(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 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
							(226,770)	(-9.1)						
	2,533	4.4	22,314,908	6.8	0	-18.2	2,443	4.6			0	-14.6	89	-0.7
							(332)	(6.7)						
	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
							(226,438)	(-9.1)						
Fiscal 2022	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)						
	2,672	5.5	24,891,402	11.5	0	-22.2	2,583	5.7			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
							(227,736)	(0.6)						
Fiscal 2023	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	-83.1	90	0.9
							(356)	(0.7)						
	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)						
Fiscal 2024	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
							(244,304)	(2.7)						
	3,004	7.3	28,867,689	11.0	0	-100.0	2,916	7.6			0	20.0	89	-1.1
							(378)	(6.1)						
	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
							(243,927)	(2.7)						
Fiscal 2025	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	16.7	89	0.4
							(401)	(6.2)						
	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)						
September 2025	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
							(19,573)	(-1.5)						
	277	9.6	2,683,276	9.8	0	0.0	270	9.8			0	-66.7	7	5.7
							(35)	(7.1)						
	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
							(19,538)	(-1.5)						
October 2025	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	7	2.1
							(33)	(8.0)						
	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
							(24,648)	(2.8)						
November 2025	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
							(15,361)	(-5.6)						
	237	4.1	2,400,075	11.0	0	0.0	231	4.5			0	0.0	6	-7.8
							(29)	(4.3)						
	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
							(15,331)	(-5.6)						
December 2025	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	200.0	9	3.0
							(36)	(6.1)						
	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)						
January 2026	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
							(15,966)	(3.0)						
	267	4.7	2,739,465	12.8	0	0.0	261	4.9			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
							(15,932)	(3.0)						
February 2026	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	50.0	6	-0.3
							(32)	(6.8)						
	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)						
March 2026	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
							(20,163)	(5.9)						
	337	13.4	3,606,300	21.1	0	0.0	329	13.7			0	66.7	8	1.5
							(39)	(12.3)						
	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
							(20,124)	(5.8)						
April 2026	153,454	3.8	4,106,937	11.8	0	20.0	128,287	4.0	20,393	2.6	1	-24.5	4,774	4.1
							(25,558)	(1.6)						
	293	9.1	3,058,206	13.7	0	0.0	286	9.4			0	-40.0	7	-2.2
							(39)	(7.7)						
	153,160	3.8	1,048,731	6.6	0	20.0	128,001	4.0	20,393	2.6	1	-24.4	4,766	4.1
							(25,520)	(1.6)						
May 2026	132,394	1.4	3,756,156	12.0	0	100.0	109,134	1.6	19,543	0.6	1	-39.9	3,716	-0.9
							(15,395)	(-0.1)						
	267	6.5	2,890,877	14.3	0	0.0	259	6.8			0	-25.0	8	-2.0
							(33)	(9.4)						
	132,126	1.4	865,279	5.0	0	100.0	108,875	1.6	19,543	0.6	1	-40.0	3,708	-0.9
							(15,362)	(-0.1)						
June 2026	158,591	5.0	4,317,684	21.5	0	-12.5	127,872	5.6	25,770	1.9	1	-33.5	4,948	6.0
							(23,707)	(1.5)						
	303	12.9	3,310,252	26.0	0	0.0	294	13.1			0	-100.0	9	5.0
							(38)	(10.3)						
	158,289	4.9	1,007,432	8.8	0	-12.5	127,579	5.5	25,770	1.9	1	-33.2	4,939	6.0
							(23,669)	(1.5)						
July 2026	145,751	2.9	3,965,946	14.6	0	25.0	117,233	3.2	24,347	1.8	1	-36.5	4,171	1.8
							(16,689)	(1.0)						
	286	9.5	3,005,243	17.1	0	0.0	278	9.7			0	0.0	8	3.5
							(35)	(9.9)						
	145,466	2.9	960,703	7.3	0	25.0	116,955	3.2	24,347	1.8	1	-36.7	4,163	1.8
							(16,654)	(0.9)						
August 2026	146,278	1.9	3,695,664	15.8	0	16.7	121,763	1.9	20,322	2.3	1	-40.8	4,192	1.4
							(24,933)	(-5.7)						
	268	12.5	2,801,213	17.5	0	0.0	261	12.8			0	-80.0	7	1.7
							(35)	(18.8)						
	146,009	1.9	894,451	10.7	0	16.7	121,502	1.8	20,322	2.3	1	-40.6	4,185	1.4
							(24,898)	(-5.8)						
September 2026	137,083	-2.2	3,979,422	10.4	0	16.7	114,066	-2.3	19,312	-1.4	1	-39.5	3,704	-3.1
							(17,906)	(-8.5)						
	288	3.9	3,057,001	13.9	0	0.0	281	4.1			0	-50.0	7	-3.9
							(35)	(0.8)						
	136,795	-2.2	922,421	0.2	0	16.7	113,785	-2.3	19,312	-1.4	1	-39.4	3,697	-3.0
							(17,871)	(-8.5)						

