

(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	( 2,380,296)	( 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	( 220,579)	( 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
January 2021	110,103	-2.4	2,318,863	-6.1	1	8.3	86,736	-3.1	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	( 185,260)	(-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	94,372	0.2	19,354	-2.3	88	-11.7	5,345	25.7
	263	-0.9	2,409,899	3.5	0	-14.3	( 20,955)	(-2.8)	/	/	0	3.2	9	2.1
	127,663	2.7	929,262	3.9	1	2.4	( 17,388)	( 0.2)	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	100,461	3.7	19,393	-0.2	64	-14.8	4,835	25.5
	220	4.0	1,914,579	4.9	0	0.0	( 20,237)	( 0.9)	/	/	0	-18.2	7	9.6
	124,533	3.7	848,000	3.5	0	14.1	( 212,300)	( 6.1)	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	100,249	3.7	18,484	-1.8	71	16.4	4,031	28.7
	200	10.2	1,755,178	12.3	0	0.0	( 20,207)	( 0.9)	/	/	0	20.5	8	7.1
	110,717	-1.3	710,961	-7.4	0	-17.4	( 88,331)	(-2.3)	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	101,056	-20.3	24,183	-0.1	59	-28.1	5,076	18.3
	210	-0.5	1,891,173	4.0	0	0.0	( 22,172)	(-41.6)	/	/	0	-39.0	8	-8.6
	130,163	-16.2	755,108	-11.2	0	45.1	( 202,27)	(-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	100,854	-20.4	22,605	-1.0	48	-31.4	4,187	-6.0
	194	-1.1	1,720,470	3.6	0	0.0	( 22,146)	(-41.6)	/	/	0	-41.8	7	-10.8
	116,956	-8.7	696,048	-5.9	1	28.9	( 90,309)	(-10.5)	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	( 15,315)	(-33.3)	/	/	0	10.6	8	4.3
	120,751	3.8	724,152	6.7	1	7.6	( 97,496)	(-3.6)	19,058	-1.0	76	8.2	4,316	-6.4
September 2021	116,370	1.2	2,676,726	7.8	1	-10.5	97,300	5.3	18,764	-1.0	59	-10.3	4,045	-12.0
	217	5.7	1,937,746	10.9	0	-20.0	( 19,684)	(-3.7)	/	/	0	-23.4	7	-2.6
	116,153	1.2	738,980	0.3	1	-10.4	( 93,501)	(-6.0)	18,764	-1.0	59	-10.3	4,037	-12.0
October 2021	123,083	-0.5	2,383,872	5.7	1	-1.5	93,291	2.4	18,901	-2.1	48	-15.9	4,329	-18.2
	192	3.2	1,688,865	7.0	0	0.0	( 16,683)	(-6.1)	/	/	0	-28.6	7	-4.0
	122,891	-0.5	695,007	2.8	1	-1.5	( 99,803)	(-2.7)	18,901	-2.1	48	-15.9	4,323	-18.2
November 2021	120,404	3.5	2,519,489	6.3	1	-12.4	99,618	0.8	19,136	-0.9	70	-13.0	4,222	-11.0
	207	7.2	1,740,448	7.7	0	0.0	( 22,090)	(-2.7)	/	/	0	0.0	8	4.1
	120,196	3.5	779,041	3.4	1	-12.4	( 96,975)	( 5.2)	19,136	-0.9	69	-13.0	4,214	-11.0
December 2021	143,905	3.3	2,838,828	7.7	1	-2.7	96,776	5.2	29,930	-1.0	52	-12.4	4,944	-6.2
	224	4.1	2,003,724	9.3	0	0.0	( 15,922)	( 0.5)	/	/	0	-22.0	8	-0.9
	143,681	3.3	835,104	4.0	1	-2.7	( 108,979)	( 5.0)	29,930	-1.0	52	-12.4	4,935	-6.2
January 2022	116,848	6.1	2,579,618	11.2	1	-3.9	93,251	7.5	19,259	1.7	68	7.2	3,857	-11.8
	212	10.4	1,835,895	11.9	0	0.0	( 15,140)	( 3.6)	/	/	0	28.9	7	10.3
	116,636	6.1	743,723	9.6	1	-3.9	( 205,300)	( 15.9)	19,259	1.7	68	7.2	3,849	-11.9

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
				<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>				
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
September 2021	13,528	21.3	23,563	24.1	13,464	21.5	64	0.0
October 2021	13,033	16.5	22,301	21.5	12,972	16.7	61	-3.3
November 2021	15,126	25.0	25,584	29.1	15,057	25.2	69	2.7
December 2021	15,904	23.3	29,445	24.4	15,841	23.4	63	0.5
January 2022	15,054	38.6	26,561	39.5	14,984	38.8	70	8.4

