

(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 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	2,583 (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
Fiscal 2024	1,692,499	3.8	39,391,785	9.5	0	-99.0	1,368,295 (244,304)	4.4 (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 (378)	7.6 (6.1)			0	20.0	89	-1.1
	1,689,495	3.8	10,524,097	5.3	0	-99.0	1,365,379 (243,927)	4.4 (2.7)	274,129	1.8	17	-32.6	49,970	-0.8
November 2024	132,060	2.0	2,988,577	3.7	0	-99.6	106,893 (16,274)	2.1 (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 (28)	2.3 (-0.7)			0	0.0	7	-1.9
	131,833	2.0	827,078	1.7	0	-99.6	106,672 (16,246)	2.1 (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 (25,522)	9.1 (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 (34)	11.4 (16.2)			0	-50.0	9	2.4
	165,627	7.5	972,993	8.2	0	-99.3	126,301 (25,487)	9.1 (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 (15,501)	-0.6 (-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 (34)	9.2 (10.1)			0	66.7	7	-1.5
	131,969	0.1	862,517	4.0	0	-99.3	106,351 (15,466)	-0.7 (-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 (24,311)	1.0 (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 (30)	5.4 (7.5)			0	0.0	6	-3.2
	139,135	0.0	807,268	1.1	0	-99.3	115,812 (24,281)	1.0 (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 (19,047)	6.7 (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 (35)	10.7 (14.4)			0	50.0	8	1.2
	141,478	4.3	1,012,863	7.6	0	-99.5	117,232 (19,013)	6.7 (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 (25,149)	7.1 (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 (36)	4.9 (3.1)			0	-9.1	7	-0.9
	147,596	5.0	983,886	1.1	0	0.0	123,136 (25,113)	7.1 (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 (15,415)	-0.3 (-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 (30)	0.3 (0.1)			0	60.0	8	-3.5
	130,346	-1.6	823,822	-3.1	0	-50.0	107,171 (15,385)	-0.4 (-2.2)	19,431	-7.1	1	-32.6	3,743	-4.8
June 2025	151,091	5.9	3,552,688	14.5	0	0.0	121,132 (23,350)	9.0 (5.7)	25,291	-6.3	1	-25.7	4,666	3.5
	268	14.6	2,626,664	15.7	0	0.0	260 (35)	15.0 (20.9)			0	-45.5	8	5.4
	150,823	5.9	926,024	11.4	0	0.0	120,873 (23,315)	9.0 (5.7)	25,291	-6.3	1	-25.5	4,658	3.5
July 2025	141,641	-0.8	3,461,890	3.8	0	-20.0	113,613 (16,531)	0.2 (-4.3)	23,928	-5.8	1	-35.1	4,098	2.6
	261	2.2	2,566,957	5.4	0	0.0	253 (32)	2.2 (0.6)			0	25.0	8	2.2
	141,380	-0.8	894,933	-0.5	0	-20.0	113,360 (16,500)	0.2 (-4.3)	23,928	-5.8	1	-35.2	4,091	2.6
August 2025	143,554	3.1	3,191,693	4.4	0	-14.3	119,550 (26,449)	4.9 (9.3)	19,868	-6.5	1	-28.3	4,135	2.3
	239	3.9	2,383,577	4.5	0	0.0	231 (30)	4.1 (6.1)			0	0.0	7	-2.0
	143,315	3.1	808,116	4.2	0	-14.3	119,319 (26,420)	4.9 (9.3)	19,868	-6.5	1	-28.7	4,127	2.3
September 2025	140,107	2.8	3,604,060	8.8	0	0.0	116,693 (19,573)	4.4 (-1.5)	19,593	-6.0	1	-29.2	3,821	4.8
	277	9.6	2,683,276	9.8	0	0.0	270 (35)	9.8 (7.1)			0	-66.7	7	5.7
	139,830	2.8	920,784	5.9	0	0.0	116,423 (19,538)	4.4 (-1.5)	19,593	-6.0	1	-29.0	3,813	4.8
October 2025	150,086	2.3	3,613,074	13.7	0	-40.0	125,870 (24,681)	3.7 (2.8)	19,778	-6.0	1	-25.1	4,436	3.8
	268	10.5	2,715,678	16.2	0	0.0	261 (33)	10.8 (8.0)			0	0.0	7	2.1
	149,818	2.3	897,396	6.6	0	-40.0	125,609 (24,648)	3.7 (2.8)	19,778	-6.0	1	-25.2	4,429	3.8
November 2025	128,952	-2.4	3,248,219	8.7	0	66.7	105,595 (15,361)	-1.2 (-5.6)	19,461	-8.1	1	-33.0	3,895	-2.6
	237	4.1	2,400,075	11.0	0	0.0	231 (29)	4.5 (4.3)			0	0.0	6	-7.8
	128,715	-2.4	848,144	2.5	0	66.7	105,364 (15,331)	-1.2 (-5.6)	19,461	-8.1	1	-33.0	3,889	-2.6

Notes: 1. The basis for volume and value for each type is as follows: designated transfer date for "payroll transfers" and "transfers (post-dated)", start date for "credit advice (post-dated)" and "bills (post-dated)", and the transmission date for all others.

