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Payment and Settlement Systems Department
Bank of Japan

2016年2月29日
日本銀行 決済機構局

決済動向（２０１６年１月）

PAYMENT AND SETTLEMENT STATISTICS (January 2016)

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。

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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 Year, month	件　数 Volume	金　額 Value	当預振替等[2] Funds Transfers[2]				集中決済[3] Settlement for Private Clearing Systems[3]		その他[4,5] Others[4,5]
			コール取引等 Call Market Transactions	国債DVP[5] DVP for JGB Transac-tions[5]	大口内為取引 Large-value Transactions in the Zengin System	外為円取引 Foreign Exchange Yen Transactions	手形交換 Bill and Check Clearing Systems	全銀システム Zengin System	
2013	66,434 (+7.7)	116.5 (+6.1)	40.8	44.6	8.7	11.9	1.2	0.7	8.7
2014	68,385 (+2.9)	125.1 (+7.4)	39.1	54.3	8.8	12.5	1.0	0.7	8.7
2015	69,279 (+1.3)	135.6 (+8.4)	45.6	55.3	9.0	15.7	0.9	0.7	8.3
15/ 1	71,460 (+3.0)	134.4 (+10.5)	41.2	58.0	9.2	16.2	0.9	0.6	8.3
2	69,637 (+5.4)	137.4 (+14.5)	43.8	59.2	8.8	14.9	0.9	0.7	9.1
3	74,387 (+1.9)	137.6 (+6.0)	44.2	55.0	10.6	16.4	1.0	0.6	9.7
4	68,806 (+3.2)	133.1 (+8.9)	43.3	55.9	9.1	15.0	0.9	0.8	8.2
5	72,432 (+10.3)	137.2 (+18.2)	44.9	57.1	9.5	15.5	1.0	0.6	8.5
6	70,024 (+3.7)	138.1 (+13.2)	45.7	54.5	9.1	16.8	1.0	0.8	10.1
7	67,295 (+4.4)	134.1 (+11.8)	47.0	53.8	8.3	16.2	0.9	0.6	7.3
8	65,648 (+4.5)	131.0 (+10.5)	43.4	54.5	8.2	15.1	0.9	0.7	8.1
9	71,494 (-0.7)	143.5 (+9.2)	49.4	55.4	10.0	17.4	0.9	0.7	9.9
10	64,513 (-2.5)	131.5 (+2.3)	46.9	53.5	8.0	15.4	0.8	0.7	6.2
11	67,510 (-8.9)	132.7 (-3.1)	47.8	53.3	8.8	14.4	0.9	0.7	6.8
12	68,694 (-7.1)	137.7 (+1.8)	49.8	53.6	9.0	15.5	0.9	0.9	7.9
16/ 1	68,653 (-3.9)	140.0 (+4.2)	47.6	60.0	8.9	16.6	0.8	0.6	5.5

（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決済は、2015年10月9日までは「その他」に含まれるが、2015年10月13日以降は「国債DVP」に含まれる。

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 Systems 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. Prior to October 9, 2015, DVP settlement resulting from JGB-related operations was classified as "Others." Since October 13, 2015, it has been classified as "DVP for JGB Transactions."

(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	24,916	36.3	329,620	23.5
地　銀	Regional Banks	4,381	6.4	54,970	3.9
地銀Ⅱ[2]	Regional Banks II[2]	1,128	1.6	6,826	0.5
信　託	Trust Banks	10,436	15.2	354,403	25.3
外　銀	Foreign Banks	8,318	12.1	72,556	5.2
信　金[3]	Shinkin Banks[3]	1,217	1.8	2,406	0.2
短　資	Money Market Dealers	3,406	5.0	221,829	15.8
証　券[2]	Securities Companies[2]	5,549	8.1	126,754	9.1
その他とも合計	Total Including Others	68,653	100.0	1,400,228	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[4] Monthly average of the daily peak of outstanding balance[4]	
2013	29.0 (	+2.5)
2014	29.4 (	+1.3)
2015	21.8 (	-25.7)
15/ 1	32.4 (	+12.7)
2	30.9 (	+9.1)
3	26.7 (	-5.0)
4	25.7 (	-10.3)
5	25.1 (	-11.8)
6	22.8 (	-19.1)
7	23.3 (	-20.9)
8	23.5 (	-21.2)
9	22.9 (	-22.8)
10	13.1 (	-58.7)
11	8.2 (	-74.1)
12	8.4 (	-71.9)
16/ 1	9.5 (	-70.7)

（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. 「信金」は、2015年10月までは信金中央金庫を含む。
4. 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. Prior to October, 2015, "Shinkin Banks" included the Shinkin Central Bank.
4. 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	64	41	15	47	229	60	11	38	510
当座預金 Current Accounts	5	64	41	15	47	229	35	―	35	471
外 為 円 Foreign Exchange Yen Settlement	4	0	1	3	11	1	―	―	7	27
国　　債 JGB Services	5	64	41	15	24	30	60	11	34	284

（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.

