

(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
October 2018	130,151	0.3	2,479,154	2.3	1	-0.7	107,846	0.7	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	93,746	-2.1	19,004	-3.1	91	-14.8	3,268	0.1
	195	-0.2	1,584,813	-0.7	0	0.0	(15,457)	(4.7)			0	-37.2	7	1.9
	115,916	-2.2	742,227	0.6	1	1.7	(187)	(-0.3)	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	99,879	-5.9	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	89,720	-4.1	19,215	-3.1	121	-1.0	2,932	1.8
	206	-1.8	1,688,530	1.1	0	0.0	(14,104)	(-4.1)			0	-24.8	8	1.1
	111,783	-3.8	712,165	-1.3	1	1.7	(198)	(-1.9)	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	96,959	-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	94,738	-5.9	19,664	-4.2	75	-13.2	3,475	-4.8
	235	-2.5	1,984,490	-3.3	0	0.0	(15,663)	(0.5)			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
April 2019	121,862	-2.0	2,574,426	0.7	0	-15.7	98,461	-2.3	19,739	-1.9	85	-8.2	3,577	5.7
	214	2.3	1,741,471	0.4	0	0.0	(19,590)	(6.1)			0	-5.5	7	-0.9
	121,649	-2.1	832,956	1.2	0	-15.7	(206)	(-2.5)	19,739	-1.9	85	-8.2	3,570	5.7
May 2019	114,556	-7.8	2,521,485	-2.8	0	-23.1	92,333	-8.8	19,051	-3.8	119	-2.7	3,053	-0.3
	217	-1.1	1,782,105	-2.7	0	0.0	(14,654)	(-0.9)			0	-30.9	9	0.6
	114,340	-7.8	739,380	-3.0	0	-23.1	(207)	(-1.1)	19,051	-3.8	119	-2.7	3,044	-0.3
June 2019	123,278	-7.0	2,386,983	-1.9	0	4.7	95,405	-8.0	24,596	-4.2	67	-11.9	3,209	1.4
	195	-2.3	1,673,801	-1.3	0	0.0	(21,319)	(0.0)			0	-4.3	8	-6.5
	123,083	-7.0	713,182	-3.3	0	4.7	(187)	(-2.1)	24,596	-4.2	67	-11.9	3,202	1.4
July 2019	122,105	-3.4	2,499,193	3.4	1	1.7	95,227	-4.8	23,463	1.4	104	-8.8	3,311	7.3
	213	2.6	1,744,302	4.7	0	0.0	(16,019)	(5.2)			0	-32.5	8	1.6
	121,892	-3.4	754,891	0.5	1	1.7	(205)	(-2.7)	23,463	1.4	104	-8.7	3,303	7.3
August 2019	114,998	-7.4	2,224,307	-5.6	1	-1.7	92,143	-9.6	19,601	3.9	68	-26.9	3,185	-2.2
	189	-5.7	1,567,365	-5.3	0	0.0	(19,694)	(0.1)			0	-54.1	8	-8.8
	114,810	-7.4	656,941	-6.3	1	-1.7	(181)	(-5.5)	19,601	3.9	68	-26.8	3,177	-2.2
September 2019	114,631	2.1	2,580,315	9.8	1	-10.4	92,330	1.6	19,321	3.7	99	39.4	2,880	6.5
	221	12.0	1,806,344	9.4	0	0.0	(16,138)	(8.2)			0	62.0	8	17.5
	114,410	2.1	773,971	10.7	1	-10.5	(213)	(11.8)	19,321	3.7	99	39.4	2,872	6.5
October 2019	124,937	-4.0	2,372,955	-4.3	1	6.2	92,117	-5.4	19,501	3.7	86	-26.8	3,362	-0.7
	203	-4.8	1,654,783	-4.7	0	0.0	(16,110)	(8.2)			0	-33.3	8	-9.1
	124,734	-4.0	718,172	-3.4	1	6.2	(101,986)	(-4.6)	19,501	3.7	86	-26.8	3,355	-0.7

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 transmitted from the Bank of Japan and from 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. 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	—
April 2019	6,191	—	10,951	—	6,133	—	57	—
May 2019	9,397	—	15,169	—	9,322	—	76	—
June 2019	8,130	—	13,986	—	8,073	—	57	—
July 2019	9,658	—	16,261	—	9,589	—	68	—
August 2019	8,603	—	14,171	—	8,541	—	61	—
September 2019	9,482	—	16,090	—	9,416	—	65	—
October 2019	9,512	121.8	15,606	134.4	9,448	122.8	64	37.1

