

(1) Changes in telegraphic transfer volume
 (2) 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 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)	2,443	4.6	0	-14.6	89	-0.7
	(332)	(6.7)												
Fiscal 2022	1,478,757	-0.1	9,173,500	0.7	9	-0.5	1,176,662	0.1	248,943	-0.1	734	-11.9	52,408	-3.3
	1,562,180	5.5	34,478,932	9.5	8	-10.2	1,250,938	6.1	259,082	4.1	395	-46.1	51,757	-1.4
	(228,089)	(0.6)												
Fiscal 2023	2,672	5.5	24,891,402	11.5	0	-22.2	2,583	5.7	0	0	0	-45.2	89	-0.4
	(353)	(6.5)												
	1,559,508	5.5	9,587,529	4.5	8	-10.1	1,248,355	6.1	259,082	4.1	395	-46.1	51,669	-1.4
Fiscal 2024	1,630,881	4.4	35,988,311	4.4	8	-2.0	1,311,072	4.8	269,317	4.0	25	-93.6	50,458	-2.5
	(237,889)	(4.3)												
	2,800	4.8	25,995,969	4.4	0	-42.9	2,710	4.9	0	0	0	-83.1	90	0.9
Fiscal 2025	1,628,080	4.4	9,992,342	4.2	8	-1.9	1,308,362	4.8	269,317	4.0	25	-93.6	50,368	-2.5
	(237,533)	(4.3)												
	1,692,499	3.8	39,391,785	9.5	0	-99.0	1,368,295	4.4	274,129	1.8	17	-32.5	50,058	-0.8
Fiscal 2026	3,004	7.3	28,867,689	11.0	0	-100.0	2,916	7.6	0	0	0	20.0	89	-1.1
	(244,304)	(2.7)												
	1,689,495	3.8	10,524,097	5.3	0	-99.0	1,365,379	4.4	274,129	1.8	17	-32.6	49,970	-0.8
Fiscal 2027	1,731,592	2.3	43,423,866	10.2	0	-5.4	1,419,929	3.8	260,444	-5.0	12	-29.9	51,207	2.3
	(253,110)	(3.6)												
	3,220	7.2	32,422,414	12.3	0	0.0	3,131	7.4	0	0	0	16.7	89	0.4
Fiscal 2028	1,728,372	2.3	11,001,452	4.5	0	-5.4	1,416,798	3.8	260,444	-5.0	12	-30.0	51,118	2.3
	(252,709)	(3.6)												
	141,775	4.3	3,990,028	12.0	0	-99.5	117,521	6.7	20,007	-6.9	1	-35.9	4,245	-0.9
Fiscal 2029	297	10.5	2,977,165	13.5	0	-100.0	19,047	7.5	0	0	0	50.0	8	1.2
	(35)	(14.4)												
	141,478	4.3	1,012,863	7.6	0	-99.5	117,232	6.7	20,007	-6.9	1	-36.0	4,238	-0.9
Fiscal 2030	147,865	5.0	3,673,830	10.6	0	0.0	123,397	7.1	19,881	-6.5	1	-36.1	4,586	4.7
	(25,149)	(23.0)												
	269	4.7	2,689,944	14.5	0	0.0	261	4.9	0	0	0	-9.1	7	-0.9
Fiscal 2031	147,596	5.0	983,886	1.1	0	0.0	123,136	7.1	19,881	-6.5	1	-36.3	4,578	4.7
	(25,113)	(23.0)												
	130,597	-1.6	3,354,069	4.6	0	-50.0	107,414	-0.3	19,431	-7.1	1	-32.3	3,751	-4.8
Fiscal 2032	251	0.1	2,530,247	7.3	0	0.0	15,415	(-2.2)	0	0	0	60.0	8	-3.5
	(30)	(0.1)												
	130,346	-1.6	823,822	-3.1	0	-50.0	107,171	-0.4	19,431	-7.1	1	-32.6	3,743	-4.8
Fiscal 2033	151,091	5.9	3,552,688	14.5	0	0.0	121,132	9.0	25,291	-6.3	1	-25.7	4,666	3.5
	(23,350)	(5.7)												
	268	14.6	2,626,664	15.7	0	0.0	260	15.0	0	0	0	-45.5	8	5.4
Fiscal 2034	150,823	5.9	926,024	11.4	0	0.0	120,873	9.0	25,291	-6.3	1	-25.5	4,658	3.5
	(23,315)	(5.7)												
	141,641	-0.8	3,461,890	3.8	0	-20.0	113,613	0.2	23,928	-5.8	1	-35.1	4,098	2.6
Fiscal 2035	261	2.2	2,566,957	5.4	0	0.0	16,531	(-4.3)	0	0	0	25.0	8	2.2
	(32)	(0.6)												
	141,380	-0.8	894,933	-0.5	0	-20.0	113,360	0.2	23,928	-5.8	1	-35.2	4,091	2.6
Fiscal 2036	143,554	3.1	3,191,693	4.4	0	-14.3	119,550	4.9	19,868	-6.5	1	-28.3	4,135	2.3
	(26,449)	(9.3)												
	239	3.9	2,383,577	4.5	0	0.0	231	4.1	0	0	0	0.0	7	-2.0
Fiscal 2037	143,315	3.1	808,116	4.2	0	-14.3	119,319	4.9	19,868	-6.5	1	-28.7	4,127	2.3
	(30)	(6.1)												
	140,107	2.8	3,604,060	8.8	0	0.0	116,693	4.4	19,593	-6.0	1	-29.2	3,821	4.8
Fiscal 2038	277	9.6	2,683,276	9.8	0	0.0	19,573	(-1.5)	0	0	0	-66.7	7	5.7
	(27)	(0.1)												
	139,830	2.8	920,784	5.9	0	0.0	116,423	4.4	19,593	-6.0	1	-29.0	3,813	4.8
Fiscal 2039	150,086	2.3	3,613,074	13.7	0	-40.0	125,870	3.7	19,778	-6.0	1	-25.1	4,436	3.8
	(24,681)	(2.8)												
	268	10.5	2,715,678	16.2	0	0.0	261	10.8	0	0	0	0.0	7	2.1
Fiscal 2040	149,818	2.3	897,396	6.6	0	-40.0	125,609	3.7	19,778	-6.0	1	-25.2	4,429	3.8
	(24,649)	(2.8)												
	128,952	-2.4	3,248,219	8.7	0	66.7	105,595	-1.2	19,461	-8.1	1	-33.0	3,895	-2.6
Fiscal 2041	237	4.1	2,400,075	11.0	0	0.0	15,361	(-5.6)	0	0	0	0.0	6	-7.8
	(231)	(4.5)												
	128,715	-2.4	848,144	2.5	0	66.7	105,364	-1.2	19,461	-8.1	1	-33.0	3,889	-2.6
Fiscal 2042	171,046	3.1	4,006,979	13.1	0	16.7	133,159	5.2	32,318	-5.0	1	-29.2	5,568	4.8
	(25,907)	(1.5)												
	293	9.1	2,972,128	15.6	0	0.0	284	9.4	0	0	0	200.0	9	3.0
Fiscal 2043	170,753	3.1	1,034,851	6.4	0	16.7	132,875	5.2	32,318	-5.0	1	-29.5	5,559	4.8
	(25,871)	(1.5)												
	132,668	0.3	3,619,423	9.9	0	-20.0	108,464	1.7	20,284	-6.5	1	-28.6	3,919	0.0
Fiscal 2044	267	4.7	2,739,465	12.8	0	0.0	15,966	(3.0)	0	0	0	60.0	7	-1.7
	(34)	(0.1)												
	132,400	0.3	879,957	2.0	0	-20.0	108,203	1.7	20,284	-6.5	1	-28.9	3,912	0.0
Fiscal 2045	143,273	2.8	3,367,655	9.9	0	-14.3	119,625	3.1	19,773	1.2	1	-22.2	3,875	2.1
	(24,565)	(1.0)												
	253	8.1	2,508,103	11.2	0	0.0	247	8.4	0	0	0	50.0	6	-0.3
Fiscal 2046	143,020	2.8	859,551	6.5	0	-14.3	119,378	3.1	19,773	1.2	1	-22.3	3,869	2.1
	(24,533)	(1.0)												
	150,713	6.3	4,730,287	18.6	0	40.0	125,417	6.7	20,837	4.1	1	-29.1	4,458	5.0
Fiscal 2047	337	13.4	3,606,300	21.1	0	0.0	20,163	(5.9)	0	0	0	66.7	8	1.5
	(39)	(1.2)												
	150,376	6.3	1,123,987	11.0	0	40.0	125,088	6.7	20,837	4.1	1	-29.4	4,450	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)".
 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 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
Fiscal 2025	342,344	14.5	619,698	18.5	341,531	14.5	813	4.3
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
December 2025	33,081	16.8	64,698	21.8	33,006	16.8	75	13.7
January 2026	28,570	11.2	55,000	16.7	28,495	11.2	75	8.9
February 2026	27,646	12.7	53,198	20.8	27,579	12.7	67	10.4
March 2026	32,917	18.7	61,700	23.3	32,838	18.7	80	18.3

