

(1) Changes in telegraphic transfer volume
 ① The Core Time System

(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 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 | (248) | (1.5) | 239,932 | 2.3 | 1,494 | -7.4 | 39,716 | -0.1 |
| 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 | (234) | (0.4) | 246,634 | 2.8 | 1,376 | -7.9 | 38,738 | -2.5 |
| Fiscal 2017 | 1,492,028 | 1.1 | 29,510,761 | 0.2 | 9 | 1.3 | 1,196,773 | 0.6 | 255,421 | 3.6 | 1,247 | -9.4 | 38,578 | -0.7 |
| | 2,481 | 1.8 | 20,653,790 | -0.8 | 0 | -14.3 | (212,694) | (-2.1) | | | 1 | 2.5 | 96 | -0.4 |
| | 1,489,547 | 1.1 | 8,856,971 | 2.5 | 9 | 1.3 | (238) | (1.8) | 255,421 | 3.6 | 1,246 | -9.4 | 38,482 | -0.7 |
| Fiscal 2018 | 1,472,467 | -1.3 | 29,464,461 | -0.2 | 9 | -1.6 | 1,181,432 | -1.3 | 251,857 | -1.4 | 1,144 | -8.3 | 38,026 | -1.4 |
| | 2,479 | -0.1 | 20,533,161 | -0.6 | 0 | 0.0 | (212,665) | (0.0) | | | 1 | -21.2 | 96 | -0.2 |
| | 1,469,988 | -1.3 | 8,931,301 | 0.8 | 9 | -1.6 | (296) | (16.9) | 251,857 | -1.4 | 1,143 | -8.3 | 37,930 | -1.4 |
| March 2018 | 124,984 | -1.3 | 2,872,177 | -3.2 | 1 | -4.2 | 100,709 | -2.2 | 20,537 | 3.6 | 86 | -23.5 | 3,651 | -2.2 |
| | 241 | -3.6 | 2,051,309 | -3.5 | 0 | -14.3 | (15,588) | (-4.9) | | | 0 | -3.6 | 8 | -6.9 |
| | 124,743 | -1.3 | 820,867 | -2.5 | 1 | -4.2 | (23) | (-6.8) | 20,537 | 3.6 | 86 | -23.5 | 3,643 | -2.2 |
| April 2018 | 124,407 | 1.8 | 2,557,210 | 4.1 | 0 | 7.7 | 100,476 | 1.5 | 20,122 | 3.3 | 93 | 9.6 | 3,386 | 0.5 |
| | 209 | 4.8 | 1,734,377 | 3.2 | 0 | 0.0 | (15,566) | (-4.9) | | | 0 | -8.8 | 7 | 7.9 |
| | 124,198 | 1.8 | 822,833 | 6.1 | 0 | 7.7 | (18,466) | (-5.9) | 20,122 | 3.3 | 93 | 9.6 | 3,378 | 0.4 |
| May 2018 | 124,245 | 2.0 | 2,593,758 | 1.7 | 0 | -4.5 | 100,604 | 1.5 | 19,804 | 3.6 | 122 | -7.8 | 3,061 | 4.2 |
| | 219 | 3.5 | 1,831,653 | 0.9 | 0 | 0.0 | (18,443) | (-5.9) | | | 0 | 10.6 | 9 | 0.7 |
| | 124,026 | 2.0 | 762,105 | 3.7 | 0 | -4.5 | (23) | (2.9) | 19,804 | 3.6 | 122 | -7.8 | 3,052 | 4.2 |
| June 2018 | 132,581 | -2.3 | 2,434,267 | -4.6 | 0 | 5.0 | 101,048 | 1.7 | 25,666 | 2.7 | 76 | -26.8 | 3,164 | -3.8 |
| | 200 | -4.0 | 1,696,655 | -5.5 | 0 | 0.0 | (14,766) | (-8.1) | | | 0 | -31.9 | 8 | -7.8 |
| | 132,381 | -2.3 | 737,613 | -2.4 | 0 | 5.0 | (21,319) | (-7.7) | 25,666 | 2.7 | 76 | -26.8 | 3,156 | -3.8 |
| July 2018 | 126,362 | 3.8 | 2,416,906 | 1.8 | 1 | 1.6 | 103,483 | 3.4 | 23,148 | -0.3 | 113 | 4.5 | 3,087 | 2.1 |
| | 208 | 5.9 | 1,665,885 | -0.3 | 0 | 0.0 | (21,299) | (-7.7) | | | 0 | -11.1 | 8 | 5.8 |
| | 126,154 | 3.8 | 751,021 | 6.8 | 1 | 1.6 | (15,233) | (1.1) | 23,148 | -0.3 | 113 | 4.5 | 3,078 | 2.1 |
