

(1) Changes in telegraphic transfer volume  
① The Core Time System

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

| Fiscal year<br>/ 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 2020            | 1,482,302                  | 2.9  | 29,997,342 | -0.2 | 9                 | 3.1    | 1,178,047<br>(249,546) | 2.9<br>(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<br>(311)         | -3.7<br>(-2.2)  |                   |      | 1           | -16.7  | 90                                                              | -5.3 |
|                        | 1,479,876                  | 2.9  | 9,107,129  | 1.5  | 9                 | 3.2    | 1,175,710<br>(249,235) | 3.0<br>(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<br>(226,770) | 0.1<br>(-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<br>(332)         | 4.6<br>(6.7)    |                   |      | 0           | -14.6  | 89                                                              | -0.7 |
|                        | 1,478,757                  | -0.1 | 9,173,500  | 0.7  | 9                 | -0.5   | 1,176,662<br>(226,438) | 0.1<br>(-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<br>(228,089) | 6.1<br>(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  | 2,583<br>(353)         | 5.7<br>(6.5)    |                   |      | 0           | -45.2  | 89                                                              | -0.4 |
|                        | 1,559,508                  | 5.5  | 9,587,529  | 4.5  | 8                 | -10.1  | 1,248,355<br>(227,736) | 6.1<br>(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<br>(237,889) | 4.8<br>(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<br>(356)         | 4.9<br>(0.7)    |                   |      | 0           | -83.1  | 90                                                              | 0.9  |
|                        | 1,628,080                  | 4.4  | 9,992,342  | 4.2  | 8                 | -1.9   | 1,308,362<br>(237,533) | 4.8<br>(4.3)    | 269,317           | 4.0  | 25          | -93.6  | 50,368                                                          | -2.5 |
| Fiscal 2024            | 1,692,499                  | 3.8  | 39,391,785 | 9.5  | 0                 | -99.0  | 1,368,295<br>(244,304) | 4.4<br>(2.7)    | 274,129           | 1.8  | 17          | -32.5  | 50,058                                                          | -0.8 |
|                        | 3,004                      | 7.3  | 28,867,689 | 11.0 | 0                 | -100.0 | 2,916<br>(378)         | 7.6<br>(6.1)    |                   |      | 0           | 20.0   | 89                                                              | -1.1 |
|                        | 1,689,495                  | 3.8  | 10,524,097 | 5.3  | 0                 | -99.0  | 1,365,379<br>(243,927) | 4.4<br>(2.7)    | 274,129           | 1.8  | 17          | -32.6  | 49,970                                                          | -0.8 |
| May 2024               | 132,657                    | 2.3  | 3,207,113  | 7.4  | 0                 | -97.5  | 107,790<br>(15,763)    | 2.0<br>(-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<br>(30)            | 4.5<br>(-6.5)   |                   |      | 0           | -16.7  | 8                                                               | -5.6 |
|                        | 132,406                    | 2.3  | 850,061    | 2.8  | 0                 | -97.5  | 107,548<br>(15,732)    | 2.0<br>(-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<br>(22,088)    | -2.7<br>(-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<br>(29)            | -1.7<br>(-4.3)  |                   |      | 0           | 175.0  | 8                                                               | -7.7 |
|                        | 142,405                    | -1.9 | 831,353    | -0.9 | 0                 | -97.8  | 110,919<br>(22,059)    | -2.7<br>(-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<br>(17,272)    | 7.9<br>(-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<br>(31)            | 15.0<br>(9.0)   |                   |      | 0           | -20.0  | 7                                                               | 1.5  |
|                        | 142,498                    | 7.0  | 899,699    | 12.4 | 0                 | -99.4  | 113,107<br>(17,240)    | 7.8<br>(-3.3)   | 25,401            | 3.7  | 2           | -32.2  | 3,988                                                           | 3.8  |
| August 2024            | 139,303                    | 2.7  | 3,056,360  | 7.1  | 0                 | -98.9  | 114,005<br>(24,204)    | 2.7<br>(6.3)    | 21,255            | 3.7  | 1           | -39.0  | 4,041                                                           | -2.0 |
