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Payment and Settlement Systems Department
Bank of Japan

2026年1月30日
日本銀行 決済機構局

決済動向（2025年12月）

PAYMENT AND SETTLEMENT STATISTICS (December 2025)

本資料は、わが国における「決済」活動を把握するために必要な主要指標を編集・掲載したもの。
統計作成機関名の表示のない指標は日本銀行調べ。

資料に関するお問い合わせは以下までお寄せ下さい。

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Payment and settlement statistics collects data which are essential for understanding the payment and settlement activities in Japan. Statistics without data sources are compiled by the Bank of Japan.

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I. 日本銀行における決済関連計数

BOJ-NET

1. 日銀当座預金決済

BOJ-NET Funds Transfer System

1-1 日銀当座預金決済（1営業日平均）¹

Settlement via BOJ Current Accounts (daily average)¹

(件、兆円、括弧内は前年比<%>)

(Cases, trillion yen, (a))

年・月	件 数	金 額	当預振替等 ²				集中決済 ³		その他 ⁴
			Funds Transfers ²				Settlement for Private Clearing Systems ³		
			コール取引等	国債DVP ⁵	大口内為取引	外為円取引	手形交換	全銀システム ⁶	
Year, month	Volume	Value	Call Market Transactions	DVP for JGB Transactions ⁵	Large-value Transactions in the Zengin System	Foreign Exchange Yen Transactions	Bill and Check Clearing System	Zengin System ⁶	Others ⁴
2023	83,311 (+7.2)	234.7 (+13.4)	97.6	94.4	10.5	22.2	0.2	1.0	8.9
2024	89,998 (+8.0)	233.8 (-0.3)	91.1	95.9	11.4	24.7	0.2	1.1	9.5
2025	94,602 (+5.1)	232.6 (-0.5)	88.6	94.2	12.9	26.2	0.2	1.2	9.4
24/ 12	91,000 (+3.9)	224.4 (-6.5)	89.2	88.8	12.2	24.0	0.2	1.5	8.4
25/ 1	94,169 (+3.9)	245.0 (-2.5)	92.2	101.0	12.8	27.0	0.2	1.1	10.8
2	95,089 (+8.3)	235.4 (-4.7)	88.3	97.8	12.5	25.1	0.2	1.2	10.3
3	99,237 (+4.2)	244.7 (-5.2)	91.4	96.7	14.9	30.1	0.2	1.1	10.3
4	94,276 (+7.0)	242.9 (+2.7)	91.8	99.1	12.8	28.8	0.2	1.1	9.1
5	94,623 (+6.1)	228.2 (+0.6)	87.4	94.9	12.7	23.7	0.2	1.1	8.3
6	92,851 (+2.5)	229.6 (-1.5)	89.2	90.8	12.5	25.4	0.3	1.4	10.0
7	90,884 (+1.6)	218.7 (-3.2)	87.3	86.0	11.7	24.1	0.2	1.0	8.4
8	90,703 (+2.7)	220.1 (-2.9)	87.3	87.3	11.9	23.3	0.2	1.1	9.0
9	96,438 (+2.4)	230.9 (-3.7)	88.0	90.6	13.4	27.5	0.2	1.0	10.1
10	93,394 (+7.3)	228.9 (+3.6)	85.9	95.9	12.3	25.1	0.1	1.1	8.4
11	97,797 (+9.9)	233.8 (+6.0)	87.2	94.9	13.3	27.2	0.2	1.2	9.9
12	96,519 (+6.1)	234.8 (+4.6)	87.3	96.8	13.5	26.8	0.2	1.6	8.6

- (注) 1. 日本銀行取引先である金融機関等の資金取引等に伴う日本銀行の当座預金における資金移動を指す。件数・金額は、実際の資金移動に対応する決済指図の件数・金額を「片道ベース」の計数（振替であれば、入金または引落のいずれか）として集計。「片道ベース」の基本的な考え方については、以下の計表においても同様。
2. 取引先間の当座預金振替等（コール取引等、国債DVP<国債資金同時受渡>、大口内為取引<1件1億円以上の大口の内国為替取引>および外為円取引にかかる資金の決済）。コール取引等には、国債以外の証券のDVP決済などが含まれる。
3. 民間の集中決済制度（手形交換、全銀システム<内国為替決済>）にかかる資金の決済。件数・金額は、日銀当座預金における制度参加者による入金および引落の合計。
4. その他の決済（日本銀行と取引先の間のオペ<国債系オペを除く>や銀行券の受払等）。
5. 国債系オペ等にかかるDVP決済を含む。
6. 2018年10月9日以降は、既存システム（「コアタイムシステム」、通常平日8時30分から15時30分に稼動）の稼動時間外に稼動する「モアタイムシステム」が稼動開始し全銀システムが24/7化したため、夜間・早朝及び休日の取引を含む。

- Notes: 1. Settlement via current accounts at the Bank of Japan (BOJ current accounts) arising from, among others, funds transfers between current account holders. Each instruction is counted once in calculating volume and value, i.e., the debit from the payer's account and the credit to the payee's account are not counted separately. This methodology for counting transactions is also used in the following tables.
2. Funds transfers between current account holders related to call market transactions, delivery-versus-payment (DVP) for Japanese government bonds (JGBs) transactions, large-value transactions (transactions equal to or larger than 100 million yen) in the Zengin System, and foreign exchange yen transactions. Call market transactions include funds transfers related to other market transactions (e.g., DVP for non-JGBs).
3. Settlement of net positions resulting from private clearing systems (the Bill and Check Clearing System and the Zengin System). The aggregate value of credits and debits posted to BOJ current accounts.
4. Funds transfers between a current account holder and the Bank of Japan related to the Bank's money market operations (exclude JGB-related operations) and the delivery and receipt of banknotes and coins.
5. DVP settlement resulting from JGB-related operations is included.
6. On October 9, 2018, the Zengin System started its 24/7 operation by launching the "More Time System" running in addition to the operation hours of the original system ("Core Time System", regularly running from 8:30 to 15:30 on weekdays). Transactions during night and morning time, weekends and holidays are included thereafter.

(a) Figures in parentheses are year-on-year percentage changes.

1-2 業態別日銀当座預金決済（1営業日平均）¹

Settlement via BOJ Current Accounts by Sector (daily average)¹

（件、億円、％）

(Cases, 100 million yen, %)

	件 数 Volume	シェア Share	金 額 Value	シェア Share
都 銀 City Banks	33,881	35.1	502,958	21.4
地 銀 Regional Banks	4,337	4.5	117,131	5.0
地銀Ⅱ ² Regional Banks II ²	1,073	1.1	13,548	0.6
信 託 Trust Banks	6,953	7.2	323,203	13.8
外 銀 Foreign Banks	15,858	16.4	191,976	8.2
信 金 Shinkin Banks	1,109	1.1	3,509	0.1
短 資 Money Market Dealers	2,130	2.2	189,958	8.1
証 券 ² Securities Companies ²	8,475	8.8	243,083	10.4
その他とも合計 Total Including Others	96,519	100.0	2,347,890	100.0

1-3 日中当座貸越残高

Intraday Overdrafts

（兆円、括弧内は前年比<％>）

(Trillion yen, (a))

