

(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 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
Fiscal 2022	1,562,180	5.5	34,478,932	9.5	8	-10.2	1,250,938 (228,089)	6.1 (0.6)	259,082	4.1	395	-46.1	51,757	-1.4
	2,672	5.5	24,891,402	11.5	0	-22.2	2,503 (353)	5.7 (6.5)			0	-45.2	89	-0.4
	1,559,508	5.5	9,587,529	4.5	8	-10.1	1,248,355 (227,736)	6.1 (0.6)	259,082	4.1	395	-46.1	51,669	-1.4
Fiscal 2023	1,630,881	4.4	35,988,311	4.4	8	-2.0	1,311,072 (237,889)	4.8 (4.3)	269,317	4.0	25	-93.6	50,458	-2.5
	2,800	4.8	25,995,969	4.4	0	-42.9	2,710 (356)	4.9 (0.7)			0	-83.1	90	0.9
	1,628,080	4.4	9,992,342	4.2	8	-1.9	1,308,362 (237,533)	4.8 (4.3)	269,317	4.0	25	-93.6	50,368	-2.5
July 2023	133,427	8.8	2,852,737	10.0	1	2.1	105,090 (17,861)	10.6 (16.8)	24,485	3.6	2	-94.2	3,849	-3.2
	223	11.2	2,052,158	9.9	0	0.0	216 (29)	11.4 (10.4)			0	-75.0	7	6.8
	133,204	8.8	800,579	10.2	1	2.1	104,874 (17,832)	10.6 (16.8)	24,485	3.6	2	-94.3	3,841	-3.2
August 2023	135,658	5.0	2,854,291	2.6	1	-20.1	111,035 (22,761)	5.7 (12.6)	20,496	3.0	2	-96.2	4,124	-3.4
	223	1.1	2,078,845	3.0	0	0.0	216 (29)	1.6 (-4.5)			0	-97.4	7	-10.5
	135,435	5.0	775,446	1.4	1	-20.1	110,819 (22,732)	5.7 (12.6)	20,496	3.0	2	-96.2	4,117	-3.4
September 2023	126,055	1.0	2,973,806	2.8	1	-11.1	102,090 (16,793)	0.8 (-3.6)	20,235	3.7	2	-96.4	3,728	-5.0
	228	0.0	2,194,902	3.8	0	-50.0	221 (28)	0.2 (-7.8)			0	-91.4	7	-4.8
	125,827	1.0	778,904	0.2	1	-10.9	101,869 (16,765)	0.8 (-3.6)	20,235	3.7	2	-96.4	3,721	-5.0
October 2023	140,548	6.3	2,925,724	6.5	1	-10.5	116,034 (23,452)	7.1 (5.4)	20,376	3.7	2	-96.2	4,136	-2.4
	232	9.9	2,091,598	5.8	0	0.0	225 (31)	10.1 (9.9)			0	-70.4	7	3.1
	140,316	6.2	834,127	8.3	1	-10.5	115,809 (23,421)	7.1 (5.3)	20,376	3.7	2	-96.3	4,128	-2.4
November 2023	129,457	2.2	2,882,702	3.0	1	1.3	104,726 (15,933)	2.0 (-5.6)	20,586	3.9	2	-72.0	4,142	-2.7
	223	4.8	2,069,530	3.1	0	0.0	216 (28)	4.9 (1.6)			0	-88.9	7	3.2
	129,234	2.1	813,172	2.8	1	1.3	104,509 (15,904)	2.0 (-5.6)	20,586	3.9	2	-72.0	4,135	-2.7
