

(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 2015	1,451,199	2.4	30,727,550	1.7	11	-7.2	1,169,949 (210,155)	2.6 (-4.5)	239,932	2.3	1,495	-7.4	39,812	-0.1
	2,516	0.4	22,104,700	1.9	0	-15.0	2,419 (248)	0.4 (-1.5)	/	/	1	-0.7	97	0.1
	1,448,683	2.4	8,622,850	1.4	11	-7.2	1,167,530 (209,887)	2.6 (-4.5)	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 (217,240)	1.7 (-3.4)	246,634	2.8	1,377	-7.9	38,834	-2.5
	2,438	-3.1	20,821,289	-5.8	0	-17.6	2,341 (249)	-3.2 (-0.4)	/	/	1	-12.9	96	-0.3
	1,474,067	1.8	8,641,345	0.2	9	-22.1	1,187,311 (216,991)	1.7 (-3.4)	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 (212,694)	0.6 (-2.1)	255,421	3.6	1,247	-9.4	38,578	-0.7
	2,481	1.8	20,653,790	-0.8	0	-14.3	2,384 (253)	1.8 (-1.9)	/	/	1	2.5	96	-0.4
	1,489,547	1.1	8,856,971	2.5	9	1.3	1,194,390 (212,441)	0.6 (-2.1)	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 (212,665)	-1.3 (-0.0)	251,857	-1.4	1,144	-8.3	38,026	-1.4
	2,479	-0.1	20,533,161	-0.6	0	0.0	2,383 (296)	0.0 (16.9)	/	/	1	-21.2	96	-0.2
	1,469,988	-1.3	8,931,301	0.8	9	-1.6	1,179,049 (212,368)	-1.3 (-0.0)	251,857	-1.4	1,143	-8.3	37,930	-1.4
Fiscal 2019	1,440,556	-2.2	30,042,863	2.0	8	-1.9	1,144,302 (220,578)	-3.1 (-3.7)	254,617	1.1	1,050	-8.2	40,578	6.7
	2,521	1.7	21,068,929	2.6	0	8.3	2,425 (318)	1.8 (-7.3)	/	/	1	-16.2	95	-0.9
	1,438,036	-2.2	8,973,934	0.5	8	-1.9	1,141,877 (220,261)	-3.2 (-3.7)	254,617	1.1	1,050	-8.2	40,483	6.7
November 2019	112,808	-2.8	2,285,345	-1.8	1	2.6	90,102 (15,409)	-3.9 (-0.3)	19,426	2.2	69	-24.0	3,209	-1.8
	187	-4.1	1,581,727	-0.2	0	0.0	180 (23)	-3.9 (-9.7)	/	/	0	-20.4	7	-10.2
	112,621	-2.8	703,618	-5.2	1	2.6	89,922 (15,386)	-3.9 (-0.3)	19,426	2.2	69	-24.0	3,202	-1.8
December 2019	137,001	2.7	2,662,190	5.6	1	-9.6	102,366 (20,693)	2.3 (-6.8)	30,877	2.6	87	9.8	3,671	8.9
	224	6.1	1,850,376	6.1	0	0.0	214 (28)	5.9 (12.3)	/	/	0	17.4	9	11.7
	136,778	2.7	811,814	4.3	1	-9.6	102,151 (20,665)	2.5 (-6.8)	30,877	2.6	86	9.8	3,662	8.9
January 2020	112,774	0.7	2,468,372	2.8	1	-4.3	89,472 (14,971)	-0.3 (-6.1)	19,759	2.8	103	-15.2	3,440	17.3
	210	2.2	1,746,080	3.4	0	0.0	203 (28)	2.6 (-2.6)	/	/	0	-11.8	8	-6.4
	112,564	0.7	722,292	1.4	1	-4.3	89,269 (14,942)	-0.3 (-6.2)	19,759	2.8	103	-15.2	3,433	17.4
February 2020	116,976	-1.6	2,243,899	0.3	1	3.4	94,002 (21,603)	-3.0 (-2.1)	19,481	3.3	64	-30.4	3,428	16.8
	184	-2.1	1,591,367	2.0	0	0.0	177 (22)	-1.8 (-9.4)	/	/	0	-28.4	6	-9.1
	116,793	-1.6	652,532	-3.4	1	3.4	93,825 (21,581)	-3.1 (-2.1)	19,481	3.3	64	-30.4	3,422	16.8