|                        | 230                        | 3.1  | 2,280,554  | 9.7  | 0                 | 0.0    | 222<br>(28)            | 3.1<br>(-4.4)   |                   |      | 0           | -100.0 | 7                                                               | 0.9  |
|                        | 139,073                    | 2.7  | 775,806    | 0.0  | 0                 | -98.9  | 113,783<br>(24,176)    | 2.7<br>(6.4)    | 21,255            | 3.7  | 1           | -39.0  | 4,034                                                           | -2.0 |
| September 2024         | 136,275                    | 8.1  | 3,312,185  | 11.4 | 0                 | -99.1  | 111,785<br>(19,875)    | 9.5<br>(18.4)   | 20,843            | 3.0  | 1           | -26.0  | 3,646                                                           | -2.2 |
|                        | 253                        | 10.9 | 2,442,737  | 11.3 | 0                 | -100.0 | 246<br>(33)            | 11.3<br>(18.4)  |                   |      | 0           | 100.0  | 7                                                               | -1.4 |
|                        | 136,022                    | 8.1  | 869,448    | 11.6 | 0                 | -99.1  | 111,539<br>(19,843)    | 9.5<br>(18.4)   | 20,843            | 3.0  | 1           | -26.2  | 3,639                                                           | -2.2 |
| October 2024           | 146,701                    | 4.4  | 3,179,042  | 8.7  | 0                 | -98.5  | 121,389<br>(24,004)    | 4.6<br>(2.4)    | 21,036            | 3.2  | 1           | -36.8  | 4,275                                                           | 3.4  |
|                        | 242                        | 4.4  | 2,337,358  | 11.7 | 0                 | 0.0    | 235<br>(31)            | 4.6<br>(-0.3)   |                   |      | 0           | -50.0  | 7                                                               | -4.5 |
|                        | 146,459                    | 4.4  | 841,685    | 0.9  | 0                 | -98.5  | 121,154<br>(23,974)    | 4.6<br>(2.4)    | 21,036            | 3.2  | 1           | -36.8  | 4,268                                                           | 3.4  |
| November 2024          | 132,060                    | 2.0  | 2,988,577  | 3.7  | 0                 | -99.6  | 106,893<br>(16,274)    | 2.1<br>(2.1)    | 21,166            | 2.8  | 1           | -39.1  | 4,000                                                           | -3.4 |
|                        | 228                        | 2.2  | 2,161,499  | 4.4  | 0                 | 0.0    | 221<br>(28)            | 2.3<br>(-0.7)   |                   |      | 0           | 0.0    | 7                                                               | -1.9 |
|                        | 131,833                    | 2.0  | 827,078    | 1.7  | 0                 | -99.6  | 106,672<br>(16,246)    | 2.1<br>(2.1)    | 21,166            | 2.8  | 1           | -39.2  | 3,993                                                           | -3.4 |
| December 2024          | 165,895                    | 7.5  | 3,543,690  | 13.5 | 0                 | -99.3  | 126,561<br>(25,522)    | 9.1<br>(18.4)   | 34,021            | 2.8  | 2           | -36.1  | 5,312                                                           | 0.4  |
|                        | 268                        | 11.1 | 2,570,697  | 15.7 | 0                 | 0.0    | 260<br>(34)            | 11.4<br>(16.2)  |                   |      | 0           | -50.0  | 9                                                               | 2.4  |
|                        | 165,627                    | 7.5  | 972,993    | 8.2  | 0                 | -99.3  | 126,301<br>(25,487)    | 9.1<br>(18.4)   | 34,021            | 2.8  | 2           | -36.1  | 5,303                                                           | 0.4  |
| January 2025           | 132,225                    | 0.1  | 3,291,956  | 10.6 | 0                 | -99.3  | 106,600<br>(15,501)    | -0.6<br>(-14.6) | 21,704            | 3.1  | 1           | -35.3  | 3,919                                                           | 5.3  |
|                        | 255                        | 8.9  | 2,429,439  | 13.1 | 0                 | 0.0    | 249<br>(34)            | 9.2<br>(10.1)   |                   |      | 0           | 66.7   | 7                                                               | -1.5 |
|                        | 131,969                    | 0.1  | 862,517    | 4.0  | 0                 | -99.3  | 106,351<br>(15,466)    | -0.7<br>(-14.7) | 21,704            | 3.1  | 1           | -35.4  | 3,912                                                           | 5.3  |
