

(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 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
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	( 242,538)	( 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	( 236,311)	( 2.2)	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	0.1	248,943	-0.1	734	-11.9	52,497	-3.3
	2,533	4.4	22,314,908	6.8	0	-18.2	( 226,770)	( 9.1)	/	/	0	-14.6	89	-0.7
	1,478,757	-0.1	9,173,500	0.7	9	-0.5	( 244,332)	( 6.7)	248,943	-0.1	734	-11.9	52,408	-3.3
Fiscal 2022	1,562,180	5.5	34,478,932	9.5	8	-10.2	1,176,662	6.1	259,082	4.1	395	-46.1	51,757	-1.4
	2,672	5.5	24,891,402	11.5	0	-22.2	( 228,089)	( 0.6)	/	/	0	-45.2	89	-0.4
	1,559,508	5.5	9,587,529	4.5	8	-10.1	( 258,353)	( 6.5)	259,082	4.1	395	-46.1	51,669	-1.4
January 2023	122,917	5.2	2,831,669	9.8	1	-18.9	99,012	5.7	20,102	4.4	3	-95.3	3,800	-1.5
	222	4.6	2,052,945	11.8	0	0.0	( 15,644)	( 3.3)	/	/	0	-95.9	7	-8.4
	122,696	5.2	778,724	4.7	1	-18.9	( 32)	( 6.6)	20,102	4.4	3	-95.3	3,793	-1.5
February 2023	129,676	4.6	2,599,393	8.6	1	-13.8	98,797	5.7	19,839	3.3	2	-96.1	3,967	2.8
	206	7.8	1,867,194	10.9	0	0.0	( 15,612)	( 3.3)	/	/	0	-95.0	6	-2.9
	129,471	4.6	732,198	3.0	1	-13.8	( 28)	( 8.4)	19,839	3.3	2	-96.1	3,961	2.8
March 2023	135,510	2.2	3,598,369	7.3	1	-12.0	105,668	5.0	20,828	4.0	3	-95.9	4,695	-1.9
	274	4.8	2,641,509	9.3	0	-40.0	( 21,970)	( 2.2)	/	/	0	-95.1	8	-3.8
	135,236	2.2	956,861	2.1	1	-11.8	( 34)	( 7.9)	20,828	4.0	3	-95.9	4,687	-1.9
April 2023	128,903	3.1	2,982,231	4.4	0	-6.1	109,984	2.1	20,828	4.0	3	-95.9	4,695	-1.9
	225	3.8	2,126,564	5.4	0	0.0	( 17,829)	( 8.3)	/	/	0	-95.1	8	-3.8
	128,678	3.1	855,668	2.2	0	-6.1	( 34)	( 7.9)	20,828	4.0	3	-95.9	4,687	-1.9
May 2023	129,681	6.3	2,985,698	5.8	0	-36.8	109,718	2.1	20,828	4.0	3	-95.9	4,687	-1.9
	241	7.3	2,159,125	6.5	0	0.0	( 17,795)	( 8.3)	/	/	0	-95.1	8	-3.8
	129,440	6.3	826,573	4.0	0	-36.8	( 30)	( 5.6)	20,828	4.0	3	-95.9	4,687	-1.9
June 2023	145,379	4.9	3,056,639	5.0	0	-4.6	104,022	3.4	20,527	3.2	2	-95.1	4,352	-1.9
	238	6.9	2,217,582	5.1	0	0.0	( 19,627)	( 2.2)	/	/	0	-77.1	7	4.9
	145,140	4.9	839,057	4.9	0	-4.6	( 218)	( 3.8)	20,527	3.2	2	-95.1	4,345	-1.9
July 2023	133,427	8.8	2,852,737	10.0	1	2.1	103,805	3.4	20,069	3.7	2	-97.1	3,954	0.4
	223	11.2	2,052,158	9.9	0	0.0	( 19,597)	( 2.2)	/	/	0	-87.5	9	3.6
	133,204	8.8	800,579	10.2	1	2.1	( 16,377)	( 8.4)	20,069	3.7	2	-97.1	3,945	0.4
August 2023	135,658	5.0	2,854,291	2.6	1	-20.1	105,424	7.1	20,069	3.7	2	-97.1	3,945	0.4
	223	1.1	2,078,845	3.0	0	0.0	( 16,345)	( 8.4)	/	/	0	-96.2	4,117	-3.4