年・月 Year, month	日中ピーク残高の月中平均値 ³ Monthly average of the daily peak of outstanding balance ³
2023	12.9 (+10.3)
2024	13.6 (+5.4)
2025	14.4 (+6.5)
24/ 12	13.1 (+2.4)
25/ 1	15.0 (-1.7)
2	15.9 (+12.9)
3	14.9 (+6.0)
4	13.9 (+18.8)
5	14.0 (+6.5)
6	13.6 (-1.9)
7	13.0 (-5.5)
8	14.8 (+10.0)
9	13.8 (-2.3)
10	14.5 (+11.5)
11	15.6 (+17.6)
12	14.6 (+11.5)

- (注) 1. 件数・金額は「片道ベース」。
2. 「地銀Ⅱ」は第二地方銀行協会加盟の地方銀行、「証券」は金融商品取引法上の有価証券関連業を行う第一種金融商品取引業者（以下の計表においても同様）。
3. 日中ピーク残高の月中平均値は、当該月中各営業日の日中10分毎に算出した当座貸越残高のうち、最高額（日中ピーク残高）の月中平均値を指す。国債DVP同時担保受払機能を用いた当座貸越を含むベース。

Notes: 1. Each instruction is counted once in calculating volume and value.

2. "Regional Banks II" refers to member banks affiliated with the Second Association of Regional Banks. "Securities Companies" refers to firms which conduct securities-related business activities among those classified as Type I Financial Instruments Business in the Financial Instruments and Exchange Act. These definitions are also used in the following tables.

3. Monthly average of the daily peak of outstanding balance within intraday overdrafts incurred in BOJ current accounts (measured every 10 minutes). Figures include intraday overdrafts incurred for settlement of DVP for JGB transactions using simultaneous processing of DVP and collateralization (SPDC).

(a) Figures in parentheses are year-on-year percentage changes.

2. 日銀ネット利用先数

Number of Participants in BOJ-NET

	都 銀 City Banks	地 銀 Regional Banks	地銀Ⅱ Regional Banks II	信 託 Trust Banks	外 銀 Foreign Banks	信 金 Shinkin Banks	証 券 Securities Companies	生損保 Insurance Companies	その他 ² Others ²	合 計 Total
利用先数 ¹ Number of Participants ¹	5	61	36	11	47	229	55	5	42	491
当座預金 Current Accounts	5	61	36	11	47	229	35	—	38	462
外 為 円 Foreign Exchange Yen Settlement	4	0	1	3	12	1	—	—	6	27
国 債 JGB Services	5	61	36	11	26	29	54	5	37	264

(注) 1. 利用先数は、当座預金、外為円、国債のいずれかの事務で日銀ネットを利用している先の数（法人ベース、月末現在）。

2. 組合中央機関、証券金融会社、金融商品取引清算機関、短資会社等。

Notes: 1. Institutions participating in BOJ-NET for funds transfers via BOJ current accounts, receiving foreign exchange yen settlement services, or receiving Japanese government bonds (JGB) services are counted. The figures are as of the end of month.

2. Affiliated financial institutions, securities finance companies, financial instruments clearing organizations, and money market dealers, etc.

3. 国債振込口座振替決済

BOJ-NET JGB Services

3-1 国債振込口座振替決済（額面、1営業日平均）^{1,2}

JGB Settlement in the Book-Entry System (face value, daily average)^{1,2}

(1) 件数 (件、括弧内は前年比<%>)

Volume		(Cases, (a))	
年・月	振替件数	うちDVP	うち同時担保受払 ³
Year, month	Volume	DVP	SPDC ³
2023	31,527 (+13.6)	25,658 (+14.4)	23,611 (+12.9)
2024	35,161 (+11.5)	28,688 (+11.8)	26,454 (+12.0)
2025	37,413 (+6.4)	30,500 (+6.3)	28,071 (+6.1)
24/ 12	34,913 (+5.3)	28,501 (+5.3)	26,424 (+6.0)
25/ 1	37,750 (+7.7)	30,784 (+7.1)	28,436 (+7.3)
2	37,986 (+12.3)	31,011 (+11.4)	28,502 (+11.2)
3	38,109 (+5.8)	30,743 (+4.4)	28,066 (+4.0)
4	38,988 (+11.4)	31,731 (+11.7)	29,060 (+11.3)
5	37,728 (+9.6)	30,732 (+9.8)	28,232 (+9.1)
6	36,429 (+1.4)	29,448 (+1.1)	27,088 (+1.0)
7	35,566 (+0.1)	28,963 (-0.0)	26,742 (-0.0)
8	35,421 (-0.4)	29,002 (+0.5)	26,926 (+1.6)
9	36,947 (+1.8)	29,839 (+0.7)	27,514 (+0.7)
10	37,703 (+9.2)	30,966 (+9.7)	28,520 (+9.5)
11	38,040 (+9.0)	31,221 (+9.3)	28,726 (+8.2)
12	38,447 (+10.1)	31,676 (+11.1)	29,147 (+10.3)

(2) 金額 (億円、括弧内は前年比<%>)

Value		(100 million yen, (a))	
年・月	振替金額	うちDVP	うち同時担保受払 ³
Year, month	Value	DVP	SPDC ³
2023	1,311,770 (+18.8)	955,480 (+23.6)	896,003 (+21.4)
2024	1,442,952 (+10.0)	988,793 (+3.5)	931,510 (+4.0)
2025	1,500,930 (+4.0)	1,012,835 (+2.4)	960,195 (+3.1)
24/ 12	1,405,878 (+2.9)	928,089 (-5.4)	885,804 (-4.2)
25/ 1	1,568,424 (+9.4)	1,060,683 (+1.9)	1,003,324 (+2.5)
2	1,547,550 (+10.8)	1,034,744 (+2.1)	975,971 (+3.0)
3	1,562,645 (+7.5)	1,031,536 (-1.3)	966,914 (-0.8)
4	1,559,362 (+8.0)	1,053,131 (+4.8)	994,416 (+5.7)
5	1,487,275 (+4.5)	1,017,568 (+4.8)	967,473 (+5.3)
6	1,453,841 (-2.6)	970,593 (-4.6)	921,310 (-3.5)
7	1,376,100 (-4.2)	924,856 (-5.4)	882,060 (-4.4)
8	1,401,407 (-4.5)	942,311 (-4.4)	900,049 (-2.7)
9	1,489,083 (-2.9)	986,332 (-2.5)	934,751 (-2.1)
10	1,511,536 (+6.7)	1,038,390 (+10.2)	986,412 (+10.6)
11	1,505,480 (+6.0)	1,034,031 (+10.0)	981,250 (+9.7)
12	1,561,729 (+11.1)	1,067,430 (+15.0)	1,014,264 (+14.5)

(注) 1. 件数・金額は「片道ベース」。

2. 振込口座振替とは、日本銀行にある国債振替決済制度の振替口座簿における口座振替を指す。

3. 同時担保受払とは、日本銀行が提供する国債DVP同時担保受払機能を用いた口座振替を指す。

Notes: 1. Each instruction is counted once in calculating volume and value.

2. JGB settlement in the Book-Entry System refers to transfers between securities accounts in the Transfer Account Books at the Bank of Japan.

3. JGB settlement using simultaneous processing of DVP and collateralization (SPDC).

(a) Figures in parentheses are year-on-year percentage changes.

