

(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 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	( 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)			1	2.5	96	-0.4
	1,489,547	1.1	8,856,971	2.5	9	1.3	( 2,384,253)	( 1.9)	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	( 2,383,296)	( 16.9)	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	-3.1	254,617	1.1	1,050	-8.2	40,578	6.7
	2,521	1.7	21,068,929	2.6	0	8.3	( 220,578)	( 3.7)			1	-16.2	95	-0.9
	1,438,036	-2.2	8,973,934	0.5	8	-1.9	( 2,425,318)	( 7.3)	254,617	1.1	1,050	-8.2	40,483	6.7
Fiscal 2020	1,482,302	2.9	29,997,342	-0.2	9	3.1	1,178,047	-2.9	249,101	-2.2	834	-20.6	54,313	33.8
	2,427	-3.7	20,890,213	-0.8	0	-15.4	( 249,546)	( 13.1)			1	-16.7	90	-5.3
	1,479,876	2.9	9,107,129	1.5	9	3.2	( 2,336,311)	(-2.2)	249,101	-2.2	833	-20.7	54,223	33.9
August 2020	116,479	1.3	2,263,128	1.7	1	8.9	92,546	0.4	19,244	-1.8	71	3.6	4,618	45.0
	186	-1.2	1,584,714	1.1	0	0.0	( 20,458)	( 3.9)			0	38.2	8	-2.0
	116,292	1.3	678,414	3.3	1	8.9	( 179,255)	( 6.9)	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	92,367	0.4	18,946	-1.9	66	-33.1	4,597	59.6
	205	-7.3	1,746,881	-3.3	0	-16.7	( 20,433)	( 3.9)			0	-42.0	7	-9.9
	114,729	0.3	736,891	-4.8	1	3.9	( 17,787)	( 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	91,323	-1.1	19,315	-1.0	57	-33.4	5,294	57.5
	186	-8.1	1,578,862	-4.6	0	0.0	( 17,877)	( 10.2)			0	-41.7	7	-9.8
	123,483	-1.0	676,375	-5.8	1	0.0	( 26)	(-7.2)	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	91,126	-1.1	19,306	-0.6	80	15.2	4,743	47.8
	194	3.6	1,615,833	2.2	0	0.0	( 17,761)	( 10.2)			0	2.3	7	10.0
	116,145	3.1	753,491	7.1	1	1.3	( 15,865)	( 3.0)	19,306	-0.6	80	15.2	4,736	47.9
December 2020	139,363	1.7	2,636,027	-1.0	1	9.2	92,208	2.3	30,244	-2.0	59	-32.0	5,271	43.6
	215	-3.9	1,832,881	-0.9	0	0.0	( 186)	( 4.5)			0	-24.1	8	-8.7
	139,148	1.7	803,146	-1.1	1	9.2	( 21,627)	( 4.5)	30,244	-2.0	59	-32.0	5,263	43.7
January 2021	110,103	-2.4	2,318,863	-6.1	1	8.3	103,788	1.4	18,930	-4.2	63	-38.1	4,374	27.1
	192	-8.8	1,640,078	-6.1	0	0.0	( 14,613)	(-2.4)			0	-43.3	7	-13.6
	109,911	-2.4	678,785	-6.0	1	8.3	( 26)	(-8.9)	18,930	-4.2	63	-38.1	4,367	27.2
February 2021	117,114	0.1	2,290,259	2.1	1	6.1	86,550	-3.0	18,441	-5.3	63	-2.4	4,337	26.5
	185	1.0	1,617,234	1.6	0	0.0	( 14,587)	(-2.4)			0	-18.8	7	2.4
	116,928	0.1	673,025	3.1	1	6.1	( 20,995)	(-2.8)	18,441	-5.3	63	-2.4	4,331	26.6
March 2021	127,926	2.6	3,339,161	3.6	1	2.3	94,272	0.3	19,354	-2.3	88	-11.7	5,345	25.7
	263	-0.9	2,409,899	3.5	0	-14.3	( 20,995)	(-2.8)			0	3.2	9	2.1
	127,663	2.7	929,262	3.9	1	2.4	( 179,244)	( 9.3)	19,354	-2.3	88	-11.8	5,336	25.8
April 2021	124,752	3.7	2,762,579	4.5	0	14.1	103,854	2.7	19,393	-0.2	64	-14.8	4,835	25.5
	220	4.0	1,914,579	4.9	0	0.0	( 17,356)	( 0.2)			0	-18.2	7	9.6
	124,533	3.7	848,000	3.5	0	14.1	( 20,237)	( 0.9)	19,393	-0.2	64	-14.8	4,827	25.5
May 2021	110,917	-1.3	2,464,139	5.8	0	-17.4	100,461	3.7	18,484	-1.8	71	16.4	4,031	28.7
	200	10.2	1,753,178	12.3	0	0.0	( 88,331)	(-2.3)			0	20.5	8	7.1
	110,717	-1.3	710,961	-7.4	0	-17.4	( 14,264)	(-16.5)	18,484	-1.8	71	16.4	4,024	28.7
June 2021	130,374	-16.1	2,646,281	-0.8	0	45.1	103,137	2.7	24,183	-0.1	59	-28.1	5,076	18.3
	210	-0.5	1,891,173	4.0	0	0.0	( 17,388)	( 0.2)			0	-39.0	8	-8.6
	130,163	-16.2	755,108	-11.2	0	45.1	( 202,277)	(-0.7)	24,183	-0.1	59	-28.1	5,068	18.4
July 2021	117,150	-8.6	2,416,518	0.7	1	28.9	102,884	2.7	22,605	-1.0	48	-31.4	4,187	-6.0
	194	-1.1	1,720,470	3.6	0	0.0	( 15,315)	(-33.3)			0	-41.8	7	-10.8
	116,956	-8.7	696,048	-5.9	1	28.9	( 187,244)	(-0.7)	22,605	-1.0	48	-31.4	4,180	-6.0
August 2021	120,956	3.8	2,451,504	8.3	1	7.6	90,122	-10.5	19,058	-1.0	76	8.2	4,324	-6.4
	204	9.7	1,727,352	9.0	0	0.0	( 19,712)	(-3.6)			0	10.6	8	4.3
	120,751	3.8	724,152	6.7	1	7.6	( 28)	( 12.8)	19,058	-1.0	76	8.2	4,316	-6.4