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 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 (360)	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
Fiscal 2025	2,073,936	4.1	44,043,564	10.3	0	-5.4	1,761,460 (253,110)	5.7 (3.6)	260,444	-5.0	12	-29.9	52,020	2.3
	3,220	7.2	32,422,414	12.3	0	0.0	3,131 (401)	7.4 (6.2)	/	/	0	16.7	89	0.4
	2,070,716	4.1	11,621,150	5.2	0	-5.4	1,758,329 (252,709)	5.7 (3.6)	260,444	-5.0	12	-30.0	51,931	2.3
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
December 2025	204,127	5.1	4,071,677	13.2	0	16.7	166,165 (25,907)	7.3 (1.5)	32,318	-5.0	1	-29.2	5,644	4.9
	293	9.1	2,972,128	15.6	0	0.0	284 (36)	9.4 (6.1)	/	/	0	200.0	9	3.0
	203,834	5.1	1,099,549	7.2	0	16.7	165,881 (25,871)	7.3 (1.5)	32,318	-5.0	1	-29.5	5,635	4.9
January 2026	161,237	2.1	3,674,422	10.0	0	-20.0	136,959 (15,066)	3.6 (3.0)	20,284	-6.5	1	-28.6	3,994	0.1
	267	4.7	2,739,465	12.8	0	0.0	261 (34)	4.9 (0.1)	/	/	0	60.0	7	-1.7
	160,970	2.1	934,957	2.8	0	-20.0	136,698 (15,932)	3.6 (3.0)	20,284	-6.5	1	-28.9	3,987	0.1
February 2026	170,919	4.3	3,420,852	10.1	0	-14.3	147,204 (24,565)	4.8 (1.0)	19,773	1.2	1	-22.2	3,942	2.2
	253	8.1	2,508,103	11.2	0	0.0	247 (32)	8.4 (6.8)	/	/	0	50.0	6	-0.3
	170,666	4.3	912,749	7.2	0	-14.3	146,957 (24,533)	4.8 (1.0)	19,773	1.2	1	-22.3	3,935	2.2
March 2026	183,631	8.3	4,791,987	18.6	0	40.0	158,255 (20,163)	9.0 (5.9)	20,837	4.1	1	-29.1	4,537	5.2
	337	13.4	3,606,300	21.1	0	0.0	329 (39)	13.7 (12.3)	/	/	0	66.7	8	1.5
	183,294	8.3	1,185,687	11.5	0	40.0	157,926 (20,124)	9.0 (5.8)	20,837	4.1	1	-29.4	4,530	5.2