3-2 国債DVP（時間帯毎決済進捗）^{1,2}

DVP for JGB Settlement (cumulative share of transactions settled)^{1,2}

(1) 件数

Volume										(%)
年・月 Year, month	～9時 - 9:00	～10時 - 10:00	～11時 - 11:00	～12時 - 12:00	～13時 - 13:00	～14時 - 14:00	～15時 - 15:00	～16時 - 16:00	～18時 - 18:00	～業務終了 - end of daily operations
2023	0.4	63.1	69.8	89.1	94.3	95.1	100.0	100.0	100.0	100.0
2024	0.2	63.2	69.9	90.2	93.7	94.1	100.0	100.0	100.0	100.0
2025	0.2	65.0	72.2	92.5	93.8	93.9	100.0	100.0	100.0	100.0
24/ 12	0.2	66.1	72.3	92.2	93.9	94.1	100.0	100.0	100.0	100.0
25/ 1	0.2	62.6	71.7	91.6	93.9	94.1	100.0	100.0	100.0	100.0
2	0.2	64.2	72.3	92.5	94.0	94.2	100.0	100.0	100.0	100.0
3	0.2	63.2	71.7	91.7	93.6	93.9	99.8	100.0	100.0	100.0
4	0.3	64.5	72.0	92.6	94.1	94.3	100.0	100.0	100.0	100.0
5	0.2	65.1	72.3	92.2	93.6	93.8	100.0	100.0	100.0	100.0
6	0.1	65.2	72.2	92.4	93.5	93.6	100.0	100.0	100.0	100.0
7	0.2	65.0	71.4	92.5	93.6	93.8	100.0	100.0	100.0	100.0
8	0.3	67.0	73.1	94.1	94.8	94.9	100.0	100.0	100.0	100.0
9	0.2	65.9	72.7	92.2	93.1	93.2	100.0	100.0	100.0	100.0
10	0.3	65.2	71.9	92.6	93.7	93.8	100.0	100.0	100.0	100.0
11	0.2	66.1	72.6	92.9	93.7	93.8	100.0	100.0	100.0	100.0
12	0.2	66.0	72.8	92.3	93.4	93.5	100.0	100.0	100.0	100.0

(2) 金額

Value										(%)
年・月 Year, month	～9時 - 9:00	～10時 - 10:00	～11時 - 11:00	～12時 - 12:00	～13時 - 13:00	～14時 - 14:00	～15時 - 15:00	～16時 - 16:00	～18時 - 18:00	～業務終了 - end of daily operations
2023	0.3	57.7	65.3	80.4	93.5	95.2	99.9	100.0	100.0	100.0
2024	0.2	61.0	69.0	85.4	93.7	94.5	100.0	100.0	100.0	100.0
2025	0.2	66.9	75.3	92.4	94.4	94.6	100.0	100.0	100.0	100.0
24/ 12	0.1	67.8	75.2	91.4	94.4	94.7	100.0	100.0	100.0	100.0
25/ 1	0.1	63.2	74.0	90.0	94.3	94.6	100.0	100.0	100.0	100.0
2	0.1	65.1	75.0	92.2	94.8	95.1	100.0	100.0	100.0	100.0
3	0.2	64.0	74.0	91.1	94.1	94.5	99.8	100.0	100.0	100.0
4	0.2	66.2	74.9	92.5	94.6	94.8	100.0	100.0	100.0	100.0
5	0.2	67.3	75.4	92.1	93.9	94.1	100.0	100.0	100.0	100.0
6	0.1	67.7	75.5	92.7	94.2	94.4	100.0	100.0	100.0	100.0
7	0.2	67.1	74.2	92.5	94.2	94.4	100.0	100.0	100.0	100.0
8	0.3	69.9	76.7	94.7	95.8	95.9	100.0	100.0	100.0	100.0
9	0.2	68.0	76.1	92.4	94.0	94.2	100.0	100.0	100.0	100.0
10	0.2	67.6	75.8	92.7	94.1	94.3	100.0	100.0	100.0	100.0
11	0.2	68.9	76.4	93.3	94.5	94.7	100.0	100.0	100.0	100.0
12	0.2	67.7	75.7	92.7	94.2	94.4	100.0	100.0	100.0	100.0

(注) 1. 国債振込口座振替決済のうちDVP決済のみの計数。

2. 決済時間帯は8時30分から21時（通常日）。

Notes: 1. Calculated based on DVP settlement in the JGB Book-Entry System.

2. Operating hours of the system on regular business days are from 8:30 to 21:00.

II. 民間決済システム関連計数
Private Clearing and Settlement Systems

1. 手形交換高（電子交換所）¹

The Electronic Clearing House's Bill and Check Clearing System¹

(千枚、億円、括弧内は前年比<%)

(Thousands, 100 million yen, (a))

年・月	手形交換高					日銀当座預金における決済状況		
	Volume and Value of Bills/Checks Exchanged					Net Positions Settled via BOJ Current Accounts		
	交換枚数 (1営業日平均)	交換金額 (1営業日平均)	1枚当り 金額 (千円)	ピーク日 交換枚数	ピーク日 交換金額	決済金額 ² (1営業日平均)	個別行ネット 決済額ピーク ³	
							Peak Value of the Individual Bank's Net Position ³	
Year, month	Volume (daily average)	Value (daily average)	Value per Bill/Check (b)	Peak Volume	Peak Value	Value ² (daily average)	最大 受超額 Largest Net Credit Position	最大 払超額 Largest Net Debit Position
2023	129 (-7.1)	3,797 (-6.5)	2,932	579	26,389	2,182 (-11.0)	4,377	5,603
2024	107 (-17.4)	3,303 (-13.0)	3,086	461	17,464	2,041 (-6.5)	4,715	4,356
2025	82 (-23.2)	2,840 (-14.0)	3,454	421	14,484	1,963 (-3.8)	3,177	3,551
24/ 12	106 (-7.0)	3,035 (-4.6)	2,847	371	9,488	1,981 (+3.2)	3,803	1,037
25/ 1	112 (-17.3)	3,398 (-15.3)	3,010	421	10,878	1,918 (-8.3)	1,364	993
2	100 (-16.2)	2,849 (-13.7)	2,826	374	10,858	1,599 (-22.3)	1,740	952
3	92 (-6.9)	3,149 (-4.5)	3,419	332	11,082	2,063 (-9.7)	1,833	1,053
4	83 (-33.2)	2,896 (-31.7)	3,453	322	11,637	2,094 (-7.1)	2,221	1,463
5	74 (-31.7)	3,456 (-21.0)	4,667	123	12,183	2,462 (-19.7)	3,177	3,551
6	92 (-0.9)	3,502 (+12.3)	3,782	302	11,548	2,536 (+23.8)	2,674	2,247
7	82 (-32.8)	2,454 (-24.5)	2,979	264	10,086	1,875 (+0.1)	2,267	1,216
8	63 (-22.6)	2,273 (-8.0)	3,597	108	4,020	1,686 (+8.5)	1,184	779
9	83 (-29.8)	3,130 (-15.0)	3,730	265	14,484	2,013 (-6.2)	1,792	1,699
10	66 (-27.8)	2,331 (-9.3)	3,504	224	8,115	1,443 (-14.8)	1,899	973
11	62 (-24.0)	2,310 (-2.3)	3,723	109	12,394	1,937 (+32.0)	2,709	3,509
12	75 (-29.4)	2,405 (-20.7)	3,196	233	9,823	1,917 (-3.2)	2,508	1,505

出所：全国銀行協会、日本銀行

Sources: Japanese Bankers Association; Bank of Japan.