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 parenthesises 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
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
April 2026	30,211	12.6	56,025	16.5	30,136	12.5	75	17.9
May 2026	28,519	7.2	50,993	17.5	28,445	7.2	74	15.2
June 2026	32,150	14.2	60,317	24.5	32,070	14.1	80	21.0
July 2026	30,996	13.3	58,922	21.2	30,919	13.3	77	17.8
August 2026	30,329	17.8	55,375	23.9	30,250	17.8	79	27.9
September 2026	30,643	3.0	57,939	10.3	30,567	2.9	77	10.3

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).

③ The Core Time System and the More 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	1,650,482	1.8	31,782,636	5.1	9	-0.5	1,347,520	2.4	248,943	-0.1	734	-11.9	53,276	-3.3
							(226,770)	(-9.1)						
	2,533	4.4	22,314,908	6.8	0	-18.2	2,443	4.6			0	-14.6	89	-0.7
							(332)	(6.7)						
	1,647,949	1.8	9,467,728	1.3	9	-0.5	1,345,077	2.4	248,943	-0.1	734	-11.9	53,186	-3.3
							(226,438)	(-9.1)						
Fiscal 2022	1,774,678	7.5	34,843,686	9.6	8	-10.2	1,462,658	8.5	259,082	4.1	395	-46.1	52,535	-1.4
							(228,089)	(0.6)						
	2,672	5.5	24,891,402	11.5	0	-22.2	2,583	5.7			0	-45.2	89	-0.4
							(353)	(6.5)						
	1,772,005	7.5	9,952,284	5.1	8	-10.1	1,460,074	8.5	259,082	4.1	395	-46.1	52,446	-1.4
							(227,736)	(0.6)						
Fiscal 2023	1,882,894	6.1	36,420,382	4.5	8	-2.0	1,562,312	6.8	269,317	4.0	25	-93.6	51,233	-2.5
							(237,889)	(4.3)						
	2,800	4.8	25,995,969	4.4	0	-42.9	2,710	4.9			0	-83.1	90	0.9
							(356)	(0.7)						
	1,880,094	6.1	10,424,413	4.7	8	-1.9	1,559,601	6.8	269,317	4.0	25	-93.6	51,143	-2.5
							(237,533)	(4.3)						
Fiscal 2024	1,991,456	5.8	39,914,926	9.6	0	-99.0	1,666,472	6.7	274,129	1.8	17	-32.5	50,838	-0.8
							(244,304)	(2.7)						
	3,004	7.3	28,867,689	11.0	0	-100.0	2,916	7.6			0	20.0	89	-1.1
							(378)	(6.1)						
	1,988,452	5.8	11,047,237	6.0	0	-99.0	1,663,556	6.7	274,129	1.8	17	-32.6	50,749	-0.8
							(243,927)	(2.7)						
Fiscal 2025	2,073,936	4.1	44,043,564	10.3	0	-5.4	1,761,460	5.7	260,444	-5.0	12	-29.9	52,020	2.3
							(253,110)	(3.6)						
	3,220	7.2	32,422,414	12.3	0	0.0	3,131	7.4			0	16.7	89	0.4
							(401)	(6.2)						
	2,070,716	4.1	11,621,150	5.2	0	-5.4	1,758,329	5.7	260,444	-5.0	12	-30.0	51,931	2.3
							(252,709)	(3.6)						
September 2025	169,869	5.3	3,656,600	9.0	0	0.0	146,384	7.1	19,593	-6.0	1	-29.2	3,890	4.8
							(19,573)	(-1.5)						
	277	9.6	2,683,276	9.8	0	0.0	270	9.8			0	-66.7	7	5.7
							(35)	(7.1)						
	169,591	5.3	973,324	6.9	0	0.0	146,114	7.1	19,593	-6.0	1	-29.0	3,883	4.8
							(19,538)	(-1.5)						
October 2025	178,982	4.6	3,664,895	13.8	0	-40.0	154,701	6.1	19,778	-6.0	1	-25.1	4,502	3.8
							(24,681)	(2.8)						
	268	10.5	2,715,678	16.2	0	0.0	261	10.8			0	0.0	7	2.1
							(33)	(8.0)						
	178,715	4.6	949,217	7.5	0	-40.0	154,440	6.1	19,778	-6.0	1	-25.2	4,495	3.8
							(24,648)	(2.8)						
November 2025	155,722	0.2	3,295,740	8.8	0	66.7	132,305	1.6	19,461	-8.1	1	-33.0	3,956	-2.6
							(15,361)	(-5.6)						
	237	4.1	2,400,075	11.0	0	0.0	231	4.5			0	0.0	6	-7.8
							(29)	(4.3)						
