

(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	Volume	YoY	Volume	YoY	Volume	YoY	Volume	YoY
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 ( 283)	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
Fiscal 2020	1,482,302	2.9	29,997,342	-0.2	9	3.1	1,178,047 ( 249,546)	2.9 ( 13.1)	249,101	-2.2	834	-20.6	54,313	33.8
	2,427	-3.7	20,890,213	-0.8	0	-15.4	2,336 ( 311)	-3.7 (-2.2)	/	/	1	-16.7	90	-5.3
	1,479,876	2.9	9,107,129	1.5	9	3.2	1,175,710 ( 249,235)	3.0 ( 13.2)	249,101	-2.2	833	-20.7	54,223	33.9
Fiscal 2021	1,481,289	-0.1	31,488,409	5.0	9	-0.5	1,179,106 ( 226,770)	0.1 (-9.1)	248,943	-0.1	734	-11.9	52,497	-3.3
	2,533	4.4	22,314,908	6.8	0	-18.2	2,443 ( 332)	4.6 ( 6.7)	/	/	0	-14.6	89	-0.7
	1,478,757	-0.1	9,173,500	0.7	9	-0.5	1,176,662 ( 226,438)	0.1 (-9.1)	248,943	-0.1	734	-11.9	52,408	-3.3
January 2022	116,848	6.1	2,579,618	11.2	1	-3.9	93,663 ( 15,140)	8.0 ( 3.6)	19,259	1.7	68	7.2	3,857	-11.8
	212	10.4	1,835,895	11.9	0	0.0	205 ( 30)	10.4 ( 15.9)	/	/	0	28.9	7	10.3
	116,636	6.1	743,723	9.6	1	-3.9	93,459 ( 15,110)	8.0 ( 3.6)	19,259	1.7	68	7.2	3,849	-11.9
February 2022	123,940	5.8	2,394,412	4.5	1	-5.4	100,819 ( 22,462)	6.9 ( 7.0)	19,201	4.1	59	-5.6	3,860	-11.0
	191	2.9	1,683,822	4.1	0	0.0	184 ( 25)	3.2 ( 4.7)	/	/	0	2.6	6	-4.0
	123,749	5.8	710,590	5.6	1	-5.4	100,635 ( 22,436)	7.0 ( 7.0)	19,201	4.1	59	-5.6	3,854	-11.0
March 2022	132,591	3.6	3,354,443	0.5	1	-10.4	107,711 ( 19,441)	4.4 ( 11.8)	20,030	3.5	62	-30.2	4,788	-10.4
	262	-0.4	2,417,657	0.3	0	-16.7	253 ( 31)	-0.2 (-3.1)	/	/	0	-35.9	8	-7.8
	132,329	3.7	936,786	0.8	1	-10.4	107,458 ( 19,410)	4.4 ( 11.8)	20,030	3.5	62	-30.1	4,779	-10.4
April 2022	124,974	0.2	2,856,054	3.4	0	-23.0	100,601 ( 19,202)	0.1 (-5.1)	19,895	2.6	42	-33.5	4,436	-8.3
	216	-1.5	2,018,409	5.4	0	0.0	210 ( 29)	-1.2 (-5.0)	/	/	0	-22.2	7	-10.3
	124,758	0.2	837,645	-1.2	0	-23.0	100,391 ( 19,173)	0.1 (-5.1)	19,895	2.6	42	-33.5	4,429	-8.3
May 2022	122,040	10.0	2,821,529	14.5	0	9.6	98,686 ( 15,106)	11.7 ( 5.9)	19,345	4.7	72	1.9	3,937	-2.3
	224	12.0	2,026,667	15.6	0	0.0	215 ( 30)	11.9 ( 16.9)	/	/	0	-9.4	9	14.6
	121,816	10.0	794,863	11.8	0	9.6	98,471 ( 15,075)	11.7 ( 5.9)	19,345	4.7	72	1.9	3,928	-2.4