(注) 1. 枚数・金額は「片道ベース」。2022年11月4日に電子交換所での手形交換が開始。

2. 日銀当座預金における決済金額は、受超額および払超額の合計。

3. 個別行ネット決済額ピークとは、月中（あるいは年中）各営業日の個別行の受超額または払超額の最大値。

Notes: 1. Each instruction is counted once in calculating volume and value. The Electronic Clearing House launched bill and check clearing services on November 4, 2022.

2. The aggregate value of credits and debits posted to BOJ current accounts.

3. The maximum value of the individual bank's net credit or debit positions that are recorded during a month or year.

(a) Figures in parentheses are year-on-year percentage changes.

(b) Thousand yen.

2. 全銀システム取扱高

Zengin System

2-1 全銀システム取扱高^{1,2}

Transactions in the Zengin System^{1,2}

(千件、億円、括弧内は前年比<%>)

(Thousands, 100 million yen, (a))

年・月 Year, month	取扱件数 ³ (1営業日平均) Volume ³ (daily average)	取扱金額 ³ (1営業日平均) Value ³ (daily average)	1件当り金額 ³ (千円) Value per Transaction ³ (thousand yen)	ピーク日 取扱件数 ⁴ Peak Volume ⁴	ピーク日 取扱金額 ⁴ Peak Value ⁴
2023	8,049 (+4.4)	143,718 (+5.1)	1,786	31,814	776,639
2024	8,609 (+7.0)	155,660 (+8.3)	1,808	32,947	789,959
2025	9,096 (+5.7)	172,684 (+10.9)	1,898	36,278	904,364
24/ 12	10,199 (+9.7)	170,561 (+13.9)	1,672	26,575	388,919
25/ 1	8,698 (+1.9)	172,882 (+11.1)	1,988	27,777	662,186
2	9,816 (+8.6)	170,686 (+15.7)	1,739	30,496	712,998
3	9,029 (+8.2)	194,146 (+12.5)	2,150	30,885	904,364
4	8,920 (+6.6)	171,592 (+10.8)	1,924	29,976	764,782
5	8,374 (+6.7)	166,915 (+10.6)	1,993	26,429	651,898
6	9,660 (+4.2)	171,364 (+9.6)	1,774	36,278	807,618
7	8,201 (+1.5)	157,207 (+4.1)	1,917	27,553	648,140
8	9,144 (+10.8)	159,827 (+9.8)	1,748	27,062	636,253
9	9,027 (+0.9)	179,482 (+4.2)	1,988	28,638	797,431
10	8,731 (+5.4)	164,836 (+14.1)	1,888	28,628	671,488
11	9,269 (+12.4)	179,764 (+21.4)	1,939	30,059	722,901
12	10,333 (+1.3)	185,223 (+8.6)	1,793	29,952	392,682

出所：全国銀行資金決済ネットワーク

Source: Japanese Banks' Payment Clearing Network.

2-2 大口内為取引の決済¹

Large-value Transactions in the Zengin System¹

(件、億円、括弧内は前年比<%>)

(Cases, 100 million yen, (a))

年・月 Year, month	決済件数 (1営業日平均) Volume (daily average)	決済金額 (1営業日平均) Value (daily average)	1件当り金額 Value per Transaction	ピーク日 決済件数 Peak Volume	ピーク日 決済金額 Peak Value
2023	11,282 (+4.5)	104,775 (+5.3)	9.3	65,256	559,621
2024	12,015 (+6.5)	114,237 (+9.0)	9.5	64,070	585,319
2025	12,960 (+7.9)	128,523 (+12.5)	9.9	73,888	657,900
24/ 12	12,773 (+11.1)	122,414 (+15.7)	9.6	30,266	280,243
25/ 1	13,444 (+8.9)	127,865 (+13.1)	9.5	57,938	434,478
2	13,016 (+11.0)	125,325 (+18.3)	9.6	60,631	485,955
3	14,854 (+10.5)	148,858 (+13.5)	10.0	73,888	657,900
4	12,801 (+4.7)	128,093 (+14.5)	10.0	61,486	529,070
5	12,543 (+5.1)	126,512 (+12.7)	10.1	52,339	453,644
6	12,761 (+9.2)	125,079 (+10.2)	9.8	62,707	547,843
7	11,865 (+2.2)	116,680 (+5.4)	9.8	55,754	426,288
8	11,933 (+9.0)	119,179 (+9.7)	10.0	52,523	435,559
9	13,867 (+4.2)	134,164 (+4.4)	9.7	65,572	568,462
10	12,169 (+10.5)	123,440 (+16.2)	10.1	57,751	440,264
11	13,177 (+15.7)	133,338 (+23.4)	10.1	56,326	501,751
12	13,308 (+4.2)	135,097 (+10.4)	10.2	30,322	294,325

(注) 1. 件数・金額は「片道ベース」。

2. 2018年10月9日以降は、既存システム（「コアタイムシステム」、通常平日8時30分から15時30分に稼動）の稼動時間外に稼動する「モアタイムシステム」が稼動開始し全銀システムが24/7化したため、夜間・早朝及び休日の取引を含む。

3. 発信日基準。「モアタイムシステム」取扱分は決済日基準。

4. 決済日基準。

Notes: 1. Each instruction is counted once in calculating volume and value.

2. On October 9, 2018, the Zengin System started its 24/7 operation by launching the "More Time System" running in addition to the operation hours of the original system ("Core Time System", regularly running from 8:30 to 15:30 on weekdays). Transactions during night and morning time, weekends and holidays are included thereafter.

3. Instructions transmitted to the Zengin System during the month or year are counted. For the "More Time System", instructions settled in the Zengin System during the month or year are counted.

4. Figures for instructions settled in the Zengin System during the month or year.

(a) Figures in parentheses are year-on-year percentage changes.

2-3 小口内為取引の決済¹Small-value Transactions in the Zengin System¹

(千件、億円、括弧内は前年比<%>)

(Thousands, 100 million yen, (a))