December 2023	154,374	1.0	3,122,007	2.4	1	5.7	115,979 (21,548)	-0.1 (-9.0)	33,101	4.9	3	-27.6	5,290	1.4
	242	2.9	2,222,744	1.4	0	0.0	233 (29)	3.0 (-1.4)			0	-55.6	9	0.3
	154,132	1.0	899,263	4.8	1	5.7	115,746 (21,518)	-0.1 (-9.0)	33,101	4.9	3	-27.5	5,281	1.4
January 2024	132,058	7.4	2,977,005	5.1	1	-8.6	107,277 (18,156)	8.3 (16.1)	21,056	4.7	2	-34.0	3,722	-2.0
	235	5.9	2,147,673	4.6	0	0.0	228 (31)	6.0 (-2.9)			0	50.0	7	3.5
	131,823	7.4	829,331	6.5	1	-8.6	107,049 (18,125)	8.4 (16.1)	21,056	4.7	2	-34.1	3,715	-2.1
February 2024	139,416	7.5	2,811,486	8.2	1	34.7	114,850 (24,321)	8.5 (10.7)	20,641	4.0	2	-30.9	3,922	-1.1
	223	8.3	2,012,838	7.8	0	0.0	216 (28)	8.3 (0.2)			0	-100.0	7	6.8
	139,193	7.5	798,648	9.1	1	34.7	114,634 (24,294)	8.5 (10.7)	20,641	4.0	2	-30.8	3,915	-1.2
March 2024	135,925	0.3	3,563,985	-1.0	1	-1.4	110,142 (17,711)	0.1 (-0.7)	21,497	3.2	2	-27.2	4,283	-8.8
	269	-1.9	2,622,410	-0.7	0	-33.3	261 (30)	-1.8 (-9.8)			0	0.0	8	-6.9
	135,656	0.3	941,575	-1.6	1	-1.3	109,880 (17,681)	0.1 (-0.6)	21,497	3.2	2	-27.3	4,276	-8.8
April 2024	140,847	9.3	3,323,149	11.4	0	-94.1	115,210 (20,444)	10.8 (4.2)	21,256	3.6	2	-19.2	4,379	0.6
	257	14.4	2,349,822	10.5	0	0.0	249 (35)	14.6 (14.9)			0	37.5	8	7.7
	140,590	9.3	973,327	13.8	0	-94.1	114,961 (20,409)	10.7 (4.1)	21,256	3.6	2	-19.5	4,371	0.6
May 2024	132,657	2.3	3,207,113	7.4	0	-97.5	107,790 (15,763)	2.0 (-3.8)	20,925	4.3	2	-27.3	3,940	-0.3
	251	4.1	2,357,052	9.2	0	0.0	242 (30)	4.5 (-6.5)			0	-16.7	8	-5.6
	132,406	2.3	850,061	2.8	0	-97.5	107,548 (15,732)	2.0 (-3.7)	20,925	4.3	2	-27.3	3,932	-0.3
June 2024	142,638	-1.9	3,101,772	1.5	0	-97.8	111,145 (22,088)	-2.7 (-5.4)	26,982	2.8	1	-25.2	4,510	-9.0
	234	-1.9	2,270,419	2.4	0	0.0	226 (29)	-1.7 (-4.3)			0	175.0	8	-7.7
	142,405	-1.9	831,353	-0.9	0	-97.8	110,919 (22,059)	-2.7 (-5.4)	26,982	2.8	1	-25.6	4,502	-9.0
July 2024	142,754	7.0	3,334,799	16.9	0	-99.4	113,355 (17,272)	7.9 (-3.3)	25,401	3.7	2	-32.2	3,996	3.8
	255	14.5	2,435,099	18.7	0	0.0	248 (31)	15.0 (9.0)			0	-20.0	7	1.5
	142,498	7.0	899,699	12.4	0	-99.4	113,107 (17,240)	7.8 (-3.3)	25,401	3.7	2	-32.2	3,988	3.8