June 2022	138,528	6.3	2,910,557	10.0	0	-5.6	108,430 ( 22,606)	7.3 ( 2.0)	25,008	3.4	53	-10.3	5,037	-0.8
	223	6.0	2,110,354	11.6	0	0.0	215 ( 29)	6.2 ( 7.8)	/	/	0	5.6	8	0.3
	138,305	6.3	800,203	6.0	0	-5.6	108,216 ( 22,577)	7.3 ( 1.9)	25,008	3.4	53	-10.3	5,028	-0.8
July 2022	122,653	4.7	2,594,437	7.4	1	-15.8	95,003 ( 15,293)	5.2 (-0.1)	23,630	4.5	42	-12.6	3,977	-5.0
	200	3.2	1,868,014	8.6	0	0.0	194 ( 26)	3.3 ( 7.9)	/	/	0	-37.5	7	1.0
	122,452	4.7	726,424	4.4	1	-15.8	94,809 ( 15,267)	5.2 (-0.2)	23,630	4.5	42	-12.5	3,970	-5.0
August 2022	129,250	6.9	2,782,349	13.5	1	-2.8	105,014 ( 20,218)	7.7 ( 2.6)	19,902	4.4	61	-19.6	4,271	-1.2
	220	7.9	2,017,720	16.8	0	0.0	212 ( 31)	8.0 ( 8.6)	/	/	0	-25.0	8	5.7
	129,029	6.9	764,629	5.6	1	-2.8	104,802 ( 20,188)	7.7 ( 2.6)	19,902	4.4	61	-19.6	4,263	-1.2
September 2022	124,764	7.2	2,891,990	8.0	1	6.8	101,273 ( 17,413)	8.3 ( 4.2)	19,513	4.0	53	-11.4	3,924	-3.0
	228	5.3	2,114,926	9.1	0	0.0	221 ( 30)	5.4 ( 6.7)	/	/	0	-2.8	7	3.4
	124,536	7.2	777,064	5.2	1	6.8	101,053 ( 17,383)	8.3 ( 4.2)	19,513	4.0	53	-11.4	3,917	-3.0
October 2022	132,276	7.5	2,746,159	15.2	1	-7.2	108,344 ( 22,261)	8.6 ( 0.7)	19,641	3.9	53	10.5	4,237	-2.1
	211	9.9	1,976,061	17.0	0	0.0	204 ( 28)	10.0 ( 14.9)	/	/	0	8.0	7	7.1
	132,065	7.5	770,098	10.8	1	-7.2	108,140 ( 22,232)	8.6 ( 0.6)	19,641	3.9	53	10.5	4,230	-2.1
November 2022	126,729	5.3	2,797,500	11.0	1	-18.4	102,644 ( 16,878)	5.8 ( 5.8)	19,818	3.6	8	-88.4	4,259	0.9
	213	2.5	2,006,558	15.3	0	0.0	206 ( 28)	3.2 (-2.9)	/	/	0	-79.5	7	-13.7
	126,516	5.3	790,943	1.5	1	-18.4	102,437 ( 16,850)	5.9 ( 5.8)	19,818	3.6	8	-88.4	4,252	0.9
December 2022	152,864	6.2	3,048,925	7.4	1	-5.5	116,080 ( 23,671)	6.5 ( 1.8)	31,561	5.4	4	-93.1	5,219	5.6
	235	5.0	2,191,047	9.3	0	0.0	226 ( 30)	5.0 ( 3.6)	/	/	0	-71.9	8	3.3
	152,629	6.2	857,878	2.7	1	-5.5	115,854 ( 23,641)	6.5 ( 1.8)	31,561	5.4	4	-93.1	5,210	5.6
January 2023	122,917	5.2	2,831,669	9.8	1	-18.9	99,012 ( 15,644)	5.7 ( 3.3)	20,102	4.4	3	-95.3	3,800	-1.5
	222	4.6	2,052,945	11.8	0	0.0	215 ( 32)	5.0 ( 6.6)	/	/	0	-95.9	7	-8.4
	122,696	5.2	778,724	4.7	1	-18.9	98,797 ( 15,612)	5.7 ( 3.3)	20,102	4.4	3	-95.3	3,793	-1.5