年・月 Year, month	取扱件数・金額 Volume and Value of Transactions Cleared			日銀当座預金における決済状況 Net Positions Settled via BOJ Current Accounts		
	取扱件数 ² (1営業日平均) Volume ² (daily average)	取扱金額 ² (1営業日平均) Value ² (daily average)	1件当り 金額 ² (千円) Value per Transaction ² (b)	決済金額 ³ (1営業日平均) Value ³ (daily average)	個別行ネット 決済額ピーク ⁴ Peak Value of the Individual Bank's Net Position ⁴	
					最大 受超額 Largest Net Credit Position	最大 払超額 Largest Net Debit Position
2023	8,028 (+4.5)	41,218 (+4.9)	513	9,974 (+3.7)	5,100	11,573
2024	8,588 (+7.0)	43,960 (+6.7)	512	10,778 (+8.1)	5,627	12,096
2025	9,074 (+5.7)	46,776 (+6.4)	516	11,587 (+7.5)	6,393	12,110
24/ 12	10,172 (+9.7)	51,422 (+9.9)	506	15,033 (+9.2)	5,233	12,096
25/ 1	8,676 (+1.9)	47,497 (+5.8)	547	10,820 (+8.4)	5,642	8,633
2	9,795 (+8.6)	47,551 (+8.8)	485	11,525 (+10.2)	5,194	8,179
3	9,006 (+8.2)	48,041 (+8.9)	533	10,550 (+10.9)	6,393	9,514
4	8,898 (+6.6)	46,127 (+1.3)	518	11,136 (+2.7)	5,490	10,498
5	8,353 (+6.7)	43,352 (+3.8)	519	10,564 (+10.6)	4,725	8,126
6	9,635 (+4.2)	49,704 (+7.4)	516	14,158 (+0.8)	5,903	12,110
7	8,181 (+1.4)	42,764 (+0.3)	523	10,015 (+2.8)	5,495	10,100
8	9,124 (+10.8)	43,076 (+9.6)	472	11,108 (+9.9)	5,026	10,665
9	9,005 (+0.9)	47,755 (+3.9)	530	10,300 (+4.1)	5,860	9,998
10	8,709 (+5.4)	43,459 (+8.1)	499	10,571 (+4.5)	6,015	10,567
11	9,247 (+12.4)	48,759 (+15.5)	527	11,729 (+17.4)	5,441	9,467
12	10,306 (+1.3)	53,483 (+4.0)	519	16,231 (+8.0)	5,751	10,849

出所：全国銀行資金決済ネットワーク、日本銀行

Sources: Japanese Banks' Payment Clearing Network; Bank of Japan.

(注) 1. 件数・金額は「片道ベース」。2018年10月9日以降は、既存システム（「コアタイムシステム」、通常平日8時30分から15時30分に稼動）の稼動時間外に稼動する「モアタイムシステム」が稼動開始し全銀システムが24/7化したため、夜間・早朝及び休日の取引を含む。

2. 「コアタイムシステム」取扱分は発信日基準。「モアタイムシステム」取扱分は決済日基準。

3. 日銀当座預金における決済金額は、受超額および払超額の合計。

4. 個別行ネット決済額ピークとは、月中（あるいは年中）各営業日の個別行の受超額または払超額の最大値。

Notes: 1. Each instruction is counted once in calculating volume and value. On October 9, 2018, the Zengin System started its 24/7 operation by launching the "More Time System" running in addition to the operation hours of the original system ("Core Time System", regularly running from 8:30 to 15:30 on weekdays). Transactions during night and morning time, weekends and holidays are included thereafter.

2. For the "Core Time System", instructions transmitted to the Zengin System during the month or year are counted. For the "More Time System", instructions settled in the Zengin System during the month or year are counted.

3. The aggregate value of credits and debits posted to BOJ current accounts.

4. The maximum value of the individual bank's net credit or debit positions that are recorded during the month or year.

(a) Figures in parentheses are year-on-year percentage changes.

(b) Thousand yen.

2-4 小口内為取引の決済:コアタイムシステム取扱分¹

Small-value Transactions in the Zengin System: Core Time System¹

(千件、億円、括弧内は前年比<%)>

(Thousands, 100 million yen, (a))

年・月	取扱件数・金額				
	Volume and Value of Transactions Cleared				
	取扱件数 ² (1営業日平均)	取扱金額 ² (1営業日平均)	1件当り 金額 ² (千円)	ピーク日 取扱 件数 ³	ピーク日 取扱 金額 ³
Year, month	Volume ² (daily average)	Value ² (daily average)	Value per Transaction ² (b)	Peak Volume ³	Peak Value ³
2023	7,050 (+2.9)	39,544 (+4.4)	561	30,894	223,980
2024	7,416 (+5.2)	41,921 (+6.0)	565	31,818	225,685
2025	7,714 (+4.0)	44,343 (+5.8)	575	33,045	254,330
24/ 12	8,827 (+7.6)	48,892 (+9.1)	554	25,346	117,574
25/ 1	7,327 (-0.1)	45,017 (+5.1)	614	26,741	225,276
2	8,435 (+7.2)	45,105 (+8.2)	535	29,095	224,062
3	7,623 (+5.8)	45,538 (+8.2)	597	27,996	241,336
4	7,623 (+6.5)	43,837 (+0.8)	575	27,516	231,021
5	7,025 (+4.9)	41,183 (+3.3)	586	25,417	195,946
6	8,297 (+1.8)	47,397 (+6.9)	571	33,045	254,330
7	6,941 (+0.7)	40,554 (-0.1)	584	26,430	219,315
8	7,840 (+9.8)	40,842 (+9.1)	521	25,934	198,173
9	7,521 (-1.1)	45,128 (+3.1)	600	27,216	225,773
10	7,398 (+3.4)	41,104 (+7.2)	556	27,468	228,518
11	7,763 (+10.0)	46,118 (+14.7)	594	28,732	218,156
12	8,806 (-0.2)	50,542 (+3.4)	574	28,522	122,421

出所：全国銀行資金決済ネットワーク、日本銀行

Sources: Japanese Banks' Payment Clearing Network; Bank of Japan.

(注) 1. 件数・金額は全銀システムの「コアタイムシステム（通常平日8時30分から15時30分に稼動）」における「片道ベース」。

2. 発信日基準。

3. 決済日基準。

Notes: 1. Each instruction to the "Core Time System (regularly running from 8:30 to 15:30 on weekdays)" is counted once in calculating volume and value.

2. Figures for instructions transmitted to the Zengin System during the month or year.

3. Figures for instructions settled in the Zengin System during the month or year.

(a) Figures in parentheses are year-on-year percentage changes.

(b) Thousand yen.

2-5 小口内為取引の決済:モアタイムシステム取扱分¹Small-value Transactions in the Zengin System: More Time System¹

(千件、億円、括弧内は前年比<%>)

(Thousands, 100 million yen, (a))

年・月 Year, month	取扱件数・金額 Volume and Value of Transactions Cleared				
	取扱件数 ² (1営業日平均)	取扱金額 ² (1営業日平均)	1件当り 金額 ² (千円)	ピーク日 取扱 件数	ピーク日 取扱 金額
	Volume ² (daily average)	Value ² (daily average)	Value per Transaction ² (b)	Peak Volume	Peak Value
2023	977 (+18.4)	1,673 (+17.5)	171	3,259	4,361
2024	1,172 (+19.9)	2,040 (+21.9)	174	3,988	6,330
2025	1,360 (+16.0)	2,432 (+19.2)	179	4,877	7,353
24/ 12	1,346 (+25.7)	2,530 (+27.7)	188	3,426	5,890
25/ 1	1,349 (+13.9)	2,480 (+20.2)	184	4,877	6,961
2	1,360 (+18.1)	2,446 (+21.9)	180	3,766	5,991
3	1,383 (+23.5)	2,503 (+23.7)	181	3,466	5,130
4	1,275 (+7.4)	2,289 (+11.5)	180	4,049	5,807
5	1,327 (+17.2)	2,169 (+14.9)	163	3,798	4,889
6	1,338 (+21.8)	2,307 (+19.9)	172	3,560	5,445
7	1,240 (+5.6)	2,211 (+7.6)	178	3,952	5,323
8	1,284 (+17.4)	2,234 (+19.6)	174	3,260	5,002
9	1,485 (+13.1)	2,627 (+21.0)	177	3,502	5,488
10	1,311 (+18.4)	2,356 (+24.9)	180	4,318	5,799
11	1,484 (+27.1)	2,640 (+30.7)	178	4,443	6,360
12	1,500 (+11.5)	2,941 (+16.2)	196	4,225	7,353

出所：全国銀行資金決済ネットワーク、日本銀行

Sources: Japanese Banks' Payment Clearing Network; Bank of Japan.