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 The More Time System

(Volume in thousands; value in 100 million yen and percentages)

Fiscal year / Month	Fund transfer transactions				Breakdown by type			
					Transfers		Communications	
	Volume	YoY	Value	YoY	Volume	YoY	Volume	YoY
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
Fiscal 2023	252,014	18.6	432,070	18.5	251,239	18.7	775	-0.4
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
February 2024	21,934	24.0	38,136	27.7	21,872	24.1	62	5.0
March 2024	22,452	10.8	40,462	11.6	22,391	10.8	61	-6.9
April 2024	25,009	32.6	43,124	34.3	24,941	32.7	69	17.3
May 2024	23,844	17.7	39,631	21.1	23,777	17.8	66	-7.1
June 2024	22,039	13.2	38,475	16.6	21,980	13.2	59	-5.0
July 2024	25,900	25.5	45,192	28.5	25,834	25.6	67	0.3

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 2019	1,553,118	3.0	30,236,892	2.4	8	-1.9	1,256,098 (220,578)	3.3 (3.7)	254,617	1.1	1,050	-8.2	41,344	7.7
	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
	1,550,597	3.0	9,167,963	2.0	8	-1.9	1,253,673 (220,261)	3.3 (3.7)	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 (249,546)	4.8 (13.1)	249,101	-2.2	834	-20.6	55,084	33.2
	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
	1,618,507	4.4	9,341,822	1.9	9	3.2	1,313,570 (249,235)	4.8 (13.2)	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 (226,770)	2.4 (-9.1)	248,943	-0.1	734	-11.9	53,276	-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
	1,647,949	1.8	9,467,728	1.3	9	-0.5	1,345,077 (226,438)	2.4 (-9.1)	248,943	-0.1	734	-11.9	53,186	-3.3
Fiscal 2022	1,774,678	7.5	34,843,686	9.6	8	-10.2	1,462,658 (228,089)	8.5 (0.6)	259,082	4.1	395	-46.1	52,535	-1.4
	2,672	5.5	24,891,402	11.5	0	-22.2	2,583 (353)	5.7 (6.5)			0	-45.2	89	-0.4
	1,772,005	7.5	9,952,284	5.1	8	-10.1	1,460,074 (227,736)	8.5 (0.6)	259,082	4.1	395	-46.1	52,446	-1.4
Fiscal 2023	1,882,894	6.1	36,420,382	4.5	8	-2.0	1,562,312 (237,889)	6.8 (4.3)	269,317	4.0	25	-93.6	51,233	-2.5
	2,800	4.8	25,995,969	4.4	0	-42.9	2,710 (356)	4.9 (0.7)			0	-83.1	90	0.9
	1,880,094	6.1	10,424,413	4.7	8	-1.9	1,559,601 (237,533)	6.8 (4.3)	269,317	4.0	25	-93.6	51,143	-2.5
July 2023	154,070	11.0	2,887,917	10.1	1	2.1	125,666 (17,861)	13.1 (16.8)	24,485	3.6	2	-94.2	3,915	-3.0
	223	11.2	2,052,158	9.9	0	0.0	216 (29)	11.4 (10.4)			0	-75.0	7	6.8
	153,847	11.0	835,759	10.9	1	2.1	125,450 (17,832)	13.1 (16.8)	24,485	3.6	2	-94.3	3,908	-3.1
August 2023	155,773	5.9	2,887,285	2.7	1	-20.1	131,085 (22,761)	6.7 (12.6)	20,496	3.0	2	-96.2	4,190	-3.5
	223	1.1	2,078,845	3.0	0	0.0	216 (29)	1.6 (-4.5)			0	-97.4	7	-10.5
	155,550	5.9	808,440	1.8	1	-20.1	130,869 (22,732)	6.7 (12.6)	20,496	3.0	2	-96.2	4,182	-3.5
September 2023	145,468	2.5	3,006,491	2.9	1	-11.1	121,442 (16,793)	2.6 (-3.6)	20,235	3.7	2	-96.4	3,789	-5.0