2. Figures in parentheses for transfers show the number of "transfers (post-dated)."

3. Communications volume includes communications transmitted from the Bank of Japan and from the Zengin Center.

4. Government payments volume includes "itemized accounts of centralized government payments."

5. Top: total; middle: large-value domestic transfers; bottom: small-value domestic transfers

6. Fractional numbers are rounded off.

② 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 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
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
June 2025	28,165	27.8	48,453	25.9	28,099	27.8	66	11.9
July 2025	27,350	5.6	48,632	7.6	27,285	5.6	65	-1.9
August 2025	25,737	11.8	44,676	13.9	25,676	11.9	61	-2.8
September 2025	29,761	19.0	52,540	27.3	29,692	19.0	70	2.9
October 2025	28,897	18.3	51,821	24.9	28,831	18.4	66	2.5
November 2025	26,770	14.3	47,521	17.7	26,710	14.3	61	-1.1

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 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 (227,726)	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
Fiscal 2024	1,991,456	5.8	39,914,926	9.6	0	-99.0	1,666,472 (244,304)	6.7 (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 (378)	7.6 (6.1)			0	20.0	89	-1.1
	1,988,452	5.8	11,047,237	6.0	0	-99.0	1,663,556 (243,927)	6.7 (2.7)	274,129	1.8	17	-32.6	50,749	-0.8
November 2024	155,480	3.2	3,028,966	3.8	0	-99.6	130,251 (16,274)	3.4 (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 (28)	2.3 (-0.7)			0	0.0	7	-1.9
	155,252	3.2	867,467	2.1	0	-99.6	130,030 (16,246)	3.4 (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 (25,522)	11.8 (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 (34)	11.8 (16.2)			0	-50.0	9	2.4
	193,951	9.8	1,026,125	9.1	0	-99.3	154,559 (25,487)	11.8 (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 (15,501)	1.9 (-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 (34)	9.2 (10.1)			0	66.7	7	-1.5
	157,670	2.1	909,637	4.7	0	-99.3	131,983 (15,466)	1.9 (-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 (24,311)	2.8 (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 (30)	5.4 (7.5)			0	0.0	6	-3.2
	163,670	1.6	851,302	1.7	0	-99.3	140,286 (24,281)	2.8 (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 (19,047)	9.5 (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 (35)	10.7 (14.4)			0	50.0	8	1.2
	169,208	7.0	1,062,923	8.2	0	-99.5	144,895 (19,013)	9.5 (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 (25,149)	7.2 (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 (36)	4.9 (3.1)			0	-9.1	7	-0.9
	174,435	5.3	1,031,963	1.5	0	0.0	149,912 (25,113)	7.2 (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 (15,415)	1.8 (-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 (30)	0.3 (0.1)			0	60.0	8	-3.5
	156,956	0.5	867,206	-2.5	0	-50.0	133,717 (15,385)	1.8 (-2.2)	19,431	-7.1	1	-32.6	3,807	-4.8
June 2025	179,256	8.9	3,601,141	14.7	0	0.0	149,231 (23,350)	12.1 (5.7)	25,291	-6.3	1	-25.7	4,732	3.6
	268	14.6	2,626,664	15.7	0	0.0	260 (35)	15.0 (20.9)			0	-45.5	8	5.4
	178,988	8.8	974,478	12.0	0	0.0	148,971 (23,315)	12.1 (5.7)	25,291	-6.3	1	-25.5	4,724	3.6
July 2025	168,991	0.2	3,510,523	3.9	0	-20.0	140,898 (16,531)	1.2 (-4.3)	23,928	-5.8	1	-35.1	4,164	2.5
	261	2.2	2,566,957	5.4	0	0.0	253 (32)	2.2 (0.6)			0	25.0	8	2.2
	168,730	0.2	943,565	-0.1	0	-20.0	140,645 (16,500)	1.2 (-4.3)	23,928	-5.8	1	-35.2	4,156	2.5
August 2025	169,291	4.3	3,236,368	4.5	0	-14.3	145,225 (26,449)	6.0 (9.3)	19,868	-6.5	1	-28.3	4,196	2.2
	239	3.9	2,383,577	4.5	0	0.0	231 (30)	4.1 (6.1)			0	0.0	7	-2.0
	169,052	4.3	852,791	4.6	0	-14.3	144,994 (26,420)	6.0 (9.3)	19,868	-6.5	1	-28.7	4,189	2.2
September 2025	169,869	5.3	3,656,600	9.0	0	0.0	146,384 (19,573)	7.1 (-1.5)	19,593	-6.0	1	-29.2	3,890	4.8
	277	9.6	2,683,276	9.8	0	0.0	270 (35)	9.8 (7.1)			0	-66.7	7	5.7
	169,591	5.3	973,324	6.9	0	0.0	146,114 (19,538)	7.1 (-1.5)	19,593	-6.0	1	-29.0	3,883	4.8
October 2025	178,982	4.6	3,664,895	13.8	0	-40.0	154,701 (24,681)	6.1 (2.8)	19,778	-6.0	1	-25.1	4,502	3.8
	268	10.5	2,715,678	16.2	0	0.0	261 (33)	10.8 (8.0)			0	0.0	7	2.1
	178,715	4.6	949,217	7.5	0	-40.0	154,440 (24,648)	6.1 (2.8)	19,778	-6.0	1	-25.2	4,495	3.8
November 2025	155,722	0.2	3,295,740	8.8	0	66.7	132,305 (15,361)	1.6 (-5.6)	19,461	-8.1	1	-33.0	3,956	-2.6
	237	4.1	2,400,075	11.0	0	0.0	231 (29)	4.5 (4.3)			0	0.0	6	-7.8
	155,485	0.2	895,665	3.3	0	66.7	132,073 (15,331)	1.6 (-5.6)	19,461	-8.1	1	-33.0	3,950	-2.6