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)					97	-0.4
	1,414,226	2.6	8,503,300	2.5	12	-12.9	(2,408,244)	(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	1,169,949	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)					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
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)					96	-0.3
	1,474,067	1.8	8,641,345	0.2	9	-22.1	(2,341,249)	(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)					96	-0.4
	1,489,547	1.1	8,856,971	2.5	9	1.3	(238,253)	(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	1,216,261	1.6	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)	(0.0)					96	-0.2
	1,505,177	1.0	8,989,189	1.5	9	-1.6	(2,383,296)	(16.9)	251,857	-1.4	1,143	-8.3	38,289	-0.5
October 2018	134,439	3.6	2,485,811	2.5	1	-0.7	112,087	4.7	18,802	-3.0	117	-5.2	3,432	6.7
	213	2.3	1,735,772	2.7	0	0.0	(22,526)	(3.8)					8	2.5
	134,226	3.6	750,039	2.1	1	-0.7	(205,277)	(20.0)	18,802	-3.0	117	-5.1	3,424	6.8
November 2018	121,798	2.6	2,335,850	0.1	1	1.7	99,370	3.8	19,004	-3.1	91	-14.8	3,331	2.0
	195	-0.2	1,584,813	-0.7	0	0.0	(15,457)	(4.7)					7	1.9
	121,603	2.6	751,037	1.8	1	1.7	(187,25)	(24.8)	19,004	-3.1	91	-14.8	3,324	2.0
December 2018	139,593	-1.2	2,532,967	0.1	1	0.5	106,003	-0.2	30,081	-3.0	79	-14.1	3,429	-15.3
	211	-3.0	1,743,498	0.3	0	0.0	(19,368)	(1.8)					8	-5.5
	139,382	-1.2	789,469	-0.3	1	0.5	(202,25)	(18.2)	30,081	-3.0	79	-14.1	3,421	-15.3
January 2019	118,680	2.0	2,411,449	0.8	1	1.7	96,338	3.0	19,215	-3.1	121	-1.0	3,005	4.3
	206	-1.8	1,688,530	1.1	0	0.0	(14,104)	(4.1)					8	1.1
	118,474	2.0	722,918	0.2	1	1.7	(198,28)	(20.9)	19,215	-3.1	121	-1.0	2,997	4.3
February 2019	124,744	1.7	2,245,961	-1.8	1	-6.5	102,801	2.6	18,856	-3.3	92	-8.1	2,994	4.5
	188	-2.7	1,560,761	-2.6	0	0.0	(21,151)	(5.0)					7	-0.3
	124,556	1.7	685,201	0.0	1	-6.5	(180,25)	(21.9)	18,856	-3.3	92	-8.1	2,987	4.5
March 2019	124,393	-0.5	2,801,210	-2.5	1	2.9	101,119	0.4	19,664	-4.2	75	-13.2	3,534	-3.2
	235	-2.5	1,984,490	-3.3	0	0.0	(15,663)	(0.5)					8	-3.5
	124,158	-0.5	816,720	-0.5	1	2.9	(227,27)	(22.5)	19,664	-4.2	75	-13.2	3,526	-3.2
April 2019	128,053	2.9	2,585,377	1.1	0	-15.7	104,594	3.8	19,739	-1.9	85	-8.2	3,635	7.3
	214	2.3	1,741,471	0.4	0	0.0	(19,590)	(6.1)					7	-0.9
	127,839	2.9	843,907	2.6	0	-15.7	(206,29)	(26.1)	19,739	-1.9	85	-8.2	3,627	7.4
May 2019	123,954	-0.2	2,536,654	-2.2	0	-23.1	101,655	0.4	19,051	-3.8	119	-2.7	3,128	2.2
	217	-1.1	1,782,105	-2.7	0	0.0	(14,654)	(-0.9)					9	0.6
	123,737	-0.2	754,549	-1.0	0	-23.1	(207,28)	(19.3)	19,051	-3.8	119	-2.7	3,119	2.2
June 2019	131,408	-0.9	2,400,969	-1.4	0	4.7	103,478	-0.2	24,596	-4.2	67	-11.9	3,266	3.2
	195	-2.3	1,673,801	-1.3	0	0.0	(21,319)	0.0					8	-6.5
	131,213	-0.9	727,168	-1.4	0	4.7	(187,24)	(19.5)	24,596	-4.2	67	-11.9	3,259	3.3
July 2019	131,763	4.3	2,515,454	4.1	1	1.7	104,816	4.8	23,463	1.4	104	-8.8	3,380	9.5
	213	2.6	1,744,302	4.7	0	0.0	(16,019)	(5.2)					8	1.6
	131,550	4.3	771,152	2.7	1	1.7	(205,28)	(11.4)	23,463	1.4	104	-8.7	3,371	9.5
August 2019	123,601	-0.4	2,238,477	-5.0	1	-1.7	100,685	-1.2	19,601	3.9	68	-26.9	3,246	-0.4
	189	-5.7	1,567,365	-5.3	0	0.0	(19,694)	0.1					8	-8.8
	123,412	-0.4	671,112	-4.2	1	-1.7	(181,23)	(-8.7)	19,601	3.9	68	-26.8	3,238	-0.3
September 2019	124,112	10.5	2,596,405	10.4	1	-10.4	101,746	12.0	19,321	3.7	99	39.4	2,946	8.9
	221	12.0	1,806,344	9.4	0	0.0	(16,138)	(8.2)					8	17.5
	123,891	10.5	790,061	13.0	1	-10.5	(213,29)	(23.4)	19,321	3.7	99	39.4	2,937	8.9
October 2019	134,448	0.0	2,388,561	-3.9	1	6.2	111,434	-0.6	19,501	3.7	86	-26.8	3,426	-0.2
	203	-4.8	1,654,783	-4.7	0	0.0	(23,138)	(2.7)					8	-9.1
	134,245	0.0	733,779	-2.2	1	6.2	(195,25)	(-6.6)	19,501	3.7	86	-26.8	3,419	-0.2