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 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
				<b>Not applicable</b>				
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
Fiscal 2020	138,631	23.2	234,693	21.0	137,860	23.3	772	0.8
				<b>Not applicable</b>				
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
December 2020	12,899	12.3	23,661	12.0	12,837	12.4	63	-3.0
January 2021	10,862	7.0	19,046	6.7	10,798	7.1	64	-7.0
February 2021	11,125	13.0	19,799	16.8	11,065	13.1	60	0.2
March 2021	14,342	21.5	25,270	14.6	14,272	21.6	70	2.0
April 2021	12,837	18.5	23,218	28.8	12,773	18.6	63	-0.1
May 2021	13,017	30.9	21,928	42.6	12,949	31.0	68	19.8
June 2021	12,829	10.7	22,252	18.5	12,766	10.8	63	-7.5
July 2021	13,247	14.9	22,844	18.6	13,183	15.0	64	-3.2
August 2021	13,843	25.0	23,005	25.6	13,774	25.1	69	3.0

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 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	( 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)			1	2.5	96	-0.4
	1,489,547	1.1	8,856,971	2.5	9	1.3	( 2,384,253)	( 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	( 2,383,296)	( 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	( 2,425,318)	( 7.3)	254,617	1.1	1,050	-8.2	41,249	7.7
Fiscal 2020	1,620,934	4.4	30,232,035	0.0	9	3.1	1,315,906	4.8	249,101	-2.2	834	-20.6	55,084	33.2
	2,427	-3.7	20,890,213	-0.8	0	-15.4	( 249,546)	( 13.1)			1	-16.7	90	-5.3
	1,618,507	4.4	9,341,822	1.9	9	3.2	( 2,336,311)	(-2.2)	249,101	-2.2	833	-20.7	54,994	33.3
August 2020	127,556	3.2	2,281,451	1.9	1	8.9	103,556	2.9	19,244	-1.8	71	3.6	4,685	44.3
	186	-1.2	1,584,714	1.1	0	0.0	( 20,458)	( 3.9)			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	102,408	0.7	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	( 20,433)	( 3.9)	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	110,123	-1.2	19,315	-1.0	57	-33.4	5,357	56.3
	186	-8.1	1,578,862	-4.6	0	0.0	( 22,735)	(-1.7)			0	-41.7	7	-9.8
	134,666	0.3	694,732	-5.3	1	0.0	( 179,23)	(-8.6)	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	104,238	6.0	19,306	-0.6	80	15.2	4,810	47.4
	194	3.6	1,615,833	2.2	0	0.0	( 15,865)	( 3.0)			0	2.3	7	10.0