	135,435	5.0	775,446	1.4	1	-20.1	( 32)	( 6.5)	20,069	3.7	2	-97.1	3,945	0.4
September 2023	126,055	1.0	2,973,806	2.8	1	-11.1	114,173	5.3	26,247	5.0	2	-96.2	4,956	-1.6
	228	0.0	2,194,902	3.8	0	-50.0	( 23,349)	( 3.3)	/	/	0	-89.5	9	5.0
	125,827	1.0	778,904	0.2	1	-10.9	( 30)	( 4.7)	26,247	5.0	2	-96.2	4,948	-1.6
October 2023	140,548	6.3	2,925,724	6.5	1	-10.5	113,943	5.3	26,247	5.0	2	-96.2	4,948	-1.6
	232	9.9	2,091,598	5.8	0	0.0	( 23,319)	( 3.3)	/	/	0	-94.2	3,849	-3.2
	140,316	6.2	834,127	8.3	1	-10.5	( 216)	( 11.4)	26,247	5.0	2	-94.3	3,841	-3.2
November 2023	129,457	2.2	2,882,702	3.0	1	1.3	104,874	10.6	24,485	3.6	2	-94.2	3,849	-3.2
	223	4.8	2,069,530	3.1	0	0.0	( 17,861)	( 16.8)	/	/	0	-75.0	7	6.8
	129,234	2.1	813,172	2.8	1	1.3	( 216)	( 11.4)	24,485	3.6	2	-94.3	3,841	-3.2
December 2023	154,374	1.0	3,122,007	2.4	1	5.7	111,035	5.7	20,496	3.0	2	-96.2	4,124	-3.4
	242	2.9	2,222,744	1.4	0	0.0	( 22,761)	( 12.6)	/	/	0	-97.4	7	-10.5
	154,132	1.0	899,263	4.8	1	5.7	( 216)	( 1.6)	20,496	3.0	2	-96.2	4,117	-3.4
January 2024	132,058	7.4	2,977,005	5.1	1	-8.6	110,819	5.7	20,496	3.0	2	-96.4	3,728	-5.0
	235	5.9	2,147,673	4.6	0	0.0	( 22,732)	( 12.6)	/	/	0	-91.4	7	-4.8
	131,823	7.4	829,331	6.5	1	-8.6	( 28)	( 7.8)	20,235	3.7	2	-96.4	3,721	-5.0

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
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
Fiscal 2022	212,497	25.6	364,755	24.0	211,720	25.7	778	-0.1
January 2023	18,199	20.9	31,265	17.7	18,129	21.0	70	0.2
February 2023	17,688	23.9	29,860	22.1	17,629	24.0	59	-1.4
March 2023	20,265	22.8	36,265	24.7	20,200	22.9	65	0.6
April 2023	18,858	25.4	32,122	20.8	18,799	25.5	59	0.1
May 2023	20,256	11.3	32,733	10.2	20,185	11.4	72	-1.8
June 2023	19,477	17.8	33,005	15.0	19,415	17.9	62	-0.7
July 2023	20,643	27.7	35,180	27.8	20,576	27.8	67	8.6
August 2023	20,115	12.5	32,994	12.6	20,050	12.6	65	-7.2
September 2023	19,413	12.8	32,684	11.1	19,352	12.9	61	-4.9
October 2023	22,474	24.6	37,717	25.2	22,405	24.7	69	3.2
November 2023	21,275	20.2	36,214	20.4	21,210	20.3	64	0.5
December 2023	22,550	15.1	41,614	16.0	22,488	15.2	61	-2.2
January 2024	22,568	24.0	39,208	25.4	22,496	24.1	72	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	Volume	YoY	Volume	YoY	Volume	YoY	Volume	YoY
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
	(212,665)						(212,665)	(0.0)					96	-0.2
	2,479	-0.1	20,533,161	-0.6	0	0.0	2,383	0.0			1	-21.2		
Fiscal 2019	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