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	
Fiscal 2021	169,192	22.0	294,228	25.4	168,414	22.2	778	0.9	
January 2022	15,054	38.6	26,561	39.5	14,984	38.8	70	8.4	
February 2022	14,272	28.3	24,450	23.5	14,212	28.4	60	0.0	
March 2022	16,503	15.1	29,076	15.1	16,439	15.2	65	-6.9	
April 2022	15,043	17.2	26,588	14.5	14,984	17.3	59	-7.4	
May 2022	18,196	39.8	29,711	35.5	18,124	40.0	73	7.5	
June 2022	16,533	28.9	28,709	29.0	16,470	29.0	63	-0.2	
July 2022	16,165	22.0	27,523	20.5	16,104	22.2	61	-4.4	
August 2022	17,877	29.1	29,305	27.4	17,806	29.3	70	2.5	
September 2022	17,210	27.2	29,428	24.9	17,146	27.4	64	0.0	
October 2022	18,034	38.4	30,130	35.1	17,967	38.5	67	9.8	
November 2022	17,700	17.0	30,089	17.6	17,636	17.1	64	-7.5	
December 2022	19,587	23.2	35,881	21.9	19,524	23.3	63	-0.3	
January 2023	18,199	20.9	31,265	17.7	18,129	21.0	70	0.2	