March 2020	124,629	5.7	3,223,395	15.5	1	1.9	100,474 (17,352)	6.1 (10.8)	19,803	0.7	100	33.9	4,252	22.4
	265	12.8	2,329,209	17.4	0	16.7	256 (31)	12.9 (15.0)	/	/	0	-1.6	9	9.9
	124,364	5.6	894,186	11.0	1	1.8	100,217 (17,322)	6.0 (10.8)	19,803	0.7	100	34.0	4,243	22.4
April 2020	120,278	-1.3	2,643,993	2.7	0	-8.4	96,910 (20,049)	-1.6 (-2.3)	19,439	-1.5	75	-12.5	3,854	7.7
	211	-1.2	1,824,409	4.8	0	0.0	204 (28)	-1.0 (-1.2)	/	/	0	-20.3	7	-7.0
	120,067	-1.3	819,584	-1.6	0	-8.4	96,706 (20,021)	-1.6 (-2.4)	19,439	-1.5	75	-12.5	3,847	7.8
May 2020	112,409	-1.9	2,329,015	-7.6	0	6.2	90,393 (17,086)	-2.1 (16.6)	18,822	-1.2	61	-49.1	3,133	2.6
	182	-16.2	1,560,931	-12.4	0	0.0	175 (22)	-15.8 (-21.0)	/	/	0	-32.3	7	-24.3
	112,227	-1.8	768,084	3.9	0	6.2	90,218 (17,064)	-2.1 (16.7)	18,822	-1.2	61	-49.1	3,126	2.7
June 2020	155,456	26.1	2,668,687	11.8	0	-20.0	126,867 (37,970)	33.0 (78.1)	24,217	-1.5	82	21.8	4,291	33.7
	211	8.4	1,818,541	8.6	0	0.0	202 (27)	8.1 (11.3)	/	/	0	31.1	9	15.7
	155,245	26.1	850,145	19.2	0	-20.0	126,664 (37,943)	33.0 (78.2)	24,217	-1.5	81	21.8	4,282	33.7
July 2020	128,233	5.0	2,399,875	-4.0	1	2.1	100,865 (22,972)	5.9 (43.4)	22,842	-2.6	70	-32.8	4,456	34.6
	196	-7.8	1,659,949	-4.8	0	0.0	189 (24)	-7.7 (-11.9)	/	/	0	1.9	8	-10.7
	128,037	5.0	739,927	-2.0	1	2.1	100,676 (22,948)	5.9 (43.5)	22,842	-2.6	70	-32.8	4,448	34.7
August 2020	116,479	1.3	2,263,128	1.7	1	8.9	92,546 (20,458)	0.4 (-3.9)	19,244	-1.8	71	3.6	4,618	45.0
	186	-1.2	1,584,714	1.1	0	0.0	179 (25)	-1.2 (-6.9)	/	/	0	38.2	8	-2.0
	116,292	1.3	678,414	3.3	1	8.9	92,367 (20,433)	0.4 (-3.9)	19,244	-1.8	71	3.6	4,611	45.1
September 2020	114,934	0.3	2,483,771	-3.7	1	3.8	91,323 (17,787)	-1.1 (10.2)	18,946	-1.9	66	-33.1	4,597	59.6
	205	-7.3	1,746,881	-3.3	0	-16.7	198 (26)	-7.2 (-7.9)	/	/	0	-42.0	7	-9.9
	114,729	0.3	736,891	-4.8	1	3.9	91,126 (17,761)	-1.1 (10.2)	18,946	-1.9	66	-33.1	4,589	59.8
October 2020	123,670	-1.0	2,255,238	-5.0	1	0.0	99,003 (22,735)	-2.9 (-1.7)	19,315	-1.0	57	-33.4	5,294	57.5
	186	-8.1	1,578,862	-4.6	0	0.0	179 (23)	-8.1 (-8.6)	/	/	0	-41.7	7	-9.8
	123,483	-1.0	676,375	-5.8	1	0.0	98,824 (22,711)	-2.9 (-1.7)	19,315	-1.0	57	-33.4	5,287	57.6
November 2020	116,338	3.1	2,369,324	3.7	1	1.3	92,208 (15,865)	2.3 (-3.0)	19,306	-0.6	80	15.2	4,743	47.8
	194	3.6	1,615,833	2.2	0	0.0	186 (26)	3.4 (14.5)	/	/	0	2.3	7	10.0
	116,145	3.1	753,491	7.1	1	1.3	92,022 (15,839)	2.3 (-2.9)	19,306	-0.6	80	15.2	4,736	47.9