	228	0.0	2,194,902	3.8	0	-50.0	221 (28)	0.2 (-7.8)			0	-91.4	7	-4.8
	145,240	2.5	811,588	0.6	1	-10.9	121,221 (16,765)	2.6 (-3.6)	20,235	3.7	2	-96.4	3,782	-5.0
October 2023	163,022	8.5	2,963,441	6.7	1	-10.5	138,439 (23,452)	9.6 (5.4)	20,376	3.7	2	-96.2	4,204	-2.3
	232	9.9	2,091,598	5.8	0	0.0	225 (31)	10.1 (9.9)			0	-70.4	7	3.1
	162,790	8.5	871,843	8.9	1	-10.5	138,214 (23,421)	9.6 (5.3)	20,376	3.7	2	-96.3	4,197	-2.3
November 2023	150,731	4.4	2,918,916	3.2	1	1.3	125,936 (15,933)	4.7 (-5.6)	20,586	3.9	2	-72.0	4,206	-2.7
	223	4.8	2,069,530	3.1	0	0.0	216 (28)	4.9 (1.6)			0	-88.9	7	3.2
	150,508	4.4	849,386	3.5	1	1.3	125,720 (15,904)	4.7 (-5.6)	20,586	3.9	2	-72.0	4,199	-2.7
December 2023	176,923	2.6	3,163,621	2.6	1	5.7	138,467 (21,548)	2.1 (-9.0)	33,101	4.9	3	-27.6	5,351	1.3
	242	2.9	2,222,744	1.4	0	0.0	233 (29)	3.0 (-1.4)			0	-55.6	9	0.3
	176,682	2.6	940,876	5.3	1	5.7	138,234 (21,518)	2.1 (-9.0)	33,101	4.9	3	-27.5	5,343	1.3
January 2024	154,626	9.6	3,016,213	5.4	1	-8.6	129,772 (18,156)	10.8 (16.1)	21,056	4.7	2	-34.0	3,794	-2.0
	235	5.9	2,147,673	4.6	0	0.0	228 (31)	6.0 (-2.9)			0	50.0	7	3.5
	154,391	9.6	868,539	7.2	1	-8.6	129,545 (18,125)	10.8 (16.1)	21,056	4.7	2	-34.1	3,787	-2.0
February 2024	161,350	9.5	2,849,622	8.4	1	34.7	136,722 (24,321)	10.7 (10.7)	20,641	4.0	2	-30.9	3,984	-1.1
	223	8.3	2,012,838	7.8	0	0.0	216 (28)	8.3 (0.2)			0	-100.0	7	6.8
	161,127	9.5	836,784	9.8	1	34.7	136,506 (24,294)	10.7 (10.7)	20,641	4.0	2	-30.8	3,978	-1.1
March 2024	158,377	1.7	3,604,447	-0.8	1	-1.4	132,533 (17,711)	1.8 (-0.7)	21,497	3.2	2	-27.2	4,344	-8.7
	269	-1.9	2,622,410	-0.7	0	-33.3	261 (30)	-1.8 (-9.8)			0	0.0	8	-6.9
	158,109	1.7	982,037	-1.1	1	-1.3	132,272 (17,681)	1.8 (-0.6)	21,497	3.2	2	-27.3	4,337	-8.7
April 2024	165,856	12.2	3,366,273	11.7	0	-94.1	140,151 (20,444)	14.1 (4.2)	21,256	3.6	2	-19.2	4,447	0.8
	257	14.4	2,349,822	10.5	0	0.0	249 (35)	14.6 (14.9)			0	37.5	8	7.7
	165,599	12.2	1,016,451	14.5	0	-94.1	139,902 (20,409)	14.1 (4.1)	21,256	3.6	2	-19.5	4,440	0.8
May 2024	156,501	4.4	3,246,744	7.6	0	-97.5	131,567 (15,763)	4.6 (-3.8)	20,925	4.3	2	-27.3	4,007	-0.5
	251	4.1	2,357,052	9.2	0	0.0	242 (30)	4.5 (-6.5)			0	-16.7	8	-5.6
	156,250	4.4	889,692	3.5	0	-97.5	131,325 (15,732)	4.6 (-3.7)	20,925	4.3	2	-27.3	3,998	-0.5
June 2024	164,677	-0.1	3,140,246	1.6	0	-97.8	133,125 (22,088)	-0.3 (-5.4)	26,982	2.8	1	-25.2	4,569	-9.0
	234	-1.9	2,270,419	2.4	0	0.0	226 (29)	-1.7 (-4.3)			0	175.0	8	-7.7
	164,443	-0.1	869,828	-0.3	0	-97.8	132,899 (22,059)	-0.3 (-5.4)	26,982	2.8	1	-25.6	4,561	-9.0
July 2024	168,654	9.5	3,379,990	17.0	0	-99.4	139,188 (17,272)	10.8 (-3.3)	25,401	3.7	2	-32.2	4,063	3.8
	255	14.5	2,435,099	18.7	0	0.0	248 (31)	15.0 (9.0)			0	-20.0	7	1.5
	168,399	9.5	944,891	13.1	0	-99.4	138,940 (17,240)	10.8 (-3.3)	25,401	3.7	2	-32.2	4,055	3.8