(注) 1. 件数・金額は「モアタイムシステム」における「片道ベース」の計数。決済日基準。なお「モアタイムシステム」は夜間・早朝及び休日など「コアタイムシステム（通常平日8時30分から15時30分）」稼働時間外に稼働。

2. 1営業日平均取扱件数・金額は、取扱高を決済日数で除することで算出。

Notes: 1. Figures are for the "More Time System" running in addition to the operation hours of the "Core Time System (regularly running from 8:30 to 15:30 on weekdays)" and covering night and morning time, weekends and holidays. Each instruction settled in the Zengin System during the month or year is counted once in calculating volume and value.

2. Daily average is total volume or value divided by the number of days on which the instructions are settled.

(a) Figures in parentheses are year-on-year percentage changes.

(b) Thousand yen.

3. 外為円決済交換高¹

Foreign Exchange Yen Clearing System¹

(件、億円、括弧内は前年比<%>)

(Cases, 100 million yen, (a))

年・月 Year, month	交換件数 (1営業日平均) Volume (daily average)	交換金額 (1営業日平均) Value (daily average)	1件当り金額 Value per Settlement	ピーク日 交換金額 Peak Value
2023	31,890 (+6.6)	221,748 (+1.2)	7.0	390,762
2024	34,258 (+7.4)	246,709 (+11.3)	7.2	457,498
2025	35,908 (+4.8)	261,554 (+6.0)	7.3	480,187
24/ 12	34,181 (+0.9)	240,384 (+4.4)	7.0	363,795
25/ 1	35,226 (+1.4)	269,544 (+3.2)	7.7	378,424
2	35,758 (+7.5)	251,006 (-5.1)	7.0	350,443
3	37,722 (+3.3)	300,846 (+5.8)	8.0	442,126
4	34,735 (+6.3)	287,582 (+16.2)	8.3	357,502
5	36,123 (+5.3)	237,117 (+3.0)	6.6	366,446
6	35,332 (+2.0)	253,887 (+4.5)	7.2	436,327
7	34,721 (+2.5)	241,351 (+2.8)	7.0	345,223
8	34,622 (+1.9)	233,484 (-1.3)	6.7	310,704
9	37,410 (+2.8)	274,956 (+6.6)	7.3	435,519
10	35,182 (+6.9)	250,882 (+7.7)	7.1	406,040
11	38,129 (+12.2)	271,748 (+16.4)	7.1	480,187
12	36,345 (+6.3)	268,121 (+11.5)	7.4	397,544

出所：全国銀行協会

Source: Japanese Bankers Association.

(注) 1. 件数・金額は「片道ベース」。

Notes: 1. Each instruction is counted once in calculating volume and value.

(a) Figures in parentheses are year-on-year percentage changes.

4. 民間証券・デリバティブ決済システム

Private Clearing and Settlement Systems for Securities and Derivatives

4-1 清算機関の日銀当座預金決済（決済金額、1営業日平均）¹

Settlement via BOJ Current Accounts in the Central Counterparties (value, daily average)¹

(億円、括弧内は前年比<%)

(100 million yen, (a))

年・月 Year, month	日本証券クリアリング機構 Japan Securities Clearing Corporation (JSCC)		ほふりクリアリング ⁴ JASDEC DVP Clearing Corporation (JDCC) ⁴	東京金融取引所 (百万円) Tokyo Financial Exchange (TFX) (million yen)
	国債店頭取引 ² JGB Over-The-Counter Transactions ²	取引所取引等 ³ Exchange-Traded Securities and Derivatives ³		
2023	672,113 (+9.4)	3,195 (+16.1)	12,082 (+13.8)	0 (-61.1)
2024	727,753 (+8.3)	3,919 (+22.7)	13,883 (+14.9)	2 (+360.5)
2025	727,361 (-0.1)	4,205 (+7.3)	14,747 (+6.2)	5 (+224.3)
24/ 12	709,684 (-1.9)	3,612 (-15.7)	11,739 (-5.8)	5 (+231.0)
25/ 1	770,569 (-0.3)	3,291 (-11.1)	12,147 (+1.7)	2 (+268.5)
2	755,880 (+2.1)	3,112 (-13.2)	12,420 (-9.3)	3 (+775.8)
3	736,681 (-3.2)	5,208 (-7.3)	17,159 (-1.5)	3 (+190.2)
4	775,744 (+7.5)	3,977 (-16.3)	16,630 (+3.8)	14 (+4,195.7)
5	737,405 (+4.2)	3,283 (+1.7)	13,228 (+9.0)	7 (+375.7)
6	707,183 (-2.2)	4,391 (+18.7)	13,892 (+10.7)	4 (+46.3)
7	674,500 (-5.6)	3,864 (+13.0)	12,776 (+11.9)	5 (+233.9)
8	685,221 (-4.8)	3,356 (-10.1)	13,124 (-11.1)	7 (+193.4)
9	689,704 (-7.7)	5,519 (+9.5)	17,157 (+5.2)	8 (+411.4)
10	737,167 (+3.7)	4,883 (+37.2)	16,008 (+11.8)	4 (+99.0)
11	722,510 (+1.4)	4,799 (+49.5)	19,881 (+36.5)	4 (+264.1)
12	741,753 (+4.5)	4,611 (+27.7)	12,894 (+9.8)	2 (-56.0)

出所：日本証券クリアリング機構、ほふりクリアリング、東京金融取引所

Sources: Japan Securities Clearing Corporation; JASDEC DVP Clearing Corporation; Tokyo Financial Exchange.

- (注) 1. 日銀当座預金における清算機関による入金および引落の合計（片道ベース）。
2. 国債DVP決済にかかる資金決済のほか、FOS決済（銘柄毎にネットtingが行われた後の証券決済債務の時価評価額と金銭決済債務との差額、現金担保付債券貸借取引および現先取引の取引期間中の利払期日における利金相当額支払債務の額、清算対象取引にかかる変動証拠金相当額等の資金決済）を含む。
3. 取引所取引等DVP決済にかかる資金決済のほか、国債先物取引等にかかる差金決済等も含む。但し、国債先物取引の現渡決済に対応するDVP資金決済は除く。
4. 株式等の一般振替DVP決済にかかる資金決済のほか、決済促進送金（債務引受けを円滑に進めるため、参加者が日中随時差し入れる資金）を含む。また、売買取引分と貸株取引分を含む。

- Notes: 1. The aggregate value of credits and debits posted to BOJ current accounts. Each instruction is counted once in calculating value.
2. Payments associated with DVP for JGBs as well as those associated with "funds only settlement." Some major components of "funds only settlement" are (i) transactions adjustment payments to cover the difference between the market value of securities settlement obligations and the actual contract value of payment obligations, (ii) transfer of coupon payments received by borrowers or buyers of securities on a coupon payment date that arrived during the term of cash-collateralised securities lending or repo transactions, (iii) variation margin payments to cover the difference between the actual contract value of forward payment obligations and the market value of forward securities settlement obligations.
3. Payments associated with DVP for exchange-traded securities as well as those associated with futures contracts and options (e.g., cash settlement for JGB futures), but excludes payments associated with deliveries of JGBs for JGB futures.
4. Payments associated with DVP for non-exchange traded securities including "settlement progress payments." "Settlement progress payments" refers to cash wired by a participant to JDCC in order to ensure the fulfillment of its payment obligations. Also, payments associated with stock lending and borrowing transactions are included.