	128,242	6.1	773,302	7.8	1	1.3	( 186,26)	( 14.5)	19,306	-0.6	80	15.2	4,803	47.5
December 2020	152,262	2.5	2,659,688	-0.9	1	9.2	116,624	2.5	30,244	-2.0	59	-32.0	5,334	42.8
	215	-3.9	1,832,881	-0.9	0	0.0	( 21,627)	( 4.5)			0	-24.1	8	-8.7
	152,047	2.5	826,807	-0.7	1	9.2	( 20,207)	(-6.0)	30,244	-2.0	59	-32.0	5,326	42.9
January 2021	120,966	-1.6	2,337,909	-6.0	1	8.3	97,534	-2.0	18,930	-4.2	63	-38.1	4,438	26.5
	192	-8.8	1,640,078	-6.1	0	0.0	( 14,613)	(-2.4)			0	-43.3	7	-13.6
	120,774	-1.6	697,831	-5.7	1	8.3	( 185,26)	(-8.9)	18,930	-4.2	63	-38.1	4,431	26.5
February 2021	128,239	1.1	2,310,058	2.2	1	6.1	105,337	1.5	18,441	-5.3	63	-2.4	4,397	26.1
	185	1.0	1,617,234	1.6	0	0.0	( 20,995)	(-2.8)			0	-18.8	7	2.4
	128,054	1.1	692,824	3.5	1	6.1	( 179,24)	( 9.3)	18,441	-5.3	63	-2.4	4,391	26.1
March 2021	142,268	4.3	3,364,431	3.7	1	2.3	117,409	4.6	19,354	-2.3	88	-11.7	5,415	25.3
	263	-0.9	2,409,899	3.5	0	-14.3	( 17,388)	( 0.2)			0	3.2	9	2.1
	142,005	4.3	954,532	4.2	1	2.4	( 20,433)	( 5.0)	19,354	-2.3	88	-11.8	5,406	25.4
April 2021	137,589	4.9	2,785,796	4.6	0	14.1	117,156	4.6	19,393	-0.2	64	-14.8	4,898	25.0
	220	4.0	1,914,579	4.9	0	0.0	( 17,356)	( 0.2)			0	-18.2	7	9.6
	137,369	4.9	871,218	4.0	0	14.1	( 20,237)	( 0.9)	19,393	-0.2	64	-14.8	4,891	25.1
May 2021	123,934	1.3	2,486,068	6.0	0	-17.4	101,280	1.0	18,484	-1.8	71	16.4	4,099	28.5
	200	10.2	1,753,178	12.3	0	0.0	( 14,264)	(-16.5)			0	20.5	8	7.1
	123,734	1.3	732,890	-6.5	0	-17.4	( 193,26)	( 17.5)	18,484	-1.8	71	16.4	4,092	28.5
June 2021	143,203	-14.3	2,668,533	-0.7	0	45.1	113,822	-17.8	24,183	-0.1	59	-28.1	5,139	17.9
	210	-0.5	1,891,173	4.0	0	0.0	( 22,172)	(-41.6)			0	-39.0	8	-8.6
	142,992	-14.3	777,361	-10.5	0	45.1	( 202,27)	(-0.7)	24,183	-0.1	59	-28.1	5,131	18.0
July 2021	130,398	-6.7	2,439,362	0.8	1	28.9	103,493	-7.9	22,605	-1.0	48	-31.4	4,251	-6.0
	194	-1.1	1,720,470	3.6	0	0.0	( 15,315)	(-33.3)			0	-41.8	7	-10.8
	130,203	-6.7	718,892	-5.3	1	28.9	( 187,24)	(-0.9)	22,605	-1.0	48	-31.4	4,244	-6.0
August 2021	134,798	5.7	2,474,509	8.5	1	7.6	111,270	7.4	19,058	-1.0	76	8.2	4,393	-6.2
	204	9.7	1,727,352	9.0	0	0.0	( 19,712)	(-3.6)			0	10.6	8	4.3
	134,594	5.7	747,157	7.2	1	7.6	( 196,28)	( 12.8)	19,058	-1.0	76	8.2	4,385	-6.2