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	—
Fiscal 2019	112,562	219.9	194,028	235.2	111,796	221.0	766	113.4
				Not applicable				
November 2019	8,295	45.9	13,821	56.9	8,241	46.5	54	-14.3
December 2019	11,489	85.8	21,117	93.6	11,425	86.5	65	10.8
January 2020	10,156	51.8	17,850	66.0	10,086	52.4	69	-5.4
February 2020	9,843	66.8	16,954	75.9	9,783	67.5	60	4.2
March 2020	11,807	83.3	22,053	98.3	11,738	84.0	68	14.5
April 2020	10,836	75.0	18,021	64.6	10,772	75.6	63	10.5
May 2020	9,942	5.8	15,381	1.4	9,885	6.0	57	-25.2
June 2020	11,594	42.6	18,780	34.3	11,526	42.8	68	19.0
July 2020	11,526	19.3	19,258	18.4	11,460	19.5	66	-3.1
August 2020	11,077	28.8	18,323	29.3	11,011	28.9	67	8.6
September 2020	11,149	17.6	18,987	18.0	11,084	17.7	64	-2.0
October 2020	11,183	17.6	18,357	17.6	11,120	17.7	63	-2.2
November 2020	12,097	45.8	19,810	43.3	12,030	46.0	67	24.2