Notes: 1. The basis for volume and value for each type is as follows: designated transfer date for "payroll transfers" and "transfers (post-dated)," start date for "credit advice (post-dated)" and "bills (post-dated)," and the transmission date for all others.

- Figures in parentheses for transfers show the number of "transfers (post-dated)."
- Communications volume includes communications transmitted from the Bank of Japan and from the Zengin Center.
- Government payments volume includes "itemized accounts of centralized government payments."
- Top: total; middle: large-value domestic transfers; bottom: small-value domestic transfers
- 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	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		
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		
June 2025	69,667	4.6	133,372	14.7	9	-26.0	2,710	9.1	11,208	23.6	3,603	21.7	0	0.0	2,873	1.1	7,677	0.0	0	0.0	2,095	12.1	38,728	-0.7	764	7.2		
July 2025	19,605	17.4	51,670	19.6	9	-28.3	2,212	-7.6	11,048	24.1	1,788	16.9	0	0.0	190	13.1	170	57.7	0	0.0	3,391	21.2	279	-1.6	518	2.8		
August 2025	58,496	5.0	51,630	16.1	8	-32.4	3,351	14.8	10,994	24.9	189	29.1	0	0.0	2,808	0.8	260	1.2	0	0.0	1,715	24.2	38,715	-0.7	456	1.8		
September 2025	17,438	18.4	51,000	21.1	8	-28.4	2,380	-2.7	10,792	25.1	174	46.6	0	0.0	167	15.9	878	5.9	0	0.0	2,285	25.4	304	-1.1	451	6.3		
October 2025	57,681	3.0	49,015	10.9	9	-30.3	3,197	6.3	10,985	22.4	166	32.1	0	0.0	2,823	-0.6	196	-1.5	0	0.0	1,176	-19.7	38,680	-0.7	450	5.3		
November 2025	17,259	7.5	60,194	12.0	8	-34.5	1,989	-12.7	10,754	22.4	138	20.9	0	0.0	172	-8.5	1,847	-5.0	0	0.0	1,688	-18.2	255	-2.5	407	2.1		

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 November 30, 2025)

① The Core Time System

	Number of financial institutions	Branches
City banks	5	2,220
Regional banks	61	7,802
Trust banks	8	499
Member banks of the Second Association of Regional Banks	36	2,715
Foreign banks	8	22
Shinkin Central Bank / Shinkin banks	255	7,066
Shinkumi Federation Bank / Credit cooperatives	142	1,517
Rokinren Bank / Labour banks	14	580
Norinchukin Bank / Credit federations / Credit federations of fishery cooperatives / Agricultural cooperatives	540	5,934
Other	18	714
Total	1,087	29,069
Change from previous month end	2	5

(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, Wise Payments Japan, 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 / Credit federations of fishery cooperatives / Agricultural cooperatives	540
Other	16
Total	1,071
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, Wise Payments Japan, GMO Aozora Net Bank, SBI Shinsei Bank,
Shinhan Bank Japan, Shoko Chukin Bank, and Japan Post Bank.