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 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
Fiscal 2025	495,687	5.5	791,579	15.3	104	-30.0	32,523	6.5	131,483	20.0	12,703	18.3	0	0.0	18,030	0.1	18,982	0.6	0	0.0	28,056	2.6	233,957	-0.7	19,849	3.5
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
December 2025	69,004	3.7	141,178	23.9	9	-31.2	3,299	13.8	11,904	25.1	4,953	14.0	0	0.0	2,836	-0.8	5,536	2.4	0	0.0	1,378	-30.7	38,619	-1.1	469	4.6
January 2026	16,596	16.6	43,630	15.4	7	-20.6	2,135	-1.1	10,743	25.8	200	40.7	0	0.0	175	-10.2	116	-1.4	0	0.0	2,525	0.4	215	103.5	481	6.2
February 2026	59,851	1.8	46,408	5.2	7	-21.6	3,657	22.3	10,733	4.4	218	2.5	0	0.0	2,820	-1.0	138	-5.2	0	0.0	1,984	17.5	38,653	-0.6	1,641	-6.1
March 2026	25,452	4.7	58,726	11.7	9	-52.2	2,619	5.7	10,906	1.0	720	14.7	0	0.0	173	-10.1	1,161	5.5	0	0.0	2,402	27.7	279	-9.5	7,183	4.1

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 March 31, 2026)

① The Core Time System

	Number of financial institutions	Branches
City banks	5	2,228
Regional banks	61	7,805
Trust banks	8	499
Member banks of the Second Association of Regional Banks	35	2,661
Foreign banks	8	22
Shinkin Central Bank / Shinkin banks	255	7,060
Shinkumi Federation Bank / Credit cooperatives	142	1,514
Rokinren Bank / Labour banks	14	580
Norinchukin Bank / Credit federations / Credit federations of fishery cooperatives / Agricultural cooperatives	540	5,918
Other	18	723
Total	1,086	29,010
Change from previous month end	0	-7

(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	35
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	1,070
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, Wise Payments Japan, GMO Aozora Net Bank, SBI Shinsei Bank, Shinhan Bank Japan, Shoko Chukin Bank, and Japan Post Bank.