| August 2018 | 124,139 | 2.1 | 2,355,922 | 1.7 | 1 | -20.6 | 99,876 | 4.8 | 18,869 | -2.9 | 93 | -10.0 | 3,258 | 2.7 |
| | 200 | 1.7 | 1,655,052 | 1.4 | 0 | 0.0 | (19,674) | (4.6) | | | 0 | -2.6 | 8 | 3.0 |
| | 123,939 | 2.1 | 700,870 | 2.3 | 1 | -20.6 | (191) | (1.6) | 18,869 | -2.9 | 93 | -10.0 | 3,249 | 2.7 |
| September 2018 | 112,276 | -2.5 | 2,351,038 | -2.9 | 1 | 0.7 | 101,726 | 3.1 | 18,625 | -3.5 | 71 | -14.2 | 2,704 | -5.5 |
| | 197 | -3.7 | 1,651,675 | -3.5 | 0 | 0.0 | (19,648) | (4.6) | | | 0 | -39.8 | 7 | -5.9 |
| | 112,079 | -2.4 | 699,363 | -1.5 | 1 | 0.7 | (90,876) | (-2.1) | 18,625 | -3.5 | 71 | -14.2 | 2,697 | -5.5 |
| October 2018 | 130,151 | 0.3 | 2,479,154 | 2.3 | 1 | -0.7 | 90,876 | -2.1 | 18,802 | -3.0 | 117 | -5.2 | 3,386 | 5.3 |
| | 213 | 2.3 | 1,735,772 | 2.7 | 0 | 0.0 | (22,526) | (3.8) | | | 0 | -23.1 | 8 | 2.5 |
| | 129,938 | 0.3 | 743,382 | 1.2 | 1 | -0.7 | (205) | (2.3) | 18,802 | -3.0 | 117 | -5.1 | 3,377 | 5.3 |
| November 2018 | 116,111 | -2.2 | 2,327,040 | -0.3 | 1 | 1.7 | 107,641 | 0.7 | 19,004 | -3.1 | 91 | -14.8 | 3,268 | 0.1 |
| | 195 | -0.2 | 1,584,813 | -0.7 | 0 | 0.0 | (22,499) | (3.8) | | | 0 | -37.2 | 7 | 1.9 |
| | 115,916 | -2.2 | 742,227 | 0.6 | 1 | 1.7 | (93,559) | (-2.1) | 19,004 | -3.1 | 91 | -14.8 | 3,260 | 0.1 |
| December 2018 | 133,410 | -5.6 | 2,522,058 | -0.3 | 1 | 0.5 | 97,779 | -3.2 | 30,081 | -3.0 | 79 | -14.1 | 3,370 | -16.7 |
| | 211 | -3.0 | 1,743,498 | 0.3 | 0 | 0.0 | (19,368) | (1.8) | | | 0 | -34.3 | 8 | -5.5 |
| | 133,200 | -5.6 | 778,560 | -1.7 | 1 | 0.5 | (202) | (-2.9) | 30,081 | -3.0 | 79 | -14.1 | 3,362 | -16.7 |
| January 2019 | 111,989 | -3.8 | 2,400,696 | 0.4 | 1 | 1.7 | 99,676 | -5.9 | 19,215 | -3.1 | 121 | -1.0 | 2,932 | 1.8 |
| | 206 | -1.8 | 1,688,530 | 1.1 | 0 | 0.0 | (19,343) | (1.8) | | | 0 | -24.8 | 8 | 1.1 |
| | 111,783 | -3.8 | 712,165 | -1.3 | 1 | 1.7 | (14,076) | (4.0) | 19,215 | -3.1 | 121 | -1.0 | 2,924 | 1.8 |
| February 2019 | 118,844 | -3.1 | 2,236,322 | -2.2 | 1 | -6.5 | 96,779 | -3.2 | 18,856 | -3.3 | 92 | -8.1 | 2,936 | 2.5 |
| | 188 | -2.7 | 1,560,761 | -2.6 | 0 | 0.0 | (21,151) | (5.0) | | | 0 | -30.2 | 7 | -0.3 |
| | 118,657 | -3.1 | 675,561 | -1.4 | 1 | -6.5 | (180) | (-2.8) | 18,856 | -3.3 | 92 | -8.1 | 2,929 | 2.5 |
| March 2019 | 117,953 | -5.6 | 2,790,091 | -2.9 | 1 | 2.9 | 96,779 | -3.2 | 19,664 | -4.2 | 75 | -13.2 | 3,475 | -4.8 |
| | 235 | -2.5 | 1,984,490 | -3.3 | 0 | 0.0 | (21,127) | (5.0) | | | 0 | -21.3 | 8 | -3.5 |
| | 117,718 | -5.6 | 805,601 | -1.9 | 1 | 2.9 | (227) | (-2.5) | 19,664 | -4.2 | 75 | -13.2 | 3,467 | -4.8 |