	155,485	0.2	895,665	3.3	0	66.7	132,073	1.6	19,461	-8.1	1	-33.0	3,950	-2.6
							(15,331)	(-5.6)						
December 2025	204,127	5.1	4,071,677	13.2	0	16.7	166,165	7.3	32,318	-5.0	1	-29.2	5,644	4.9
							(25,907)	(1.5)						
	293	9.1	2,972,128	15.6	0	0.0	284	9.4			0	200.0	9	3.0
							(36)	(6.1)						
	203,834	5.1	1,099,549	7.2	0	16.7	165,881	7.3	32,318	-5.0	1	-29.5	5,635	4.9
							(25,871)	(1.5)						
January 2026	161,237	2.1	3,674,422	10.0	0	-20.0	136,959	3.6	20,284	-6.5	1	-28.6	3,994	0.1
							(15,966)	(3.0)						
	267	4.7	2,739,465	12.8	0	0.0	261	4.9			0	60.0	7	-1.7
							(34)	(0.1)						
	160,970	2.1	934,957	2.8	0	-20.0	136,698	3.6	20,284	-6.5	1	-28.9	3,987	0.1
							(15,932)	(3.0)						
February 2026	170,919	4.3	3,420,852	10.1	0	-14.3	147,204	4.8	19,773	1.2	1	-22.2	3,942	2.2
							(24,565)	(1.0)						
	253	8.1	2,508,103	11.2	0	0.0	247	8.4			0	50.0	6	-0.3
							(32)	(6.8)						
	170,666	4.3	912,749	7.2	0	-14.3	146,957	4.8	19,773	1.2	1	-22.3	3,935	2.2
							(24,533)	(1.0)						
March 2026	183,631	8.3	4,791,987	18.6	0	40.0	158,255	9.0	20,837	4.1	1	-29.1	4,537	5.2
							(20,163)	(5.9)						
	337	13.4	3,606,300	21.1	0	0.0	329	13.7			0	66.7	8	1.5
							(39)	(12.3)						
	183,294	8.3	1,185,687	11.5	0	40.0	157,926	9.0	20,837	4.1	1	-29.4	4,530	5.2
							(20,124)	(5.8)						
April 2026	183,665	5.1	4,162,962	11.9	0	20.0	158,423	5.5	20,393	2.6	1	-24.5	4,849	4.3
							(25,558)	(1.6)						
	293	9.1	3,058,206	13.7	0	0.0	286	9.4			0	-40.0	7	-2.2
							(39)	(7.7)						
	183,371	5.1	1,104,756	7.1	0	20.0	158,137	5.5	20,393	2.6	1	-24.4	4,841	4.3
							(25,520)	(1.6)						
May 2026	160,912	2.4	3,807,149	12.1	0	100.0	137,579	2.7	19,543	0.6	1	-39.9	3,790	-0.7
							(15,395)	(-0.1)						
	267	6.5	2,890,877	14.3	0	0.0	259	6.8			0	-25.0	8	-2.0
							(33)	(9.4)						
	160,645	2.4	916,272	5.7	0	100.0	137,320	2.7	19,543	0.6	1	-40.0	3,782	-0.7
							(15,362)	(-0.1)						
June 2026	190,741	6.4	4,378,001	21.6	0	-12.5	159,943	7.2	25,770	1.9	1	-33.5	5,028	6.2
							(23,707)	(1.5)						
	303	12.9	3,310,252	26.0	0	0.0	294	13.1			0	-100.0	9	5.0
							(38)	(10.3)						
	190,439	6.4	1,067,750	9.6	0	-12.5	159,649	7.2	25,770	1.9	1	-33.2	5,019	6.2
							(23,669)	(1.5)						
July 2026	176,747	4.6	4,024,868	14.7	0	25.0	148,152	5.1	24,347	1.8	1	-36.5	4,248	2.0
							(16,689)	(1.0)						
	286	9.5	3,005,243	17.1	0	0.0	278	9.7			0	0.0	8	3.5
							(35)	(9.9)						
	176,461	4.6	1,019,625	8.1	0	25.0	147,874	5.1	24,347	1.8	1	-36.7	4,240	2.0
							(16,654)	(0.9)						
August 2026	176,606	4.3	3,751,039	15.9	0	16.7	152,013	4.7	20,322	2.3	1	-40.8	4,271	1.8
							(24,933)	(-5.7)						
	268	12.5	2,801,213	17.5	0	0.0	261	12.8			0	-80.0	7	1.7
							(35)	(18.8)						
	176,338	4.3	949,826	11.4	0	16.7	151,752	4.7	20,322	2.3	1	-40.6	4,263	1.8
							(24,898)	(-5.8)						
September 2026	167,726	-1.3	4,037,362	10.4	0	16.7	144,633	-1.2	19,312	-1.4	1	-39.5	3,781	-2.8
							(17,906)	(-8.5)						
	288	3.9	3,057,001	13.9	0	0.0	281	4.1			0	-50.0	7	-3.9
							(35)	(0.8)						
	167,438	-1.3	980,360	0.7	0	16.7	144,352	-1.2	19,312	-1.4	1	-39.4	3,774	-2.8
							(17,871)	(-8.5)						