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 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)	(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	(212,665)	(2.1)	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	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	(212,441)	(0.0)			1	-21.2	96	-0.2
	1,505,177	1.0	8,989,189	1.5	9	-1.6	(238)	(1.9)	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	1,213,879	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	(226,665)	(3.7)			1	-16.2	95	-0.9
	1,550,597	3.0	9,167,963	2.0	8	-1.9	(220,261)	(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	1,253,673	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	(311)	(-2.2)	249,101	-2.2	833	-20.7	54,994	33.3
January 2021	120,966	-1.6	2,337,909	-6.0	1	8.3	1,313,570	-2.0	18,930	-4.2	63	-38.1	4,438	26.5
	192	-8.8	1,640,078	-6.1	0	0.0	(249,235)	(-2.4)			0	-43.3	7	-13.6
	120,774	-1.6	697,831	-5.7	1	8.3	(14,613)	(-2.4)	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	1,313,570	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	(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	1,313,570	1.5	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	(32)	(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	1,313,570	4.6	19,393	-0.2	64	-14.8	4,898	25.0
	220	4.0	1,914,579	4.9	0	0.0	(20,237)	(0.9)			0	-18.2	7	9.6
	137,369	4.9	871,218	4.0	0	14.1	(30)	(6.1)	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	1,313,570	5.2	18,484	-1.8	71	16.4	4,099	28.5
	200	10.2	1,755,178	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	(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	1,313,570	1.0	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	(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	1,313,570	5.2	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	(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	1,313,570	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	(28)	(12.8)	19,058	-1.0	76	8.2	4,385	-6.2
September 2021	129,897	3.0	2,700,289	7.9	1	-10.5	1,313,570	4.4	18,764	-1.0	59	-10.3	4,109	-11.8
	217	5.7	1,937,746	10.9	0	-20.0	(16,711)	(-6.0)			0	-23.4	7	-2.6
	129,681	3.0	762,542	0.9	1	-10.4	(28)	(7.0)	18,764	-1.0	59	-10.3	4,102	-11.9
October 2021	136,115	0.9	2,406,173	5.8	1	-1.5	1,313,570	4.4	18,901	-2.1	48	-15.9	4,390	-18.1
	192	3.2	1,688,865	7.0	0	0.0	(22,114)	(-2.7)			0	-28.6	7	-4.0
	135,923	0.9	717,308	3.2	1	-1.5	(24)	(5.7)	18,901	-2.1	48	-15.9	4,383	-18.1
November 2021	135,530	5.5	2,545,072	6.5	1	-12.4	1,313,570	2.4	19,136	-0.9	70	-13.0	4,291	-10.8
	207	7.2	1,740,448	7.7	0	0.0	(112,590)	(-2.7)			0	0.0	8	4.1
	135,323	5.5	804,625	4.1	1	-12.4	(112,033)	(7.5)	19,136	-0.9	69	-13.0	4,283	-10.8
December 2021	159,809	5.0	2,868,273	7.8	1	-2.7	1,313,570	7.5	29,930	-1.0	52	-12.4	5,006	-6.1
	224	4.1	2,003,724	9.3	0	0.0	(23,251)	(7.5)			0	-22.0	8	-0.9
	159,586	5.0	864,549	4.6	1	-2.7	(215)	(4.3)	29,930	-1.0	52	-12.4	4,998	-6.1
January 2022	131,902	9.0	2,606,179	11.5	1	-3.9	1,313,570	7.0	19,259	1.7	68	7.2	3,926	-11.5
	212	10.4	1,835,895	11.9	0	0.0	(15,140)	(3.6)			0	28.9	7	10.3
	131,690	9.0	770,284	10.4	1	-3.9	(205)	(10.4)	19,259	1.7	68	7.2	3,919	-11.6

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
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
September 2021	13,696	6.0	37,707	6.7	17	-12.4	2,001	6.1	8,356	7.8	114	5.5	0	0.0	193	-10.7	673	5.3	0	2.0	1,669	7.2	261	-3.3	413	-12.9
October 2021	54,271	1.0	37,154	2.0	19	-17.6	2,671	1.1	8,673	10.1	103	15.9	0	0.0	2,198	-16.2	177	4.9	0	-41.5	849	-20.7	39,183	1.1	398	-16.0
November 2021	14,005	7.3	44,649	5.1	17	-13.9	1,984	12.1	8,455	10.2	78	2.3	0	0.0	200	-7.6	1,733	1.0	0	-58.2	940	4.9	216	-21.5	380	-5.7
December 2021	65,120	4.3	93,349	13.1	19	-16.3	2,970	39.0	9,256	6.3	4,343	10.5	0	0.0	2,225	-16.0	4,690	12.4	0	-55.9	2,014	71.2	39,191	0.1	413	-9.9
January 2022	14,374	7.4	34,818	7.7	16	-17.6	2,230	14.8	8,331	1.3	80	27.8	0	0.0	198	0.1	96	14.7	0	-56.3	2,746	25.5	273	5.1	405	1.0

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. Offsetting transaction files include volume only.

3. Fractional numbers are rounded off.

(3) Member Financial Institutions (as of January 31, 2022)

① The Core Time System

	Number of financial institutions	Branches
City banks	5	2,208
Regional banks	62	7,816
Trust banks	8	474
Member banks of the Second Association of Regional Banks	37	2,761
Foreign banks	6	19
Shinkin Central Bank / Shinkin banks	255	7,147
Shinkumi Federation Bank / Credit cooperatives	144	1,585
Rokinren Bank / Labour banks	14	596
Norinchukin Bank / Credit federations / Credit federations of fishery cooperatives / Agricultural cooperatives	613	6,819
Other	17	614
Total	1,161	30,039
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 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, UI 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	14
Total	1,144
Change from previous month end	1

(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, UI Bank, GMO Aozora Net Bank, Shinsei Bank, Shinhan Bank Japan, and Japan Post Bank.