(a) Figures in parentheses are year-on-year percentage changes.

4-2 証券集中保管機関の日銀当座預金DVP決済（1営業日平均）¹

DVP Settlement via BOJ Current Accounts in the Central Securities Depository¹

(1) 件数 (件、括弧内は前年比<%>)

Volume		(Transfers, (a))			
年・月 Year, month	証券保管振替機構 Japan Securities Depository Center				
	短期社債 CP	一般債 ² Corporate Bonds ²	投資信託 Investment Trust	株式等 ³ Stocks ³	
2023	241 (+5.0)	529 (+18.7)	6,984 (+6.1)	0 (+5.5)	
2024	289 (+19.8)	511 (-3.4)	7,757 (+11.1)	0 (-26.7)	
2025	350 (+21.3)	513 (+0.3)	7,731 (-0.3)	0 (-40.6)	
24/ 12	358 (+35.7)	603 (+8.9)	7,987 (+3.2)	1 (-25.0)	
25/ 1	335 (+27.4)	407 (-1.2)	7,576 (-3.6)	0 (+25.0)	
2	344 (+42.8)	454 (+6.8)	7,838 (-1.1)	0 (+5.6)	
3	358 (+39.0)	565 (-0.9)	8,015 (-3.1)	0 (-25.0)	
4	336 (+18.5)	412 (-32.1)	7,419 (+0.3)	0 (-50.0)	
5	371 (+33.6)	508 (-1.2)	7,584 (-0.9)	0 (+5.0)	
6	383 (+34.6)	693 (+7.9)	7,514 (-0.2)	0 (-82.7)	
7	358 (+21.2)	577 (+0.7)	7,987 (+1.5)	0 (-75.0)	
8	332 (+12.6)	361 (+9.1)	7,966 (+6.9)	0 (-65.0)	
9	341 (+9.5)	592 (-1.0)	7,724 (+6.3)	0 (-76.3)	
10	309 (+8.3)	490 (+2.1)	7,841 (-0.1)	0 (-50.0)	
11	366 (+19.1)	452 (+22.4)	7,755 (-3.3)	0 (+85.2)	
12	371 (+3.5)	608 (+0.8)	7,559 (-5.4)	0 (-36.4)	

(2) 金額 (億円、括弧内は前年比<%>)

Value		(100 million yen, (a))			
年・月 Year, month	証券保管振替機構 Japan Securities Depository Center				
	短期社債 CP	一般債 ² Corporate Bonds ²	投資信託 Investment Trust	株式等 ³ Stocks ³	
2023	19,363 (+3.9)	4,416 (+12.9)	3,728 (+14.3)	21 (+1,261.8)	
2024	25,958 (+34.1)	4,277 (-3.1)	4,184 (+12.2)	28 (+29.0)	
2025	33,060 (+27.4)	4,281 (+0.1)	4,301 (+2.8)	15 (-45.7)	
24/ 12	35,562 (+59.8)	5,008 (+4.4)	4,069 (-1.5)	146 (+207.9)	
25/ 1	32,324 (+43.7)	3,333 (-4.6)	3,849 (-10.2)	26 (+841.2)	
2	32,755 (+63.7)	3,464 (+27.5)	4,227 (-10.1)	1 (-29.3)	
3	34,146 (+56.9)	4,700 (-0.6)	4,142 (-20.6)	5 (-25.2)	
4	29,863 (+21.3)	3,891 (-22.5)	3,773 (-7.8)	0 (-63.2)	
5	34,908 (+41.4)	4,080 (+3.1)	3,605 (-13.7)	0 (+69.1)	
6	35,674 (+39.6)	5,817 (-5.5)	3,704 (-8.9)	1 (-93.3)	
7	32,925 (+30.5)	5,006 (+3.3)	3,926 (-16.8)	0 (-91.5)	
8	30,365 (+17.5)	2,594 (-6.0)	4,321 (+17.3)	0 (-100.0)	
9	33,001 (+20.2)	5,051 (-5.7)	4,692 (+36.2)	0 (-99.9)	
10	28,834 (+4.4)	4,283 (-7.0)	5,238 (+33.9)	23 (-75.2)	
11	35,288 (+18.2)	3,304 (+30.3)	5,058 (+31.7)	27 (+1,420.2)	
12	36,881 (+3.7)	5,384 (+7.5)	5,044 (+24.0)	92 (-37.3)	

出所：証券保管振替機構、日本銀行

Sources: Japan Securities Depository Center; Bank of Japan.

- (注) 1. 件数・金額は「片道ベース」。
2. 一般債の件数・金額は、円貨で発行された債券（デュアルカレンシー債等を含む）に限る。
3. 株式等の件数・金額は、株式・新株予約権付社債の発行および新株予約権付社債の元利金払を含む。

- Notes: 1. Each instruction is counted once in calculating volume and value.
2. Figures only for the securities denominated in yen at the time of the issue.
3. Figures for (i) issuance of stocks and bonds with share options and (ii) principal and interest payments for bonds with share options.

(a) Figures in parentheses are year-on-year percentage changes.

Ⅲ. 電子マネー¹
Electronic Money¹

(括弧内は前年比<%)
(a)

年・月	決済件数 (百万件)	決済金額 (億円)	1件当り 決済金額 (円)	発行枚数 ² (万枚)	うち 携帯電話	端末台数 ² (万台)	残高 ³ (億円)
Year, month	Volume of Transactions (millions)	Value of Transactions (100 million yen)	Value per Transaction (yen)	Number of Electronic Money Instruments Issued ² (b)	Of which Mobile Phones	Number of Terminals ² (b)	Value Outstanding ³ (c)
2023	6,156 (+4.7)	64,066 (+5.3)	1,041	53,245	6,568	826	4,958
2024	6,010 (-2.4)	61,890 (-3.4)	1,030	56,359	7,355	915	4,804
2025	... (...)	... (...)	...	...	...	...	5,043
24/ 12	503 (-2.7)	5,746 (-2.7)	1,142	56,359	7,355	915	...
25/ 1	468 (-1.7)	4,888 (-2.3)	1,045	56,609	7,418	922	...
2	436 (-4.7)	4,564 (-4.4)	1,047	56,846	7,478	931	...
3	483 (-2.2)	5,078 (-1.9)	1,050	57,159	7,549	939	4,919
4	480 (-3.1)	4,930 (-2.4)	1,028	57,473	7,622	947	...
5	489 (-3.7)	5,108 (-2.8)	1,045	57,743	7,682	959	...
6	499 (-0.7)	5,061 (-1.2)	1,014	57,990	7,739	960	...
7	523 (-3.2)	5,152 (-3.2)	985	58,261	7,804	966	...
8	506 (-3.0)	5,184 (-3.4)	1,024	58,518	7,865	970	...
9	488 (-3.5)	4,828 (-2.6)	988	58,785	7,924	980	5,043
10	487 (-5.2)	4,922 (-3.1)	1,010	59,037	7,981	988	...
11	464 (-5.6)	4,883 (-3.2)	1,051	59,288	8,038	995	...
12	... (...)	... (...)	...	...	...	...	...