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 transmitted from the Bank of Japan and from 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. Fractional numbers are rounded off.

| Fiscal year / Month | Fund transfer transactions | | | | Breakdown by type | | | |
|---------------------------|----------------------------|-----|--------|-----------------------|-------------------|-----|----------------|-----|
| | | | | | Transfers | | Communications | |
| | Volume | YoY | Value | YoY | Volume | YoY | Volume | YoY |
| | | | | | | | | |
| | | | | | | | | |
| | | | | Not applicable | | | | |
| Fiscal 2018 | 35,189 | — | 57,888 | — | 34,830 | — | 359 | — |
| | | | | 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 | — |
| March 2019 | 6,440 | — | 11,119 | — | 6,380 | — | 60 | — |

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).

| 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 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) | (2.7) | 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 | 1,138,410 | 2.7 | 239,932 | 2.3 | 1,495 | -7.4 | 39,812 | -0.1 |
| | 2,516 | 0.4 | 22,104,700 | 1.9 | 0 | -15.0 | (200,901) | (6.9) | | | 1 | -0.7 | 97 | 0.1 |
| | 1,448,683 | 2.4 | 8,622,850 | 1.4 | 11 | -7.2 | (248) | (1.5) | 239,932 | 2.3 | 1,494 | -7.4 | 39,716 | -0.1 |
| 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 | (234) | (0.4) | 246,634 | 2.8 | 1,376 | -7.9 | 38,738 | -2.5 |
| Fiscal 2017 | 1,492,028 | 1.1 | 29,510,761 | 0.2 | 9 | 1.3 | 1,187,311 | 1.7 | 255,421 | 3.6 | 1,247 | -9.4 | 38,578 | -0.7 |
| | 2,481 | 1.8 | 20,653,790 | -0.8 | 0 | -14.3 | (216,991) | (3.4) | | | 1 | 2.5 | 96 | -0.4 |
| | 1,489,547 | 1.1 | 8,856,971 | 2.5 | 9 | 1.3 | (238) | (1.8) | 255,421 | 3.6 | 1,246 | -9.4 | 38,482 | -0.7 |
| Fiscal 2018 | 1,507,656 | 1.0 | 29,522,350 | 0.0 | 9 | -1.6 | 1,194,390 | 0.6 | 251,857 | -1.4 | 1,144 | -8.3 | 38,385 | -0.5 |
| | 2,479 | -0.1 | 20,533,161 | -0.6 | 0 | 0.0 | (212,665) | (1.6) | | | 1 | -21.2 | 96 | -0.2 |
| | 1,505,177 | 1.0 | 8,989,189 | 1.5 | 9 | -1.6 | (233) | (1.9) | 251,857 | -1.4 | 1,143 | -8.3 | 38,289 | -0.5 |
| March 2018 | 124,984 | -1.3 | 2,872,177 | -3.2 | 1 | -4.2 | 1,213,879 | 1.6 | 251,857 | -1.4 | 1,143 | -8.3 | 38,289 | -0.5 |
| | 241 | -3.6 | 2,051,309 | -3.5 | 0 | -14.3 | (212,368) | (1.6) | | | 86 | -23.5 | 3,651 | -2.2 |
| | 124,743 | -1.3 | 820,867 | -2.5 | 1 | -4.2 | (100,709) | (-2.2) | 20,537 | 3.6 | 86 | -23.5 | 3,643 | -2.2 |
| April 2018 | 124,407 | 1.8 | 2,557,210 | 4.1 | 0 | 7.7 | 100,776 | 1.8 | 20,537 | 3.6 | 86 | -23.5 | 3,643 | -2.2 |
| | 209 | 4.8 | 1,734,377 | 3.2 | 0 | 0.0 | (15,566) | (-4.9) | | | 0 | -8.8 | 7 | 7.9 |
| | 124,198 | 1.8 | 822,833 | 6.1 | 0 | 7.7 | (18,466) | (-5.9) | 20,122 | 3.3 | 93 | 9.6 | 3,386 | 0.5 |
| May 2018 | 124,245 | 2.0 | 2,593,758 | 1.7 | 0 | -4.5 | 100,805 | 1.5 | 20,122 | 3.3 | 93 | 9.6 | 3,386 | 0.5 |
| | 219 | 3.5 | 1,831,653 | 0.9 | 0 | 0.0 | (201) | (4.7) | | | 0 | -8.8 | 7 | 7.9 |
| | 124,026 | 2.0 | 762,105 | 3.7 | 0 | -4.5 | (23) | (10.5) | 19,804 | 3.6 | 122 | -7.8 | 3,061 | 4.2 |
| June 2018 | 132,581 | -2.3 | 2,434,267 | -4.6 | 0 | 5.0 | 101,258 | 1.7 | 19,804 | 3.6 | 122 | -7.8 | 3,061 | 4.2 |