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 parenthesises 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
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
April 2026	64,199	0.6	52,989	5.1	8	-34.5	3,165	10.7	11,032	1.4	356	-3.4	0	0.0	2,817	-0.4	213	103.4	0	0.0	2,226	31.2	38,560	-1.0	5,822	-5.3
May 2026	20,124	-3.3	53,790	-1.0	6	-32.1	2,008	-5.1	10,514	-0.2	214	17.0	0	0.0	156	-4.6	727	-19.0	0	0.0	5,415	-5.3	290	-2.6	793	-10.2
June 2026	69,689	0.0	150,556	12.9	7	-26.2	2,860	5.5	11,564	3.2	3,685	2.3	0	0.0	2,843	-1.0	7,867	2.5	0	0.0	1,595	-23.9	38,456	-0.7	812	6.2
July 2026	18,924	-3.5	55,639	7.7	6	-37.4	2,167	-2.0	11,258	1.9	1,862	4.1	0	0.0	185	-2.5	109	-35.5	0	0.0	2,557	-24.6	258	-7.4	520	0.4
August 2026	57,123	-2.3	55,670	7.8	5	-37.1	2,747	-18.0	11,068	0.7	209	10.2	0	0.0	2,792	-0.6	266	2.1	0	0.0	996	-41.9	38,580	-0.3	461	1.2
September 2026	16,673	-4.4	52,302	2.6	5	-42.1	2,239	-5.9	10,758	-0.3	210	20.3	0	0.0	163	-2.3	891	1.5	0	0.0	1,738	-24.0	237	-21.9	434	-3.8

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 September 30, 2026)

① The Core Time System

	Number of financial institutions	Branches
City banks	5	2,235
Regional banks	61	7,847
Trust banks	8	499
Member banks of the Second Association of Regional Banks	34	2,624
Foreign banks	8	22
Shinkin Central Bank / Shinkin banks	255	7,060
Shinkumi Federation Bank / Credit cooperatives	142	1,511
Rokinren Bank / Labour banks	14	580
Norinchukin Bank / Credit federations / Credit federations of fishery cooperatives / Agricultural cooperatives	535	5,860
Other	18	745
Total	1,080	28,983
Change from previous month end	0	-14

(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, DOCOMO SMTB 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	34
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	535
Other	17
Total	1,065
Change from previous month end	0

(Notes) "Other" includes: PayPay Bank, Seven Bank, Sony Bank, Rakuten Bank, DOCOMO SMTB 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,Shinhan Bank Japan, Shoko Chukin Bank, and Japan Post Bank.