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 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	1,194,390	0.6	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	1,213,879	1.6	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	1,253,673	3.3	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	1,313,570	4.8	249,101	-2.2	833	-20.7	54,994	33.3
Fiscal 2021	1,650,482	1.8	31,782,636	5.1	9	-0.5	1,347,520	2.4	248,943	-0.1	734	-11.9	53,276	-3.3
	2,533	4.4	22,314,908	6.8	0	-18.2	(226,770)	(-9.1)			0	-14.6	89	-0.7
	1,647,949	1.8	9,467,728	1.3	9	-0.5	1,345,077	2.4	248,943	-0.1	734	-11.9	53,186	-3.3
January 2022	131,902	9.0	2,606,179	11.5	1	-3.9	108,647	11.4	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	108,442	11.4	19,259	1.7	68	7.2	3,919	-11.6
February 2022	138,212	7.8	2,418,863	4.7	1	-5.4	115,031	9.2	19,201	4.1	59	-5.6	3,921	-10.8
	191	2.9	1,683,822	4.1	0	0.0	(22,462)	(7.0)			0	2.6	6	-4.0
	138,021	7.8	735,040	6.1	1	-5.4	114,847	9.2	19,201	4.1	59	-5.6	3,914	-10.9
March 2022	149,095	4.8	3,383,519	0.6	1	-10.4	124,150	5.7	20,030	3.5	62	-30.2	4,852	-10.4
	262	-0.4	2,417,657	0.3	0	-16.7	(19,441)	(11.8)			0	-35.9	8	-7.8
	148,833	4.8	965,862	1.2	1	-10.4	123,897	5.8	20,030	3.5	62	-30.1	4,844	-10.4
April 2022	140,017	1.8	2,882,643	3.5	0	-23.0	115,585	2.1	19,895	2.6	42	-33.5	4,494	-8.2
	216	-1.5	2,018,409	5.4	0	0.0	(19,202)	(-5.1)			0	-22.2	7	-10.3
	139,800	1.8	864,234	-0.8	0	-23.0	115,375	2.1	19,895	2.6	42	-33.5	4,487	-8.2
May 2022	140,236	13.2	2,851,240	14.7	0	9.6	116,810	15.3	19,345	4.7	72	1.9	4,010	-2.2
	224	12.0	2,026,667	15.6	0	0.0	(15,106)	(5.9)			0	-9.4	9	14.6
	140,012	13.2	824,573	12.5	0	9.6	116,594	15.3	19,345	4.7	72	1.9	4,001	-2.2
June 2022	155,061	8.3	2,939,266	10.1	0	-5.6	124,900	9.7	25,008	3.4	53	-10.3	5,099	-0.8
	223	6.0	2,110,354	11.6	0	0.0	(22,606)	(2.0)			0	5.6	8	0.3
	154,838	8.3	828,912	6.6	0	-5.6	124,686	9.7	25,008	3.4	53	-10.3	5,091	-0.8
July 2022	138,818	6.5	2,621,960	7.5	1	-15.8	111,107	7.4	23,630	4.5	42	-12.6	4,038	-5.0
	200	3.2	1,868,014	8.6	0	0.0	(15,293)	(-0.1)			0	-37.5	7	1.0
	138,617	6.5	753,947	4.9	1	-15.8	110,913	7.4	23,630	4.5	42	-12.5	4,031	-5.0
August 2022	147,127	9.1	2,811,654	13.6	1	-2.8	122,821	10.4	19,902	4.4	61	-19.6	4,341	-1.2
	220	7.9	2,017,720	16.8	0	0.0	(20,218)	(2.6)			0	-25.0	8	5.7
	146,906	9.1	793,934	6.3	1	-2.8	122,609	10.4	19,902	4.4	61	-19.6	4,333	-1.2
September 2022	141,974	9.3	2,921,418	8.2	1	6.8	118,420	10.7	19,513	4.0	53	-11.4	3,988	-2.9
	228	5.3	2,114,926	9.1	0	0.0	(17,413)	(4.2)			0	-2.8	7	3.4
	141,746	9.3	806,493	5.8	1	6.8	118,199	10.7	19,513	4.0	53	-11.4	3,981	-2.9
October 2022	150,309	10.4	2,776,289	15.4	1	-7.2	126,311	12.0	19,641	3.9	53	10.5	4,303	-2.0
	211	9.9	1,976,061	17.0	0	0.0	(22,261)	(0.7)			0	8.0	7	7.1
	150,098	10.4	800,228	11.6	1	-7.2	126,107	12.0	19,641	3.9	53	10.5	4,296	-2.0
November 2022	144,428	6.6	2,827,589	11.1	1	-18.4	120,279	7.4	19,818	3.6	8	-88.4	4,323	0.7
	213	2.5	2,006,558	15.3	0	0.0	(16,878)	(5.8)			0	-79.5	7	-13.7
	144,215	6.6	821,032	2.0	1	-18.4	120,073	7.4	19,818	3.6	8	-88.4	4,316	0.8
December 2022	172,451	7.9	3,084,806	7.5	1	-5.5	135,604	8.6	31,561	5.4	4	-93.1	5,282	5.5
	235	5.0	2,191,047	9.3	0	0.0	(23,671)	(1.8)			0	-71.9	8	3.3
	172,216	7.9	893,759	3.4	1	-5.5	135,378	8.6	31,561	5.4	4	-93.1	5,273	5.5
January 2023	141,116	7.0	2,862,934	9.9	1	-18.9	117,141	7.8	20,102	4.4	3	-95.3	3,870	-1.4
	222	4.6	2,052,945	11.8	0	0.0	(15,644)	(3.3)			0	-95.9	7	-8.4
	140,895	7.0	809,989	5.2	1	-18.9	116,926	7.8	20,102	4.4	3	-95.3	3,863	-1.4

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.