| February 2025          | 139,369                    | 0.0  | 3,063,114  | 9.0  | 0                 | -99.3  | 116,040<br>(24,311)    | 1.0<br>(0.0)    | 19,533            | -5.4 | 1           | -35.4  | 3,796                                                           | -3.2 |
|                        | 234                        | 5.2  | 2,255,847  | 12.1 | 0                 | 0.0    | 228<br>(30)            | 5.4<br>(7.5)    |                   |      | 0           | 0.0    | 6                                                               | -3.2 |
|                        | 139,135                    | 0.0  | 807,268    | 1.1  | 0                 | -99.3  | 115,812<br>(24,281)    | 1.0<br>(0.0)    | 19,533            | -5.4 | 1           | -35.5  | 3,789                                                           | -3.2 |
| March 2025             | 141,775                    | 4.3  | 3,990,028  | 12.0 | 0                 | -99.5  | 117,521<br>(19,047)    | 6.7<br>(7.5)    | 20,007            | -6.9 | 1           | -35.9  | 4,245                                                           | -0.9 |
|                        | 297                        | 10.5 | 2,977,165  | 13.5 | 0                 | -100.0 | 289<br>(35)            | 10.7<br>(14.4)  |                   |      | 0           | 50.0   | 8                                                               | 1.2  |
|                        | 141,478                    | 4.3  | 1,012,863  | 7.6  | 0                 | -99.5  | 117,232<br>(19,013)    | 6.7<br>(7.5)    | 20,007            | -6.9 | 1           | -36.0  | 4,238                                                           | -0.9 |
| April 2025             | 147,865                    | 5.0  | 3,673,830  | 10.6 | 0                 | 0.0    | 123,397<br>(25,149)    | 7.1<br>(23.0)   | 19,881            | -6.5 | 1           | -36.1  | 4,586                                                           | 4.7  |
|                        | 269                        | 4.7  | 2,689,944  | 14.5 | 0                 | 0.0    | 261<br>(36)            | 4.9<br>(3.1)    |                   |      | 0           | -9.1   | 7                                                               | -0.9 |
|                        | 147,596                    | 5.0  | 983,886    | 1.1  | 0                 | 0.0    | 123,136<br>(25,113)    | 7.1<br>(23.0)   | 19,881            | -6.5 | 1           | -36.3  | 4,578                                                           | 4.7  |
| May 2025               | 130,597                    | -1.6 | 3,354,069  | 4.6  | 0                 | -50.0  | 107,414<br>(15,415)    | -0.3<br>(-2.2)  | 19,431            | -7.1 | 1           | -32.3  | 3,751                                                           | -4.8 |
|                        | 251                        | 0.1  | 2,530,247  | 7.3  | 0                 | 0.0    | 243<br>(30)            | 0.3<br>(0.1)    |                   |      | 0           | 60.0   | 8                                                               | -3.5 |
|                        | 130,346                    | -1.6 | 823,822    | -3.1 | 0                 | -50.0  | 107,171<br>(15,385)    | -0.4<br>(-2.2)  | 19,431            | -7.1 | 1           | -32.6  | 3,743                                                           | -4.8 |

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<br>/<br>Month | Fund transfer transactions |      |         |      | Breakdown by type |      |                |      |
|---------------------------|----------------------------|------|---------|------|-------------------|------|----------------|------|
|                           |                            |      |         |      | Transfers         |      | Communications |      |
|                           | Volume                     | YoY  | Value   | YoY  | Volume            | YoY  | Volume         | YoY  |
| 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 |
| Fiscal 2024               | 298,957                    | 18.6 | 523,140 | 21.1 | 298,177           | 18.7 | 780            | 0.7  |
| 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  |
| August 2024               | 23,019                     | 14.4 | 39,238  | 18.9 | 22,955            | 14.5 | 63             | -3.2 |
| September 2024            | 25,016                     | 28.9 | 41,258  | 26.2 | 24,948            | 28.9 | 68             | 10.8 |
| October 2024              | 24,420                     | 8.7  | 41,487  | 10.0 | 24,356            | 8.7  | 64             | -6.9 |