	(212,368)						(212,368)	(0.0)						
	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
Fiscal 2020	2,521	1.7	21,068,929	2.6	0	8.3	2,425	1.8			1	-16.2	95	-0.9
	(318)						(318)	(7.3)						
	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 2021	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
	(249,546)						(249,546)	(13.1)						
	2,427	-3.7	20,890,213	-0.8	0	-15.4	2,336	-3.7			1	-16.7	90	-5.3
Fiscal 2022	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
	(249,255)						(249,255)	(13.2)						
	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
Fiscal 2023	2,533	4.4	22,314,908	6.8	0	-18.2	2,443	4.6			0	-14.6	89	-0.7
	(332)						(332)	(6.7)						
	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
Fiscal 2024	1,774,678	7.5	34,843,686	9.6	8	-10.2	1,462,658	8.5	259,082	4.1	395	-46.1	52,535	-1.4
	(228,089)						(228,089)	(0.6)						
	2,672	5.5	24,891,402	11.5	0	-22.2	2,583	5.7			0	-45.2	89	-0.4
January 2023	1,772,005	7.5	9,952,284	5.1	8	-10.1	1,460,074	8.5	259,082	4.1	395	-46.1	52,446	-1.4
	(227,736)						(227,736)	(0.6)						
	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
February 2023	222	4.6	2,052,945	11.8	0	0.0	15,644	3.3			0	-95.9	7	-8.4
	(32)						(32)	(6.6)						
	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
March 2023	147,365	6.6	2,629,253	8.7	1	-13.8	15,612	3.3	19,839	3.3	2	-96.1	4,026	2.7
	(13,496)						(13,496)	(7.4)						
	206	7.8	1,867,194	10.9	0	0.0	21,970	(-2.2)			0	-95.0	6	-2.9
April 2023	147,159	6.6	762,059	3.7	1	-13.8	123,297	7.4	19,839	3.3	2	-96.1	4,020	2.7
	(28)						(28)	(8.4)						
	155,776	4.5	3,634,634	7.4	1	-12.0	130,184	4.9	20,828	4.0	3	-95.9	4,760	-1.9
May 2023	274	4.8	2,641,509	9.3	0	-40.0	17,829	(-8.3)			0	-95.1	8	-3.8
	(266)						(266)	(7.9)						
	155,501	4.5	993,125	2.8	1	-11.8	129,918	4.9	20,828	4.0	3	-95.9	4,752	-1.9
June 2023	147,761	5.5	3,014,353	4.6	0	-6.1	122,821	6.3	20,527	3.2	2	-95.1	4,410	-1.9
	(19,627)						(19,627)	(2.2)						
	225	3.8	2,126,564	5.4	0	0.0	218	3.8			0	-77.1	7	4.9
July 2023	147,536	5.5	887,790	2.7	0	-6.1	122,604	6.3	20,527	3.2	2	-95.1	4,403	-1.9
	(30)						(30)	(5.6)						
	149,937	6.9	3,018,431	5.9	0	-36.8	125,840	7.7	20,069	3.7	2	-97.1	4,026	0.4
August 2023	241	7.3	2,159,125	6.5	0	0.0	16,377	(8.4)			0	-87.5	9	3.6
	(32)						(32)	(6.5)						
	149,696	6.9	859,307	4.2	0	-36.8	125,609	7.7	20,069	3.7	2	-97.1	4,017	0.4
September 2023	164,856	6.3	3,089,644	5.1	0	-4.6	133,588	7.0	26,247	5.0	2	-96.2	5,019	-1.6
	(23,349)						(23,349)	(3.3)						