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 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		
Fiscal 2023	451,676	-1.3	630,684	1.5	161	-9.4	26,872	-2.6	104,448	-0.5	10,546	-1.7	0	0.0	15,581	-11.4	18,937	1.9	0	0.0	20,379	-7.3	235,755	-0.4	18,996	-1.8		
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		
February 2024	56,320	-0.1	38,320	0.1	12	-9.8	3,044	22.3	8,403	-2.3	158	18.3	0	0.0	2,407	-15.6	151	2.9	0	0.0	1,323	2.4	39,033	-0.2	1,788	3.6		
March 2024	21,573	-2.5	44,892	-0.2	14	-14.1	2,245	4.2	8,634	-2.8	507	-14.3	0	0.0	195	-8.8	1,127	-0.5	0	0.0	1,298	11.8	317	-8.5	7,235	-5.2		
April 2024	61,045	2.3	47,023	11.2	13	-5.0	2,289	16.6	8,676	0.4	257	-22.1	0	0.0	2,797	16.8	104	-4.8	0	0.0	1,884	19.1	39,168	0.0	5,856	7.2		
May 2024	19,262	30.3	47,017	4.6	13	-8.2	2,211	19.3	8,599	0.9	154	15.9	0	0.0	147	-22.6	977	10.8	0	0.0	5,998	173.6	309	33.7	855	10.8		
June 2024	66,628	0.5	116,270	5.9	12	-11.9	2,484	-3.6	9,069	-0.5	2,961	-1.9	0	0.0	2,842	16.8	7,679	-3.8	0	0.0	1,868	26.7	39,001	0.1	713	-4.0		
July 2024	16,702	3.9	43,215	8.6	13	-6.0	2,393	13.1	8,906	1.9	1,530	2.1	0	0.0	168	-19.0	108	-1.9	0	0.0	2,798	6.7	283	-11.8	504	11.6		

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 July 31, 2024)

① The Core Time System

	Number of financial institutions	Branches
City banks	5	2,210
Regional banks	62	7,796
Trust banks	8	479
Member banks of the Second Association of Regional Banks	37	2,755
Foreign banks	7	19
Shinkin Central Bank / Shinkin banks	255	7,085
Shinkumi Federation Bank / Credit cooperatives	142	1,542
Rokinren Bank / Labour banks	14	587
Norinchukin Bank / Credit federations / Credit federations of fishery cooperatives / Agricultural cooperatives	553	6,087
Other	17	679
Total	1,100	29,239
Change from previous month end	-1	-4

(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	553
Other	14
Total	1,084
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, SBI Shinsei Bank, Shinhan Bank Japan, and Japan Post Bank.