| November 2024             | 23,420                     | 10.1 | 40,389  | 11.5 | 23,358            | 10.1 | 61             | -4.4 |
| December 2024             | 28,324                     | 25.6 | 53,132  | 27.7 | 28,258            | 25.7 | 66             | 8.0  |
| January 2025              | 25,700                     | 13.9 | 47,120  | 20.2 | 25,632            | 13.9 | 69             | -4.8 |
| February 2025             | 24,535                     | 11.9 | 44,034  | 15.5 | 24,474            | 11.9 | 61             | -2.8 |
| March 2025                | 27,730                     | 23.5 | 50,060  | 23.7 | 27,663            | 23.5 | 67             | 10.6 |
| April 2025                | 26,839                     | 7.3  | 48,076  | 11.5 | 26,776            | 7.4  | 63             | -7.7 |
| May 2025                  | 26,610                     | 11.6 | 43,384  | 9.5  | 26,546            | 11.6 | 64             | -3.2 |

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<br>/ 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 2020            | 1,620,934                  | 4.4  | 30,232,035 | 0.0  | 9                 | 3.1    | 1,315,906<br>(249,546) | 4.8<br>(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<br>(311)         | -3.7<br>(-2.2) |                   |      | 1           | -16.7  | 90                                                              | -5.3 |
|                        | 1,618,507                  | 4.4  | 9,341,822  | 1.9  | 9                 | 3.2    | 1,313,570<br>(249,235) | 4.8<br>(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<br>(226,770) | 2.4<br>(-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<br>(332)         | 4.6<br>(6.7)   |                   |      | 0           | -14.6  | 89                                                              | -0.7 |
|                        | 1,647,949                  | 1.8  | 9,467,728  | 1.3  | 9                 | -0.5   | 1,345,077<br>(226,438) | 2.4<br>(-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<br>(228,089) | 8.5<br>(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<br>(353)         | 5.7<br>(6.5)   |                   |      | 0           | -45.2  | 89                                                              | -0.4 |
|                        | 1,772,005                  | 7.5  | 9,952,284  | 5.1  | 8                 | -10.1  | 1,460,074<br>(227,736) | 8.5<br>(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<br>(237,889) | 6.8<br>(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<br>(356)         | 4.9<br>(0.7)   |                   |      | 0           | -83.1  | 90                                                              | 0.9  |
|                        | 1,880,094                  | 6.1  | 10,424,413 | 4.7  | 8                 | -1.9   | 1,559,601<br>(237,533) | 6.8<br>(4.3)   | 269,317           | 4.0  | 25          | -93.6  | 51,143                                                          | -2.5 |
| Fiscal 2024            | 1,991,456                  | 5.8  | 39,914,926 | 9.6  | 0                 | -99.0  | 1,666,472<br>(244,304) | 6.7<br>(2.7)   | 274,129           | 1.8  | 17          | -32.5  | 50,838                                                          | -0.8 |
|                        | 3,004                      | 7.3  | 28,867,689 | 11.0 | 0                 | -100.0 | 2,916<br>(378)         | 7.6<br>(6.1)   |                   |      | 0           | 20.0   | 89                                                              | -1.1 |
|                        | 1,988,452                  | 5.8  | 11,047,237 | 6.0  | 0                 | -99.0  | 1,663,556<br>(243,927) | 6.7<br>(2.7)   | 274,129           | 1.8  | 17          | -32.6  | 50,749                                                          | -0.8 |
| May 2024               | 156,501                    | 4.4  | 3,246,744  | 7.6  | 0                 | -97.5  | 131,567<br>(15,763)    | 4.6<br>(-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<br>(30)            | 4.5<br>(-6.5)  |                   |      | 0           | -16.7  | 8                                                               | -5.6 |
|                        | 156,250                    | 4.4  | 889,692    | 3.5  | 0                 | -97.5  | 131,325<br>(15,732)    | 4.6<br>(-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<br>(22,088)    | -0.3<br>(-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<br>(29)            | -1.7<br>(-4.3) |                   |      | 0           | 175.0  | 8                                                               | -7.7 |
