

② The More Time System

(Volume in thousands; value in 100 million yen and percentages)

Fiscal year / Month	Fund transfer transactions				Breakdown by type			
					Transfers		Communications	
	Volume	YoY	Value	YoY	Volume	YoY	Volume	YoY
				Not applicable				
(Fiscal year)								
				Not applicable				
October 2018	4,288	—	6,657	—	4,241	—	47	—
November 2018	5,687	—	8,810	—	5,624	—	63	—
December 2018	6,183	—	10,909	—	6,124	—	58	—
January 2019	6,691	—	10,753	—	6,618	—	73	—
February 2019	5,900	—	9,640	—	5,842	—	58	—

Notes: 1. Communications volume includes communications transmitted from the Zengin Center.

2. Fractional numbers are rounded off.

3. Volume and value are accounted on settlement-date basis (the date that the settlement of transferred funds is conducted).

(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 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
Fiscal 2017	107	-89.9	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	107	-88.1
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
February 2018	3	-90.6	0	—	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	3	-90.6
March 2018	3	-86.3	0	—	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	3	-86.3
April 2018	5	-86.0	0	—	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	5	-86.0
May 2018	3	-68.4	0	—	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	3	-68.4
June 2018	2	-68.7	0	—	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	2	-68.7
July 2018	3	-88.1	0	—	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	3	-88.1
August 2018	2	-76.8	0	—	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	2	-76.8
September 2018	2	-56.3	0	—	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	2	-56.3
October 2018	2	-27.2	0	—	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	2	-27.2
November 2018	2	-27.8	0	—	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	2	-27.8
December 2018	2	-29.7	0	—	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	2	-29.7
January 2019	2	-39.1	0	—	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	2	-39.1
February 2019	2	-20.3	0	—	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	2	-20.3

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 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	
Fiscal 2017	381,021	-0.1	420,074	3.2	363	-7.2	19,184	-0.1	75,623	2.6	6,635	2.1	0	0.0	17,377	-10.4	18,156	-0.2	1	-41.7	23,146	-11.0	203,041	0.8	17,496	5.7	
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	
February 2018	47,225	-1.2	26,978	-3.0	27	-11.0	1,930	-3.8	6,215	-2.1	47	23.4	0	0.0	2,680	-7.4	176	-3.7	0	-45.9	851	-41.7	33,868	1.6	1,431	-5.1	
March 2018	18,105	-4.2	28,489	-4.9	32	-11.8	1,361	-3.9	6,145	0.1	265	-6.4	0	0.0	240	23.6	887	-0.2	0	-46.9	1,016	-47.9	340	6.7	7,818	2.0	
April 2018	54,219	-1.2	28,373	-0.5	31	-5.4	1,475	-12.5	6,230	2.1	153	11.1	0	0.0	2,228	-21.1	79	1.7	0	-40.7	5,449	-11.7	33,868	1.6	4,707	4.3	
May 2018	11,911	-2.9	31,771	10.7	29	-1.4	1,196	-15.8	6,231	4.2	72	25.3	0	0.0	193	23.0	1,165	4.6	0	-33.1	2,126	-20.1	249	17.0	648	2.9	
June 2018	56,531	-1.7	77,140	4.4	31	-3.7	1,849	-20.3	6,718	0.8	1,902	1.6	0	0.0	2,263	-18.7	7,668	-3.4	0	-43.2	1,578	-17.0	33,911	1.8	612	-6.5	
July 2018	12,996	10.3	31,948	23.1	31	0.6	1,551	10.4	7,358	15.8	1,080	0.1	0	0.0	214	17.3	84	7.0	0	-37.5	1,872	-5.4	381	40.7	425	5.2	
August 2018	48,135	3.6	36,431	21.6	28	-5.0	1,751	12.6	7,779	19.9	101	31.5	0	0.0	2,205	-17.9	283	0.9	0	-28.5	1,696	4.0	33,905	1.6	388	5.3	
September 2018	11,872	10.6	29,925	20.4	27	-4.9	1,230	-3.4	7,239	16.4	79	51.0	0	0.0	185	8.9	633	8.6	0	-40.2	1,817	2.8	329	10.2	333	-3.7	
October 2018	47,418	2.5	34,004	20.0	31	1.3	2,308	8.7	7,577	21.4	78	28.6	0	0.0	2,203	-16.4	183	1.8	0	-31.1	810	-17.8	33,874	0.7	353	5.5	
November 2018	12,779	12.9	43,541	22.4	30	6.3	1,530	16.2	7,365	20.4	69	38.7	0	0.0	224	27.1	2,141	-1.1	0	-33.3	856	3.8	224	-32.2	338	7.2	
December 2018	55,384	2.3	76,236	15.1	30	-10.5	1,520	1.7	8,251	16.5	3,602	24.4	0	0.0	2,215	-17.2	4,431	-3.4	0	-20.9	968	-10.4	33,995	0.1	372	-0.4	
January 2019	11,801	14.1	28,662	26.8	27	-2.8	1,450	11.8	7,374	22.5	52	29.2	0	0.0	189	11.3	93	-2.4	0	-20.7	2,186	-4.3	88	-14.7	342	10.5	
February 2019	48,554	2.8	31,984	18.6	26	-3.1	2,005	3.9	7,586	22.1	54	14.2	0	0.0	2,235	-16.6	237	34.8	0	-22.1	867	1.8	33,953	0.3	1,591	11.2	

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. Fractional numbers are rounded off.

(4) Member Financial Institutions (as of Feb. 28, 2019)

① The Core Time System

	Number of financial institutions	Branches
City banks	5	2,203
Regional banks	64	7,617
Trust banks	9	466
Member banks of the Second Association of Regional Banks	40	3,000
Foreign banks	7	20
Shinkin Central Bank / Shinkin banks	260	7,312
Shinkumi Federation Bank / Credit cooperatives	145	1,632
Rokinren Bank / Labour banks	14	611
Norinchukin Bank / Credit federations / Credit federations of fishery cooperatives / Agricultural cooperatives	694	7,841
Other	15	492
Total	1,253	31,194
Change from previous month end	-8	-35

(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, Lawson Bank, GMO Aozora Net Bank, Shinsei Bank, Aozora Bank, SBJ Bank, Shoko Chukin Bank, and Japan Post Bank.

② The More Time System

	Number of financial institutions
City banks	4
Regional banks	63
Trust banks	3
Member banks of the Second Association of Regional Banks	29
Shinkin banks	258
Credit cooperatives	137
Other	10
Total	504
Change from previous month end	-1

(Notes) "Other" includes: Japan Net Bank, Sony Bank, Rakuten Bank, SBI Sumishin Net Bank, Jibun Bank, AEON Bank, Daiwa Next Bank, Shinsei Bank, SBJ Bank, and Japan Post Bank