(注) 1. プリペイド方式のうちIC型の電子マネーが対象。本調査は、調査対象先8社（具体的には、専業系：楽天Edy株式会社<楽天Edy>、鉄道会社などが発行する交通系：九州旅客鉄道株式会社<SUGOCA>、西日本旅客鉄道株式会社<ICOCA>、株式会社パスモ<PASMO>、東日本旅客鉄道株式会社<Suica>、北海道旅客鉄道株式会社<Kitaca>、小売流通企業が発行する流通系：イオン株式会社<WAON>、株式会社セブン・カードサービス<nanaco>）から提供されたデータを集計したもの。交通系については、乗車や乗車券購入に利用されたものは含めていない。

2. 月末もしくは年末時点。

3. 月計数は月末、年計数は9月末時点。

Notes: 1. Figures cover electronic money which requires users to load a certain value before use (pre-paid type) and in which a contactless integrated circuit (IC) chip is embedded. These are calculated by submitted data from eight issuers, i.e., electronic money service providers (Rakuten Edy, Inc, "Rakuten Edy"), public transportation service providers such as railway companies (East Japan Railway Company, "Suica"; Hokkaido Railway Company, "Kitaca"; Kyushu Railway Company, "SUGOCA"; PASMO Co., Ltd, "PASMO"; and West Japan Railway Company, "ICOCA"), and retail companies (AEON Co., Ltd, "WAON"; and Seven Card Service Co., Ltd, "nanaco"). The value and volume reported by public transportation service providers do not include those for fare collections.

2. Figures are as of end of period.

3. Monthly figures are as of end of period. Yearly figures are as of end of September.

(a) Figures in parentheses are year-on-year percentage changes.

(b) 10 thousands.

(c) 100 million yen.

IV. デビットカード¹
Debit Card¹

(括弧内は前年比<%>)
(a)

年度・ 四半期	決済件数 ² (百万件)	決済金額 ² (億円)	1件当り 決済金額 ² (円)	発行枚数 ³ (万枚)	発行金融機関数 ⁴
Fiscal Year, Quarter	Volume of Transactions ² (millions)	Value of Transactions ² (100 million yen)	Value per Transaction ² (yen)	Number of Debit Cards Issued ³ (10 thousands)	Number of Financial Institutions Issuing Debit Cards ⁴
2020	525 (+38.8)	22,665 (+23.9)	4,320	45,646	1,092
2021	653 (+24.5)	28,336 (+25.0)	4,337	45,962	1,077
2022	770 (+17.9)	33,388 (+17.8)	4,333	46,539	1,093
2023	904 (+17.4)	38,399 (+15.0)	4,247	46,659	1,079
2024	1,112 (+23.0)	46,380 (+20.8)	4,171	46,718	1,065
23/ 1-3	198 (+16.9)	8,529 (+16.3)	4,317	...	1,093
4-6	210 (+16.4)	8,701 (+10.5)	4,140	...	1,087
7-9	227 (+17.4)	9,129 (+12.4)	4,025	46,659	1,086
10-12	232 (+16.6)	10,226 (+15.4)	4,401	...	1,086
24/ 1-3	235 (+18.9)	10,344 (+21.3)	4,404	...	1,079
4-6	250 (+18.9)	10,256 (+17.9)	4,103	...	1,059
7-9	275 (+21.1)	11,056 (+21.1)	4,027	46,718	1,060
10-12	281 (+20.8)	12,391 (+21.2)	4,416	...	1,069
25/ 1-3	307 (+30.6)	12,678 (+22.6)	4,132	...	1,065
4-6	328 (+22.4)	12,946 (+17.5)	3,947	...	1,062
7-9	361 (+22.6)	14,016 (+17.9)	3,879	...	1,063
10-12	... (...)	... (...)	...	...	...

- (注) 1. 本調査は、本邦にてデビットカードを取り扱っている日本電子決済推進機構 (JEPP0)、株式会社ジェーシービー、ビザ・ワールドワイド・ジャパン株式会社、銀聯国際日本支社、マスターカード・ジャパン株式会社 (2025年第2四半期に追加) の5調査先から提供された計数を集計したもの。
2. 国内外の加盟店取引と海外ATMにおける利用を含む。国内ATMにおける利用は含まない。
3. 一部、非流通枚数を含む。9月末時点の発行残高。
4. 四半期末もしくは年度末計数。各社のデビットカードを発行している金融機関の延べ数。
- Notes: 1. Figures are aggregation of figures submitted by five debit card networks, i.e., JEPP0, JCB, VISA, UnionPay, and Mastercard (from 2025Q2).
2. Transactions at domestic and overseas merchants and overseas ATMs are counted. Transactions at domestic ATMs are excluded.
3. Cards that are not in circulation are partly included. Number outstanding as of the end of September.
4. Figures as of the end of the period. Financial institutions that issue debit cards from multiple networks are counted as many times as the number of networks that these financial institutions use.
- (a) Figures in parentheses are year-on-year percentage changes.

参考

I. 民間証券・デリバティブ決済システムにおける決済関連計数（日銀当座預金決済を除く）については、以下のホームページをご覧ください。

(1) 日本証券クリアリング機構

home > 各種情報 > 統計情報

取引所取引 : https://www.jpx.co.jp/jscc/torihiki_jyo.html
国債店頭取引 : <https://www.jpx.co.jp/jscc/tentou.html>
CDS : https://www.jpx.co.jp/jscc/toukei_cds.html
金利スワップ : https://www.jpx.co.jp/jscc/toukei_irs.html

(2) 東京金融取引所

ホーム > 取引関連データ：TFXヒストリカルデータベース

<https://www.tfx.co.jp/historical/>

(3) 証券保管振替機構、ほふりクリアリング

トップページ > 統計情報

<https://www.jasdec.com/statistics/>

II. リテール決済に関する計数（クレジットカード）については、以下のホームページをご覧ください。

日本クレジット協会

ホーム > クレジット関連資料 > クレジット関連統計

<https://www.j-credit.or.jp/information/statistics/index.html>

Reference

I. With respect to data for private clearing and settlement systems for securities and derivatives (excluding those via BOJ current accounts), please look at the following websites.

(1) Japan Securities Clearing Corporation

home > Data and Information > Statistics

Listed Products : https://www.jpx.co.jp/jscc/en/listed_products.html
Japanese Government Bonds : <https://www.jpx.co.jp/jscc/en/jgbcc.html>
Credit Default Swap : https://www.jpx.co.jp/jscc/en/credit_default_swap.html
Interest Rate Swap : https://www.jpx.co.jp/jscc/en/interest_rate_swap.html

(2) Tokyo Financial Exchange

HOME > Trade related data: TFX Historical Database

<https://www.tfx.co.jp/en/historical/>

(3) Japan Securities Depository Center, JASDEC DVP Clearing Corporation

Home > Statistical data

<https://www.jasdec.com/en/statistics/>

II. For retail payment data (credit card), please look at the following website.

Japan Consumer Credit Association

TOP > Credit card statistics

<https://www.j-credit.or.jp/en/statistics/>