|                        | 164,443                    | -0.1 | 869,828    | -0.3 | 0                 | -97.8  | 132,899<br>(22,059)    | -0.3<br>(-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<br>(17,272)    | 10.8<br>(-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<br>(31)            | 15.0<br>(9.0)  |                   |      | 0           | -20.0  | 7                                                               | 1.5  |
|                        | 168,399                    | 9.5  | 944,891    | 13.1 | 0                 | -99.4  | 138,940<br>(17,240)    | 10.8<br>(-3.3) | 25,401            | 3.7  | 2           | -32.2  | 4,055                                                           | 3.8  |
| August 2024            | 162,322                    | 4.2  | 3,095,598  | 7.2  | 0                 | -98.9  | 136,961<br>(24,204)    | 4.5<br>(6.3)   | 21,255            | 3.7  | 1           | -39.0  | 4,104                                                           | -2.0 |
|                        | 230                        | 3.1  | 2,280,554  | 9.7  | 0                 | 0.0    | 222<br>(28)            | 3.1<br>(-4.4)  |                   |      | 0           | -100.0 | 7                                                               | 0.9  |
|                        | 162,092                    | 4.2  | 815,044    | 0.8  | 0                 | -98.9  | 136,738<br>(24,176)    | 4.5<br>(6.4)   | 21,255            | 3.7  | 1           | -39.0  | 4,097                                                           | -2.0 |
| September 2024         | 161,291                    | 10.9 | 3,353,443  | 11.5 | 0                 | -99.1  | 136,733<br>(19,875)    | 12.6<br>(18.4) | 20,843            | 3.0  | 1           | -26.0  | 3,714                                                           | -2.0 |
|                        | 253                        | 10.9 | 2,442,737  | 11.3 | 0                 | -100.0 | 246<br>(33)            | 11.3<br>(18.4) |                   |      | 0           | 100.0  | 7                                                               | -1.4 |
|                        | 161,038                    | 10.9 | 910,706    | 12.2 | 0                 | -99.1  | 136,487<br>(19,843)    | 12.6<br>(18.4) | 20,843            | 3.0  | 1           | -26.2  | 3,707                                                           | -2.0 |
| October 2024           | 171,121                    | 5.0  | 3,220,530  | 8.7  | 0                 | -98.5  | 145,746<br>(24,004)    | 5.3<br>(2.4)   | 21,036            | 3.2  | 1           | -36.8  | 4,339                                                           | 3.2  |
|                        | 242                        | 4.4  | 2,337,358  | 11.7 | 0                 | 0.0    | 235<br>(31)            | 4.6<br>(-0.3)  |                   |      | 0           | -50.0  | 7                                                               | -4.5 |
|                        | 170,879                    | 5.0  | 883,172    | 1.3  | 0                 | -98.5  | 145,510<br>(23,972)    | 5.3<br>(2.4)   | 21,036            | 3.2  | 1           | -36.8  | 4,332                                                           | 3.2  |
| November 2024          | 155,480                    | 3.2  | 3,028,966  | 3.8  | 0                 | -99.6  | 130,251<br>(16,274)    | 3.4<br>(2.1)   | 21,166            | 2.8  | 1           | -39.1  | 4,061                                                           | -3.5 |
|                        | 228                        | 2.2  | 2,161,499  | 4.4  | 0                 | 0.0    | 221<br>(28)            | 2.3<br>(-0.7)  |                   |      | 0           | 0.0    | 7                                                               | -1.9 |
|                        | 155,252                    | 3.2  | 867,467    | 2.1  | 0                 | -99.6  | 130,030<br>(16,246)    | 3.4<br>(2.1)   | 21,166            | 2.8  | 1           | -39.2  | 4,054                                                           | -3.5 |
| December 2024          | 194,220                    | 9.8  | 3,596,822  | 13.7 | 0                 | -99.3  | 154,819<br>(25,522)    | 11.8<br>(18.4) | 34,021            | 2.8  | 2           | -36.1  | 5,378                                                           | 0.5  |
|                        | 268                        | 11.1 | 2,570,697  | 15.7 | 0                 | 0.0    | 260<br>(34)            | 11.4<br>(16.2) |                   |      | 0           | -50.0  | 9                                                               | 2.4  |
|                        | 193,951                    | 9.8  | 1,026,125  | 9.1  | 0                 | -99.3  | 154,559<br>(25,487)    | 11.8<br>(18.4) | 34,021            | 2.8  | 2           | -36.1  | 5,370                                                           | 0.5  |