| | 200 | -4.0 | 1,696,655 | -5.5 | 0 | 0.0 | (14,789) | (-8.1) | | | 0 | 10.6 | 9 | 0.7 |
| | 132,381 | -2.3 | 737,613 | -2.4 | 0 | 5.0 | (210) | (3.6) | 25,666 | 2.7 | 76 | -26.8 | 3,156 | -3.8 |
| July 2018 | 126,362 | 3.8 | 2,416,906 | 1.8 | 1 | 1.6 | 103,674 | -3.4 | 25,666 | 2.7 | 76 | -26.8 | 3,156 | -3.8 |
| | 208 | 5.9 | 1,665,885 | -0.3 | 0 | 0.0 | (21,319) | (-7.7) | | | 0 | -31.9 | 8 | -7.8 |
| | 126,154 | 3.8 | 751,021 | 6.8 | 1 | 1.6 | (191) | (-3.8) | 23,148 | -0.3 | 113 | 4.5 | 3,087 | 2.1 |
| August 2018 | 124,139 | 2.1 | 2,355,922 | 1.7 | 1 | -20.6 | 100,013 | 4.8 | 23,148 | -0.3 | 113 | 4.5 | 3,078 | 2.1 |
| | 200 | 1.7 | 1,655,052 | 1.4 | 0 | 0.0 | (15,233) | (1.1) | | | 0 | -11.1 | 8 | 5.8 |
| | 123,939 | 2.1 | 700,870 | 2.3 | 1 | -20.6 | (199) | (5.9) | 18,869 | -2.9 | 93 | -10.0 | 3,258 | 2.7 |
| September 2018 | 112,276 | -2.5 | 2,351,038 | -2.9 | 1 | 0.7 | (19,674) | (4.6) | 18,869 | -2.9 | 93 | -10.0 | 3,249 | 2.7 |
| | 197 | -3.7 | 1,651,675 | -3.5 | 0 | 0.0 | (191) | (1.6) | | | 0 | -2.6 | 8 | 3.0 |
| | 112,079 | -2.4 | 699,363 | -1.5 | 1 | -20.6 | (26) | (23.2) | 18,869 | -2.9 | 93 | -10.0 | 3,249 | 2.7 |
| October 2018 | 134,439 | 3.6 | 2,485,811 | 2.5 | 1 | -0.7 | 101,726 | 3.1 | 18,869 | -2.9 | 93 | -10.0 | 3,249 | 2.7 |
| | 213 | 2.3 | 1,735,772 | 2.7 | 0 | 0.0 | (19,648) | (4.6) | | | 71 | -14.2 | 2,704 | -5.5 |
| | 134,226 | 3.6 | 750,039 | 2.1 | 1 | -0.7 | (90,876) | (-2.1) | 18,625 | -3.5 | 71 | -14.2 | 2,697 | -5.5 |
| November 2018 | 121,798 | 2.6 | 2,335,850 | 0.1 | 1 | 1.7 | (14,915) | (-2.1) | 18,625 | -3.5 | 71 | -14.2 | 2,697 | -5.5 |
| | 195 | -0.2 | 1,584,813 | -0.7 | 0 | 0.0 | (190) | (-3.6) | | | 0 | -39.8 | 7 | -5.9 |
| | 121,603 | 2.6 | 751,037 | 1.8 | 1 | 1.7 | (23) | (20.2) | 18,625 | -3.5 | 71 | -14.2 | 2,697 | -5.5 |
| December 2018 | 139,593 | -1.2 | 2,532,967 | 0.1 | 1 | 0.5 | 90,685 | -2.1 | 18,625 | -3.5 | 71 | -14.2 | 2,697 | -5.5 |
| | 211 | -3.0 | 1,743,498 | 0.3 | 0 | 0.0 | (14,892) | (-2.2) | | | 117 | -5.2 | 3,432 | 6.7 |
| | 139,382 | -1.2 | 789,469 | -0.3 | 1 | 0.5 | (112,087) | (4.7) | 18,802 | -3.0 | 117 | -5.2 | 3,432 | 6.7 |
| January 2019 | 118,680 | 2.0 | 2,411,449 | 0.8 | 1 | 1.7 | (22,526) | (3.8) | 18,802 | -3.0 | 117 | -5.2 | 3,432 | 6.7 |
| | 206 | -1.8 | 1,688,530 | 1.1 | 0 | 0.0 | (205) | (2.3) | | | 0 | -23.1 | 8 | 2.5 |
| | 118,474 | 2.0 | 722,918 | 0.2 | 1 | 1.7 | (111,882) | (4.7) | 18,802 | -3.0 | 117 | -5.1 | 3,424 | 6.8 |
| February 2019 | 124,744 | 1.7 | 2,245,961 | -1.8 | 1 | -6.5 | (22,499) | (3.8) | 19,004 | -3.1 | 91 | -14.8 | 3,331 | 2.0 |
| | 188 | -2.7 | 1,560,761 | -2.6 | 0 | 0.0 | (15,457) | (4.7) | | | 0 | -37.2 | 7 | 1.9 |
| | 124,556 | 1.7 | 685,201 | 0.0 | 1 | -6.5 | (187) | (-0.3) | 19,004 | -3.1 | 91 | -14.8 | 3,324 | 2.0 |
| March 2019 | 124,393 | -0.5 | 2,801,210 | -2.5 | 1 | 2.9 | (25) | (24.8) | | | 0 | -34.3 | 8 | -5.5 |
| | 235 | -2.5 | 1,984,490 | -3.3 | 0 | 0.0 | (99,183) | (3.8) | 30,081 | -3.0 | 79 | -14.1 | 3,429 | -15.3 |
| | 124,158 | -0.5 | 816,720 | -0.5 | 1 | 2.9 | (15,432) | (-4.7) | 30,081 | -3.0 | 79 | -14.1 | 3,421 | -15.3 |