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 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 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
Fiscal 2020	445,952	8.4	551,398	3.7	256	-20.0	28,892	37.7	96,631	4.4	9,530	13.2	0	0.0	17,018	-1.8	16,321	-8.8	1	-4.2	22,786	5.0	235,914	9.9	18,604	5.7
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
December 2020	62,419	1.2	82,546	1.0	23	-18.8	2,137	22.1	8,708	2.0	3,931	8.8	0	0.0	2,648	1.2	4,173	-9.8	0	-26.9	1,176	-4.0	39,164	0.6	458	26.7
January 2021	13,379	12.0	32,317	8.9	20	-20.7	1,942	23.9	8,225	10.6	63	29.6	0	0.0	198	-9.9	83	-12.9	0	128.6	2,188	5.9	259	104.1	400	12.4
February 2021	55,703	4.0	39,118	23.7	19	-18.9	2,454	21.7	8,367	13.3	76	39.7	0	0.0	2,638	2.5	136	-2.1	0	-6.3	1,063	27.7	39,196	0.5	1,755	12.7
March 2021	20,894	5.2	41,682	3.0	25	-8.6	2,132	15.4	8,721	8.8	524	39.2	0	0.0	227	-5.8	967	0.2	0	0.0	1,001	4.6	349	2.0	6,948	-2.1
April 2021	60,208	-1.9	40,097	1.6	23	-6.4	2,154	11.3	8,551	5.5	267	10.8	0	0.0	2,193	-13.6	187	-1.4	0	58.6	2,544	-46.7	39,512	0.8	4,776	9.5
May 2021	17,237	16.4	38,404	10.3	18	-8.8	1,560	-10.6	8,161	11.2	142	-24.2	0	0.0	186	4.1	711	0.9	0	-58.7	4,773	66.5	133	-54.1	1,552	5.1
June 2021	65,126	-4.6	93,515	1.0	19	-8.2	2,607	-45.4	9,202	10.8	2,836	4.9	0	0.0	2,251	-14.2	7,184	-0.3	0	-17.5	1,093	-62.3	39,203	0.7	730	-12.6
July 2021	14,785	-5.6	37,274	-1.9	18	-15.8	2,000	-41.5	8,418	8.6	1,596	12.2	0	0.0	181	-26.6	83	-11.9	0	-17.2	1,744	-7.8	265	6.5	479	-15.3
August 2021	54,287	1.0	41,088	12.2	18	-11.4	2,152	4.9	8,604	10.1	120	10.3	0	0.0	2,187	-17.9	308	28.5	0	-5.0	1,267	-9.2	39,206	0.6	425	-5.8

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. Fractional numbers are rounded off.

(3) Member Financial Institutions (as of August 31, 2021)

① The Core Time System

	Number of financial institutions	Branches
City banks	5	2,207
Regional banks	62	7,817
Trust banks	8	474
Member banks of the Second Association of Regional Banks	37	2,766
Foreign banks	6	19
Shinkin Central Bank / Shinkin banks	255	7,178
Shinkumi Federation Bank / Credit cooperatives	144	1,597
Rokinren Bank / Labour banks	14	597
Norinchukin Bank / Credit federations / Credit federations of fishery cooperatives / Agricultural cooperatives	613	6,978
Other	16	590
Total	1,160	30,223
Change from previous month end	0	-26

(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: PayPay Bank, Seven Bank, Sony Bank, Rakuten Bank, SBI Sumishin Net Bank, au Jibun Bank, AEON Bank, Daiwa Next Bank, Lawson Bank, Minna 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	37
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	613
Other	13
Total	1,143
Change from previous month end	0

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