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	Value	YoY	Volume	YoY	Volume	YoY	Volume	YoY	Volume	YoY	Volume	YoY
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	(210,155)	(-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
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	(2,341,240)	(-3.4)			1	-12.9	96	-0.3
	1,474,067	1.8	8,641,345	0.2	9	-22.1	(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)			1	2.5	96	-0.4
	1,489,547	1.1	8,856,971	2.5	9	1.3	(238,253)	(-1.9)	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)			1	-21.2	96	-0.2
	1,505,177	1.0	8,989,189	1.5	9	-1.6	(296)	(-16.9)	251,857	-1.4	1,143	-8.3	38,289	-0.5
Fiscal 2019	1,553,118	3.0	30,236,892	2.4	8	-1.9	1,256,098	3.3	254,617	1.1	1,050	-8.2	41,344	7.7
	2,521	1.7	21,068,929	2.6	0	8.3	(220,578)	(-3.7)			1	-16.2	95	-0.9
	1,550,597	3.0	9,167,963	2.0	8	-1.9	(242,531)	(-7.3)	254,617	1.1	1,050	-8.2	41,249	7.7
November 2019	121,103	-0.6	2,299,166	-1.6	1	2.6	98,343	-1.0	19,426	2.2	69	-24.0	3,263	-2.0
	187	-4.1	1,581,727	-0.2	0	0.0	(15,409)	(-0.3)			0	-20.4	7	-10.2
	120,916	-0.6	717,439	-4.5	1	2.6	(180,23)	(-3.9)	19,426	2.2	69	-24.0	3,257	-2.0
December 2019	148,490	6.4	2,683,307	5.9	1	-9.6	98,163	-1.0	30,877	2.6	87	9.8	3,736	8.9
	224	6.1	1,850,376	6.1	0	0.0	(15,386)	(-0.3)			0	17.4	9	11.7
	148,267	6.4	832,931	5.5	1	-9.6	(20,693)	(-6.8)	30,877	2.6	86	9.8	3,726	8.9
January 2020	122,930	3.6	2,486,222	3.1	1	-4.3	113,791	7.3	19,759	2.8	103	-15.2	3,509	16.8
	210	2.2	1,746,080	3.4	0	0.0	(14,971)	(-6.1)			0	-11.8	8	-6.4
	122,720	3.6	740,142	2.4	1	-4.3	(203,28)	(-2.6)	19,759	2.8	103	-15.2	3,502	16.8
February 2020	126,820	1.7	2,260,852	0.7	1	3.4	99,558	3.3	19,481	3.3	64	-30.4	3,488	16.5
	184	-2.1	1,591,367	2.0	0	0.0	(21,603)	(-2.1)			0	-28.4	6	-9.1
	126,636	1.7	669,486	-2.3	1	3.4	(177,22)	(-9.4)	19,481	3.3	64	-30.4	3,482	16.6
March 2020	136,436	9.7	3,245,447	15.9	1	1.9	103,608	1.0	19,803	0.7	100	33.9	4,321	22.2
	265	12.8	2,329,209	17.4	0	16.7	(21,581)	(-2.1)			0	-1.6	9	9.9
	136,171	9.7	916,238	12.2	1	1.8	(112,212)	(-11.0)	19,803	0.7	100	34.0	4,312	22.3
April 2020	131,113	2.4	2,662,014	3.0	0	-8.4	111,955	11.0	19,439	-1.5	75	-12.5	3,917	7.8
	211	-1.2	1,824,409	4.8	0	0.0	(17,322)	(-10.8)			0	-20.3	7	-7.0
	130,902	2.4	837,605	-0.7	0	-8.4	(204,28)	(-1.2)	19,439	-1.5	75	-12.5	3,910	7.8
May 2020	122,350	-1.3	2,344,396	-7.6	0	6.2	107,478	3.0	18,822	-1.2	61	-49.1	3,190	2.0
	182	-16.2	1,560,931	-12.4	0	0.0	(20,049)	(-2.3)			0	-32.3	7	-24.3
	122,169	-1.3	783,465	3.8	0	6.2	(175,22)	(-15.8)	18,822	-1.2	61	-49.1	3,183	2.0
June 2020	167,050	27.1	2,687,467	11.9	0	-20.0	100,103	-1.3	24,217	-1.5	82	21.8	4,358	33.4
	211	8.4	1,818,541	8.6	0	0.0	(17,064)	(-16.7)			0	31.1	9	15.7
	166,839	27.2	868,925	19.5	0	-20.0	(37,970)	(-78.1)	24,217	-1.5	81	21.8	4,349	33.5
July 2020	139,759	6.1	2,419,134	-3.8	1	2.1	138,190	33.8	22,842	-2.6	70	-32.8	4,522	33.8
	196	-7.8	1,659,949	-4.8	0	0.0	(37,943)	(-78.2)			0	1.9	8	-10.7
	139,562	6.1	759,185	-1.6	1	2.1	(112,324)	(-7.2)	22,842	-2.6	70	-32.8	4,515	33.9
August 2020	127,556	3.2	2,281,451	1.9	1	8.9	119,189	7.2	19,244	-1.8	71	3.6	4,685	44.3
	186	-1.2	1,584,714	1.1	0	0.0	(22,972)	(-43.4)			0	38.2	8	-2.0
	127,370	3.2	696,737	3.8	1	8.9	(179,25)	(-6.9)	19,244	-1.8	71	3.6	4,677	44.4
September 2020	126,082	1.6	2,502,758	-3.6	1	3.8	103,377	2.9	18,946	-1.9	66	-33.1	4,661	58.2
	205	-7.3	1,746,881	-3.3	0	-16.7	(17,787)	(-10.2)			0	-42.0	7	-9.9
	125,877	1.6	755,877	-4.3	1	3.9	(198,26)	(-7.9)	18,946	-1.9	66	-33.1	4,654	58.4
October 2020	134,853	0.3	2,273,595	-4.8	1	0.0	102,210	0.7	19,315	-1.0	57	-33.4	5,357	56.3
	186	-8.1	1,578,862	-4.6	0	0.0	(17,761)	(-10.2)			0	-41.7	7	-9.8
	134,666	0.3	694,732	-5.3	1	0.0	(22,735)	(-1.7)	19,315	-1.0	57	-33.4	5,350	56.5
November 2020	128,436	6.1	2,389,135	3.9	1	1.3	109,944	-1.2	19,306	-0.6	80	15.2	4,810	47.4
	194	3.6	1,615,833	2.2	0	0.0	(179,23)	(-8.6)			0	2.3	7	10.0
	128,242	6.1	773,302	7.8	1	1.3	(104,052)	(-6.0)	19,306	-0.6	80	15.2	4,803	47.5

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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.

