.0	2,685	-11.1	280	-4.2	0	-40.3	1,631	42.6	33,358	0.1	368	2.7	
September 2017	10,737	-2.6	24,862	3.1	28	-5.0	1,273	-1.9	6,219	8.2	52	-21.0	0	0.0	170	-4.2	583	-3.6	0	-35.8	1,767	-28.5	299	4.0	346	2.0	
October 2017	46,245	-1.2	28,337	4.9	31	-4.3	2,123	-8.1	6,242	3.2	61	8.4	0	0.0	2,636	-12.1	180	-1.8	0	-34.1	985	-35.2	33,653	0.9	334	6.5	
November 2017	11,323	-0.5	35,580	6.8	28	-9.1	1,317	-6.2	6,115	0.5	50	7.3	0	0.0	176	-13.6	2,165	16.8	0	-43.1	824	-33.9	331	60.7	315	2.8	
December 2017	54,165	0.5	66,209	6.1	33	-6.4	1,495	-5.3	7,082	5.1	2,895	1.4	0	0.0	2,676	-9.6	4,585	-2.6	0	-52.0	1,081	-9.4	33,945	1.5	373	2.5	
January 2018	10,344	2.6	22,604	0.2	27	-9.5	1,297	-6.7	6,018	1.2	40	19.8	0	0.0	170	2.3	96	-0.1	0	-52.2	2,283	12.6	103	21.0	310	-0.8	

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 Jan. 31, 2018)

	Number of financial institutions	Branches
City banks	5	2,200
Regional banks	64	7,524
Trust banks	9	471
Member banks of the Second Association of Regional Banks	41	3,086
Foreign banks	8	21
Shinkin Central Bank / Shinkin banks	262	7,367
Shinkumi Federation Bank / Credit cooperatives	147	1,656
Rokinren Bank / Labour banks	14	620
Norinchukin Bank / Credit federations / Credit federations of fishery cooperatives / Agricultural cooperatives	719	7,968
Other	14	424
Total	1,283	31,337
Change from previous month end	-4	-79

(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, SBJ Bank, Shoko Chukin Bank, and Japan Post Bank.