	238	6.9	2,217,582	5.1	0	0.0	230	7.0			0	-89.5	9	5.0
October 2023	164,618	6.3	872,062	5.2	0	-4.6	133,359	7.0	26,247	5.0	2	-96.2	5,010	-1.6
	(23,319)						(23,319)	(3.3)						
	154,070	11.0	2,887,917	10.1	1	2.1	125,666	13.1	24,485	3.6	2	-94.2	3,915	-3.0
November 2023	223	11.2	2,052,158	9.9	0	0.0	17,861	(16.8)			0	-75.0	7	6.8
	(216)						(216)	(10.4)						
	153,847	11.0	835,759	10.9	1	2.1	125,450	13.1	24,485	3.6	2	-94.3	3,908	-3.1
December 2023	155,773	5.9	2,887,285	2.7	1	-20.1	131,085	6.7	20,496	3.0	2	-96.2	4,190	-3.5
	(22,761)						(22,761)	(12.6)						
	223	1.1	2,078,845	3.0	0	0.0	216	1.6			0	-97.4	7	-10.5
January 2024	155,550	5.9	808,440	1.8	1	-20.1	130,869	6.7	20,496	3.0	2	-96.2	4,182	-3.5
	(22,732)						(22,732)	(12.6)						
	145,468	2.5	3,006,491	2.9	1	-11.1	121,442	2.6	20,235	3.7	2	-96.4	3,789	-5.0
February 2024	228	0.0	2,194,902	3.8	0	-50.0	221	0.2			0	-91.4	7	-4.8
	(28)						(28)	(-7.8)						
	145,240	2.5	811,588	0.6	1	-10.9	121,221	2.6	20,235	3.7	2	-96.4	3,782	-5.0
March 2024	163,022	8.5	2,963,441	6.7	1	-10.5	138,439	9.6	20,376	3.7	2	-96.2	4,204	-2.3
	(23,452)						(23,452)	(5.4)						
	232	9.9	2,091,598	5.8	0	0.0	225	10.1			0	-70.4	7	3.1
April 2024	162,790	8.5	871,843	8.9	1	-10.5	138,214	9.6	20,376	3.7	2	-96.3	4,197	-2.3
	(23,421)						(23,421)	(5.3)						
	150,731	4.4	2,918,916	3.2	1	1.3	125,936	4.7	20,586	3.9	2	-72.0	4,206	-2.7
May 2024	223	4.8	2,069,530	3.1	0	0.0	15,933	(-5.6)			0	-88.9	7	3.2
	(216)						(216)	(1.6)						
	150,508	4.4	849,386	3.5	1	1.3	125,720	4.7	20,586	3.9	2	-72.0	4,199	-2.7
June 2024	176,923	2.6	3,163,621	2.6	1	5.7	138,467	2.1	33,101	4.9	3	-27.6	5,351	1.3
	(21,548)						(21,548)	(-9.0)						
	242	2.9	2,222,744	1.4	0	0.0	233	3.0			0	-55.6	9	0.3
July 2024	176,682	2.6	940,876	5.3	1	5.7	138,234	2.1	33,101	4.9	3	-27.5	5,343	1.3
	(21,518)						(21,518)	(-9.0)						
	154,626	9.6	3,016,213	5.4	1	-8.6	129,772	10.8	21,056	4.7	2	-34.0	3,794	-2.0
August 2024	235	5.9	2,147,673	4.6	0	0.0	18,156	(16.1)			0	50.0	7	3.5
	(228)						(228)	(6.0)						
	154,391	9.6	868,539	7.2	1	-8.6	129,545	10.8	21,056	4.7	2	-34.1	3,787	-2.0
September 2024							(18,125)	(16.1)						

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 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
Fiscal 2022	457,641	1.5	621,328	7.6	178	-19.2	27,577	-0.7	105,018	1.8	10,723	3.9	0	0.0	17,586	21.8	18,584	9.0	0	-100.0	21,979	-1.6	236,661	-0.1	19,335	2.2
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
February 2023	56,356	0.5	38,268	8.8	14	-12.8	2,490	-11.8	8,603	2.2	133	42.6	0	0.0	2,853	29.0	147	4.2	0	-100.0	1,292	-18.7	39,100	0.0	1,725	0.7