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 "itemized accounts of centralized government payments."

5. Top: total; middle: large-value domestic transfers; bottom: small-value domestic transfers

6. 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 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
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
April 2019	3	-49.1	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	-49.1
May 2019	0	-100.0	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	0	-100.0
June 2019	0	-100.0	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	0	-100.0
July 2019	0	-100.0	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	0	-100.0
August 2019	0	-100.0	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	0	-100.0
September 2019	0	-100.0	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	0	-100.0
October 2019	0	-100.0	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	0	-100.0

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	
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	
April 2019	55,440	2.3	37,207	31.1	29	-7.4	1,792	21.5	7,634	22.5	176	14.6	0	0.0	2,675	20.1	95	20.5	0	20.9	3,845	-29.4	34,050	0.5	5,144	9.3	
May 2019	15,073	26.6	36,478	14.8	27	-6.6	1,338	11.8	7,380	18.4	99	37.1	0	0.0	172	-10.9	1,157	-0.7	0	-65.9	4,167	96.0	106	-57.3	625	-3.5	
June 2019	58,654	3.8	92,284	19.6	27	-15.1	1,943	5.1	8,013	19.3	2,413	26.9	0	0.0	2,766	22.2	7,647	-0.3	0	-19.0	1,486	-5.8	33,750	-0.5	610	-0.3	
July 2019	13,873	6.8	35,407	10.8	29	-4.0	1,634	5.4	7,785	5.8	1,293	19.7	0	0.0	225	5.2	83	-1.0	0	-18.8	2,140	14.4	238	-37.6	445	4.7	
August 2019	48,371	0.5	36,987	1.5	26	-8.1	1,730	-1.2	7,708	-0.9	107	5.9	0	0.0	2,713	23.0	287	1.4	0	-29.5	1,594	-6.0	33,837	-0.2	369	-4.7	
September 2019	12,266	3.3	33,745	12.8	25	-6.6	1,420	15.4	7,455	3.0	95	20.2	0	0.0	240	29.8	647	2.2	0	-20.5	1,736	-4.5	291	-11.8	357	7.2	
October 2019	47,842	0.9	34,460	1.3	28	-11.7	2,354	2.0	7,602	0.3	74	-5.7	0	0.0	2,697	22.4	182	-0.3	0	-33.3	837	3.4	33,720	-0.5	348	-1.4	

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 October. 31, 2019)

① The Core Time System

	Number of financial institutions	Branches
City banks	5	2,208
Regional banks	64	7,752
Trust banks	9	466
Member banks of the Second Association of Regional Banks	39	2,868
Foreign banks	7	20
Shinkin Central Bank / Shinkin banks	258	7,289
Shinkumi Federation Bank / Credit cooperatives	145	1,620
Rokinren Bank / Labour banks	14	608
Norinchukin Bank / Credit federations / Credit federations of fishery cooperatives / Agricultural cooperatives	674	7,594
Other	15	492
Total	1,230	30,917
Change from previous month end	0	-65

(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	5
Regional banks	63
Trust banks	4
Member banks of the Second Association of Regional Banks	30
Foreign banks	1
Shinkin banks	257
Credit cooperatives	141
Other	12
Total	513
Change from previous month end	2

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