(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		Post-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	
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
Fiscal 2019	411,446	5.3	531,736	9.6	320	-9.1	20,975	8.3	92,596	6.2	8,417	10.4	0	0.0	17,322	19.0	17,898	-0.1	1	-19.0	21,710	2.3	214,599	4.6	17,608	0.1
November 2019	12,839	0.5	41,740	-4.1	26	-15.1	1,582	3.4	7,641	3.7	68	-2.1	0	0.0	182	-18.7	1,976	-7.7	0	-13.5	825	-3.6	201	-10.5	339	0.2
December 2019	61,698	11.4	81,693	7.2	28	-4.8	1,749	15.1	8,537	3.5	3,614	0.3	0	0.0	2,618	18.2	4,625	4.4	0	36.8	1,225	26.5	38,941	14.5	362	-2.7
January 2020	11,944	1.2	29,676	3.5	25	-6.2	1,568	8.1	7,438	0.9	48	-7.4	0	0.0	219	16.3	96	2.5	0	-59.4	2,066	-5.5	127	44.4	356	4.1
February 2020	53,579	10.3	31,612	-1.2	23	-12.4	2,017	0.6	7,387	-2.6	54	1.1	0	0.0	2,574	15.1	139	-41.3	0	-4.5	832	-4.0	38,995	14.9	1,557	-2.1
March 2020	19,866	3.0	40,449	14.8	28	-10.1	1,848	23.0	8,016	7.6	376	-1.1	0	0.0	241	18.8	965	5.2	0	-7.0	956	-4.5	342	6.1	7,095	-5.2
April 2020	61,356	10.7	39,471	6.1	24	-14.5	1,936	8.1	8,102	6.1	241	37.3	0	0.0	2,538	-5.1	190	100.3	0	-44.2	4,776	24.2	39,186	15.1	4,362	-15.2
May 2020	14,810	-1.7	34,830	-4.5	20	-26.0	1,745	30.5	7,339	-0.6	188	89.2	0	0.0	179	4.1	705	-39.1	0	103.2	2,867	-31.2	289	172.0	1,477	136.2
June 2020	68,288	16.4	92,554	0.3	21	-21.3	4,772	145.6	8,302	3.6	2,704	12.0	0	0.0	2,623	-5.2	7,207	-5.7	0	-10.9	2,902	95.4	38,922	15.3	835	36.9
July 2020	15,666	12.9	38,014	7.4	22	-26.3	3,420	109.3	7,752	-0.4	1,423	10.1	0	0.0	247	9.6	95	14.1	0	-10.8	1,892	-11.6	249	4.6	565	27.0
August 2020	53,733	11.1	36,613	-1.0	20	-22.6	2,051	18.6	7,817	1.4	109	2.2	0	0.0	2,664	-1.8	240	-16.2	0	-3.2	1,396	-12.4	38,983	15.2	451	22.0
September 2020	12,919	5.3	35,338	4.7	19	-23.2	1,887	32.9	7,750	4.0	108	13.1	0	0.0	216	-10.0	639	-1.3	0	-13.8	1,556	-10.3	270	-7.2	474	32.8
October 2020	53,737	12.3	36,414	5.7	23	-18.8	2,643	12.2	7,876	3.6	89	19.7	0	0.0	2,623	-2.7	169	-7.3	0	-5.4	1,072	28.0	38,769	15.0	474	36.3
November 2020	13,049	1.6	42,502	1.8	20	-20.6	1,771	11.9	7,674	0.4	76	12.3	0	0.0	217	18.8	1,716	-13.1	0	4.7	896	8.7	275	37.1	403	18.9

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 November 30, 2020)

① The Core Time System

	Number of financial institutions	Branches
City banks	5	2,207
Regional banks	63	7,738
Trust banks	8	471
Member banks of the Second Association of Regional Banks	38	2,870
Foreign banks	7	20
Shinkin Central Bank / Shinkin banks	255	7,207
Shinkumi Federation Bank / Credit cooperatives	144	1,604
Rokinren Bank / Labour banks	14	599
Norinchukin Bank / Credit federations / Credit federations of fishery cooperatives / Agricultural cooperatives	646	7,259
Other	15	557
Total	1,195	30,532
Change from previous month end	-3	-38

(Notes) 1. "Branches" includes agents (participating in the Domestic Fund Transfer System) .

2. "Branches" do not include each Computer Center.

3. "Shinkumi Federation Bank / Credit cooperatives" includes the Resolution and Collection Corporation (RCC) .

4. "Other" includes: Japan Net Bank, Seven Bank, Sony Bank, Rakuten Bank, SBI Sumishin Net Bank, au Jibun Bank, AEON Bank, Daiwa Next Bank, Lawson Bank, GMO Aozora Net Bank, Shinsei Bank, Aozora Bank, Shinhan Bank Japan, Shoko Chukin Bank, and Japan Post Bank.

② The More Time System

	Number of financial institutions
City banks	5
Regional banks	62
Trust banks	4
Member banks of the Second Association of Regional Banks	30
Foreign banks	1
Shinkin banks	254
Credit cooperatives	140
Rokinren Bank / Labour banks	14
Norinchukin Bank / Credit federations / Credit federations of fishery cooperatives / Agricultural cooperatives	646
Other	12
Total	1,168
Change from previous month end	-3

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