(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 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
Fiscal 2021	451,058	1.1	577,255	4.7	220	-14.1	27,763	-3.9	103,173	6.8	10,317	8.3	0	0.0	14,435	-15.2	17,048	4.5	0	-34.2	22,337	-2.0	236,846	0.4	18,919	1.7
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
February 2022	56,103	0.7	35,183	-10.1	16	-16.5	2,822	15.0	8,416	0.6	93	23.5	0	0.0	2,211	-16.2	141	3.7	0	-50.0	1,588	49.4	39,102	-0.2	1,714	-2.3
March 2022	21,845	4.6	44,017	5.6	19	-23.8	2,612	22.5	8,751	0.3	544	3.8	0	0.0	212	-6.7	1,063	9.9	0	-100.0	1,109	10.9	302	-13.5	7,234	4.1
April 2022	60,924	1.2	41,212	2.8	17	-27.4	2,416	12.1	8,556	0.1	266	-0.7	0	0.0	2,635	20.2	101	-45.8	0	-100.0	2,039	-19.8	39,437	-0.2	5,458	14.3
May 2022	15,636	-9.3	42,642	11.0	16	-15.0	1,823	16.9	8,314	1.9	130	-9.0	0	0.0	193	3.7	847	19.0	0	-100.0	3,329	-30.3	132	-0.6	854	-45.0
June 2022	68,920	5.8	107,565	15.0	16	-19.2	2,609	0.1	9,345	1.5	3,031	6.9	0	0.0	2,701	20.0	8,049	12.0	0	-100.0	3,234	195.8	39,183	-0.1	754	3.3
July 2022	15,278	3.3	39,715	6.6	15	-19.3	2,041	2.0	8,811	4.7	1,571	-1.6	0	0.0	226	24.8	91	9.1	0	-100.0	1,724	-1.2	317	19.6	482	0.6
August 2022	55,521	2.3	43,729	6.4	14	-18.8	2,239	4.0	8,842	2.8	143	19.3	0	0.0	2,632	20.3	324	4.9	0	-100.0	1,736	37.0	39,142	-0.2	448	5.6
September 2022	13,970	2.0	39,488	4.7	14	-19.7	2,094	4.6	8,373	0.2	118	3.9	0	0.0	206	7.1	776	15.3	0	-100.0	1,718	2.9	259	-0.7	412	-0.1
October 2022	54,729	0.8	39,154	5.4	14	-24.6	2,611	-2.2	8,638	-0.4	110	7.5	0	0.0	2,635	19.9	199	12.4	0	-100.0	1,033	21.6	39,106	-0.2	383	-4.0
November 2022	14,616	4.4	47,983	7.5	14	-17.2	2,205	11.1	8,626	2.0	85	8.6	0	0.0	209	4.4	1,714	-1.1	0	-100.0	1,170	24.4	220	1.9	373	-1.8
December 2022	66,213	1.7	100,979	8.2	16	-18.4	2,894	-2.5	9,644	4.2	4,416	1.7	0	0.0	2,872	29.1	5,093	8.6	0	-100.0	1,579	-21.6	39,291	0.3	407	-1.5
January 2023	13,350	-7.1	35,600	2.2	13	-20.6	2,001	-10.3	8,385	0.7	129	61.4	0	0.0	207	4.6	110	15.1	0	-100.0	1,966	-28.4	128	-52.9	409	1.2

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, 2023)

① The Core Time System

	Number of financial institutions	Branches
City banks	5	2,207
Regional banks	62	7,807
Trust banks	8	477
Member banks of the Second Association of Regional Banks	37	2,758
Foreign banks	7	20
Shinkin Central Bank / Shinkin banks	255	7,119
Shinkumi Federation Bank / Credit cooperatives	144	1,575
Rokinren Bank / Labour banks	14	595
Norinchukin Bank / Credit federations / Credit federations of fishery cooperatives / Agricultural cooperatives	599	6,441
Other	17	639
Total	1,148	29,638
Change from previous month end	1	-11

(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, SBI 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	599
Other	14
Total	1,130
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, UI Bank, GMO Aozora Net Bank, SBI Shinsei Bank, Shinhan Bank Japan, and Japan Post Bank.