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 transmitted from the Bank of Japan and from 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. Fractional numbers are rounded off.

7. Figures for the More Time System are included in statistical data from October, 2018. (Figures of YOY are comparison with figures for the Core Time System only.)

(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 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 |
| Fiscal 2018 | 30 | -71.8 | 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 | 30 | -71.8 |
| 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 |
| March 2019 | 2 | -28.7 | 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 | -28.7 |

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. 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 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 | |
| Fiscal 2018 | 390,891 | 2.6 | 485,247 | 15.5 | 352 | -2.9 | 19,368 | 1.0 | 87,160 | 15.3 | 7,623 | 14.9 | 0 | 0.0 | 14,558 | -16.2 | 17,913 | -1.3 | 1 | -32.7 | 21,224 | -8.3 | 205,101 | 1.0 | 17,591 | 0.5 | |
| 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 | |
| March 2019 | 19,292 | 6.6 | 35,231 | 23.7 | 31 | -4.9 | 1,502 | 10.3 | 7,452 | 21.3 | 380 | 43.6 | 0 | 0.0 | 203 | -15.6 | 917 | 3.4 | 0 | -25.0 | 1,001 | -1.4 | 323 | -5.1 | 7,483 | -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. Fractional numbers are rounded off.

(4) Member Financial Institutions (as of Mar. 31, 2019)

① The Core Time System

| | Number of financial institutions | Branches |
|--|----------------------------------|----------|
| City banks | 5 | 2,204 |
| Regional banks | 64 | 7,614 |
| 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 | 7,305 |
| Shinkumi Federation Bank / Credit cooperatives | 145 | 1,631 |
| Rokinren Bank / Labour banks | 14 | 611 |
| Norinchukin Bank / Credit federations / Credit federations of fishery cooperatives / Agricultural cooperatives | 693 | 7,800 |
| Other | 15 | 492 |
| Total | 1,252 | 31,143 |
| Change from previous month end | -1 | -51 |

(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 | 0 |

(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