March 2023	22,129	1.3	44,992	2.2	16	-14.6	2,155	-17.5	8,882	1.5	591	8.6	0	0.0	214	1.2	1,133	6.6	0	0.0	1,161	4.7	347	14.8	7,630	5.5
April 2023	59,650	-2.1	42,283	2.6	14	-16.1	1,964	-18.7	8,642	1.0	330	24.4	0	0.0	2,395	-9.1	109	7.8	0	0.0	1,581	-22.4	39,153	-0.7	5,462	0.1
May 2023	14,784	-5.4	44,953	5.4	14	-11.3	1,853	1.6	8,518	2.5	133	2.4	0	0.0	190	-1.6	882	4.2	0	0.0	2,192	-34.1	231	75.2	772	-9.7
June 2023	66,304	-3.8	109,808	2.1	14	-10.0	2,577	-1.2	9,114	-2.5	3,017	-0.4	0	0.0	2,433	-9.9	7,985	-0.8	0	0.0	1,475	-54.4	38,945	-0.6	743	-1.5
July 2023	16,082	5.3	39,798	0.2	14	-7.1	2,115	3.7	8,743	-0.8	1,498	-4.7	0	0.0	207	-8.5	110	20.5	0	0.0	2,622	52.1	321	1.4	452	-6.2
August 2023	55,097	-0.8	43,482	-0.6	13	-8.0	2,372	6.0	8,922	0.9	154	7.1	0	0.0	2,373	-9.8	280	-13.5	0	0.0	1,551	-10.7	38,979	-0.4	453	0.9
September 2023	14,491	3.7	40,528	2.6	13	-6.6	1,894	-9.6	8,711	4.0	124	4.8	0	0.0	193	-6.7	822	6.0	0	0.0	2,003	16.6	300	16.0	431	4.5
October 2023	54,191	-1.0	40,506	3.5	14	-3.4	2,483	-4.9	8,529	-1.3	110	-0.2	0	0.0	2,386	-9.4	202	1.4	0	0.0	1,118	8.3	38,941	-0.4	408	6.5
November 2023	14,345	-1.9	49,262	2.7	13	-8.6	1,842	-16.5	8,491	-1.6	120	42.0	0	0.0	199	-5.0	1,912	11.6	0	0.0	1,147	-1.9	238	8.3	382	2.4
December 2023	64,689	-2.3	101,224	0.2	14	-9.1	2,010	-30.5	9,448	-2.0	4,249	-3.8	0	0.0	2,403	-16.3	5,241	2.9	0	0.0	1,698	7.6	39,187	-0.3	437	7.3
January 2024	14,151	6.0	35,628	0.1	12	-6.0	2,472	23.5	8,294	-1.1	147	13.8	0	0.0	199	-4.1	115	4.6	0	0.0	2,370	20.5	108	-16.1	435	6.3

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, 2024)

① The Core Time System

	Number of financial institutions	Branches
City banks	5	2,210
Regional banks	62	7,801
Trust banks	8	479
Member banks of the Second Association of Regional Banks	37	2,755
Foreign banks	7	20
Shinkin Central Bank / Shinkin banks	255	7,087
Shinkumi Federation Bank / Credit cooperatives	142	1,550
Rokinren Bank / Labour banks	14	589
Norinchukin Bank / Credit federations / Credit federations of fishery cooperatives / Agricultural cooperatives	583	6,224
Other	17	667
Total	1,130	29,382
Change from previous month end	0	-18

(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	3
Shinkin banks	254
Credit cooperatives	138
Rokinren Bank / Labour banks	14
Norinchukin Bank/ Credit federations / Credit federations of fishery cooperatives / Agricultural cooperatives	583
Other	14
Total	1,114
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.