| January 2025           | 157,925                    | 2.1  | 3,339,076  | 10.7 | 0                 | -99.3  | 132,232<br>(15,501)    | 1.9<br>(-14.6) | 21,704            | 3.1  | 1           | -35.3  | 3,988                                                           | 5.1  |
|                        | 255                        | 8.9  | 2,429,439  | 13.1 | 0                 | 0.0    | 249<br>(34)            | 9.2<br>(10.1)  |                   |      | 0           | 66.7   | 7                                                               | -1.5 |
|                        | 157,670                    | 2.1  | 909,637    | 4.7  | 0                 | -99.3  | 131,983<br>(15,466)    | 1.9<br>(-14.7) | 21,704            | 3.1  | 1           | -35.4  | 3,981                                                           | 5.1  |
| February 2025          | 163,904                    | 1.6  | 3,107,149  | 9.0  | 0                 | -99.3  | 140,514<br>(24,311)    | 2.8<br>(0.0)   | 19,533            | -5.4 | 1           | -35.4  | 3,856                                                           | -3.2 |
|                        | 234                        | 5.2  | 2,255,847  | 12.1 | 0                 | 0.0    | 228<br>(30)            | 5.4<br>(7.5)   |                   |      | 0           | 0.0    | 6                                                               | -3.2 |
|                        | 163,670                    | 1.6  | 851,302    | 1.7  | 0                 | -99.3  | 140,286<br>(24,281)    | 2.8<br>(0.0)   | 19,533            | -5.4 | 1           | -35.5  | 3,850                                                           | -3.2 |
| March 2025             | 169,506                    | 7.0  | 4,040,089  | 12.1 | 0                 | -99.5  | 145,184<br>(19,047)    | 9.5<br>(7.5)   | 20,007            | -6.9 | 1           | -35.9  | 4,313                                                           | -0.7 |
|                        | 297                        | 10.5 | 2,977,165  | 13.5 | 0                 | -100.0 | 289<br>(35)            | 10.7<br>(14.4) |                   |      | 0           | 50.0   | 8                                                               | 1.2  |
|                        | 169,208                    | 7.0  | 1,062,923  | 8.2  | 0                 | -99.5  | 144,895<br>(19,013)    | 9.5<br>(7.5)   | 20,007            | -6.9 | 1           | -36.0  | 4,305                                                           | -0.7 |
| April 2025             | 174,704                    | 5.3  | 3,721,906  | 10.6 | 0                 | 0.0    | 150,173<br>(25,149)    | 7.2<br>(23.0)  | 19,881            | -6.5 | 1           | -36.1  | 4,649                                                           | 4.5  |
|                        | 269                        | 4.7  | 2,689,944  | 14.5 | 0                 | 0.0    | 261<br>(36)            | 4.9<br>(3.1)   |                   |      | 0           | -9.1   | 7                                                               | -0.9 |
|                        | 174,435                    | 5.3  | 1,031,963  | 1.5  | 0                 | 0.0    | 149,912<br>(25,113)    | 7.2<br>(23.0)  | 19,881            | -6.5 | 1           | -36.3  | 4,642                                                           | 4.5  |
| May 2025               | 157,207                    | 0.5  | 3,397,452  | 4.6  | 0                 | -50.0  | 133,960<br>(15,415)    | 1.8<br>(-2.2)  | 19,431            | -7.1 | 1           | -32.3  | 3,815                                                           | -4.8 |
|                        | 251                        | 0.1  | 2,530,247  | 7.3  | 0                 | 0.0    | 243<br>(30)            | 0.3<br>(0.1)   |                   |      | 0           | 60.0   | 8                                                               | -3.5 |
|                        | 156,956                    | 0.5  | 867,206    | -2.5 | 0                 | -50.0  | 133,717<br>(15,385)    | 1.8<br>(-2.2)  | 19,431            | -7.1 | 1           | -32.6  | 3,807                                                           | -4.8 |

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<br><br>/<br><br>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 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   |     |  |
| Fiscal 2024                       | 469,999                    | 4.1     | 686,607 | 8.9     | 148                      | -8.0  | 30,548               | 13.7   | 109,562           | 4.9    | 10,737          | 1.8   | 0                             | 0.0 | 18,008                    | 15.6   | 18,868                   | -0.4   | 0                            | 0.0    | 27,352                      | 34.2   | 235,605                     | -0.1    | 19,172                         | 0.9    |     |  |
| 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   |     |  |
| August 2024                       | 55,735                     | 1.2     | 44,484  | 2.3     | 12                       | -8.7  | 2,918                | 23.0   | 8,799             | -1.4   | 147             | -4.6  | 0                             | 0.0 | 2,786                     | 17.4   | 257                      | -8.2   | 0                            | 0.0    | 1,381                       | -11.0  | 38,988                      | 0.0     | 448                            | -1.1   |     |  |
| September 2024                    | 14,727                     | 1.6     | 42,118  | 3.9     | 12                       | -9.8  | 2,447                | 29.2   | 8,623             | -1.0   | 119             | -3.9  | 0                             | 0.0 | 144                       | -25.1  | 829                      | 0.8    | 0                            | 0.0    | 1,822                       | -9.0   | 307                         | 2.3     | 424                            | -1.5   |     |  |
| October 2024                      | 55,985                     | 3.3     | 44,217  | 9.2     | 13                       | -7.5  | 3,007                | 21.1   | 8,974             | 5.2    | 126             | 14.2  | 0                             | 0.0 | 2,841                     | 19.1   | 199                      | -1.4   | 0                            | 0.0    | 1,464                       | 30.9   | 38,933                      | 0.0     | 427                            | 4.8    |     |  |
| November 2024                     | 16,050                     | 11.9    | 53,768  | 9.1     | 12                       | -8.0  | 2,278                | 23.6   | 8,789             | 3.5    | 114             | -5.1  | 0                             | 0.0 | 188                       | -5.4   | 1,945                    | 1.7    | 0                            | 0.0    | 2,063                       | 79.8   | 261                         | 9.6     | 399                            | 4.5    |     |  |
| December 2024                     | 66,529                     | 2.8     | 113,989 | 12.6    | 13                       | -8.8  | 2,897                | 44.1   | 9,512             | 0.7    | 4,346           | 2.3   | 0                             | 0.0 | 2,859                     | 18.9   | 5,407                    | 3.2    | 0                            | 0.0    | 1,990                       | 17.2   | 39,057                      | -0.3    | 448                            | 2.6    |     |  |
| January 2025                      | 14,234                     | 0.6     | 37,817  | 6.1     | 9                        | -27.6 | 2,158                | -12.7  | 8,541             | 3.0    | 142             | -3.1  | 0                             | 0.0 | 195                       | -2.1   | 118                      | 2.1    | 0                            | 0.0    | 2,514                       | 6.1    | 106                         | -2.0    | 453                            | 4.1    |     |  |
| February 2025                     | 58,804                     | 4.4     | 44,105  | 15.1    | 9                        | -27.6 | 2,989                | -1.8   | 10,279            | 22.3   | 213             | 35.1  | 0                             | 0.0 | 2,849                     | 18.3   | 146                      | -3.7   | 0                            | 0.0    | 1,689                       | 27.7   | 38,883                      | -0.4    | 1,747                          | -2.3   |     |  |
| March 2025                        | 24,299                     | 12.6    | 52,586  | 17.1    | 18                       | 28.0  | 2,477                | 10.3   | 10,795            | 25.0   | 628             | 24.0  | 0                             | 0.0 | 193                       | -1.4   | 1,100                    | -2.3   | 0                            | 0.0    | 1,880                       | 44.8   | 309                         | -2.7    | 6,899                          | -4.6   |     |  |
| April 2025                        | 63,833                     | 4.6     | 50,407  | 7.2     | 12                       | -12.2 | 2,859                | 24.9   | 10,882            | 25.4   | 369             | 43.4  | 0                             | 0.0 | 2,829                     | 1.1    | 105                      | 0.6    | 0                            | 0.0    | 1,696                       | -10.0  | 38,935                      | -0.6    | 6,146                          | 5.0    |     |  |
| May 2025                          | 20,804                     | 8.0     | 54,349  | 15.6    | 9                        | -28.4 | 2,115                | -4.3   | 10,535            | 22.5   | 183             | 18.8  | 0                             | 0.0 | 164                       | 11.5   | 897                      | -8.1   | 0                            | 0.0    | 5,721                       | -4.6   | 297                         | -3.8    | 883                            | 3.3    |     |  |

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 May 31, 2025)

① The Core Time System

|                                                                                                                | Number of financial institutions | Branches |
|----------------------------------------------------------------------------------------------------------------|----------------------------------|----------|
| City banks                                                                                                     | 5                                | 2,220    |
| Regional banks                                                                                                 | 61                               | 7,805    |
| Trust banks                                                                                                    | 8                                | 498      |
| Member banks of the Second Association of Regional Banks                                                       | 36                               | 2,712    |
| Foreign banks                                                                                                  | 7                                | 19       |
| Shinkin Central Bank / Shinkin banks                                                                           | 255                              | 7,066    |
| Shinkumi Federation Bank / Credit cooperatives                                                                 | 142                              | 1,525    |
| Rokinren Bank / Labour banks                                                                                   | 14                               | 581      |
| Norinchukin Bank / Credit federations / Credit federations of fishery cooperatives / Agricultural cooperatives | 542                              | 5,963    |
| Other                                                                                                          | 17                               | 694      |
| Total                                                                                                          | 1,087                            | 29,083   |
| Change from previous month end                                                                                 | 0                                | -2       |

(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                                                                                                      | 61                               |
| Trust banks                                                                                                         | 4                                |
| Member banks of the Second Association of Regional Banks                                                            | 36                               |
| Foreign banks                                                                                                       | 3                                |
| Shinkin banks                                                                                                       | 254                              |
| Credit cooperatives                                                                                                 | 138                              |
| Rokinren Bank / Labour banks                                                                                        | 14                               |
| Norinchukin Bank/ Credit federations /<br>Credit federations of fishery cooperatives /<br>Agricultural cooperatives | 542                              |
| Other                                                                                                               | 15                               |
| Total                                                                                                               | 1,072                            |
| 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,  
Shoko Chukin Bank, and Japan Post Bank.