３．国債振決口座振替決済
BOJ-NET JGB Services

3-1 国債振決口座振替決済（額面、1営業日平均）[1,2,3]
JGB Settlement in the Book-Entry System (face value, daily average)[1,2,3]

（1）件数　　（件、括弧内は前年比<%>）
Volume　　(Cases, (a))

年・月 Year, month	振替件数 Volume		うちDVP[4] DVP[4]		うち同時担保受払[5] SPDC[5]	
2013	17,780 (	+4.7)	11,541 (	+4.5)	11,055 (	+3.6)
2014	19,076 (	+7.3)	13,313 (	+15.4)	12,843 (	+16.2)
2015	18,261 (	-4.3)	13,247 (	-0.5)	12,611 (	-1.8)
15/ 1	18,977 (	+3.8)	13,916 (	+12.8)	13,334 (	+13.0)
2	19,137 (	+3.9)	14,123 (	+13.0)	13,594 (	+13.1)
3	18,935 (	-1.9)	13,655 (	+3.8)	13,077 (	+3.4)
4	18,480 (	-5.0)	13,509 (	+0.1)	13,058 (	+0.2)
5	18,690 (	+2.4)	13,770 (	+9.5)	13,253 (	+9.1)
6	17,867 (	-3.4)	12,987 (	+2.2)	12,548 (	+2.0)
7	17,639 (	-9.1)	12,880 (	-6.5)	12,381 (	-7.5)
8	17,368 (	-6.6)	12,692 (	-3.8)	12,240 (	-4.5)
9	18,360 (	-6.2)	13,041 (	-5.4)	12,506 (	-5.7)
10	17,780 (	-9.3)	12,759 (	-8.9)	11,881 (	-12.4)
11	17,719 (	-12.7)	12,769 (	-12.0)	11,656 (	-16.3)
12	18,368 (	-4.5)	13,034 (	-4.4)	11,953 (	-8.9)
16/ 1	19,589 (	+3.2)	14,083 (	+1.2)	13,162 (	-1.3)

（2）金額　　（億円、括弧内は前年比<%>）
Value　　(100 million yen, (a))

年・月 Year, month	振替金額 Value		うちDVP[4] DVP[4]		うち同時担保受払[5] SPDC[5]	
2013	903,100 (	+8.6)	441,276 (	+5.9)	422,843 (	+5.8)
2014	1,012,814 (	+12.1)	542,284 (	+22.9)	523,491 (	+23.8)
2015	1,016,420 (	+0.4)	547,544 (	+1.0)	525,864 (	+0.5)
15/ 1	1,075,066 (	+10.2)	575,383 (	+14.3)	553,232 (	+15.0)
2	1,092,647 (	+9.6)	590,177 (	+17.2)	568,235 (	+17.5)
3	1,056,424 (	+0.3)	546,393 (	+2.7)	522,820 (	+2.1)
4	1,031,430 (	+2.0)	553,757 (	+1.2)	536,537 (	+1.5)
5	1,056,433 (	+9.0)	569,755 (	+9.2)	549,618 (	+9.0)
6	1,059,871 (	+7.2)	541,945 (	+4.1)	520,468 (	+3.3)
7	1,021,696 (	+1.7)	535,146 (	-4.5)	515,077 (	-5.5)
8	973,463 (	-1.7)	544,093 (	-0.4)	523,219 (	-1.3)
9	1,025,924 (	-2.4)	552,184 (	-0.3)	525,270 (	-1.3)
10	934,688 (	-12.5)	525,142 (	-9.5)	504,033 (	-10.7)
11	927,315 (	-14.5)	521,488 (	-11.6)	498,262 (	-12.3)
12	948,841 (	-1.7)	523,827 (	-3.6)	501,861 (	-4.1)
16/ 1	1,057,529 (	-1.6)	584,245 (	+1.5)	561,300 (	+1.5)

（注）
1. 件数・金額は「片道ベース」。
2. 振決口座振替とは、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. 2015年10月9日までは国債移転登録決済を含む。
4. 2015年10月9日までは国債系オペ等にかかるDVP決済を含まない。
5. 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. Prior to October 9, 2015, JGB settlement in the Registration System was included.
4. Prior to October 9, 2015, DVP settlement resulting from JGB-related operations was excluded.
5. 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
2013	…	84.1	96.0	98.9	99.5	99.8	100.0	100.0	100.0	100.0
2014	…	88.0	96.7	99.2	99.7	99.9	100.0	100.0	100.0	100.0
2015	0.1	88.9	95.4	99.1	99.7	99.9	100.0	100.0	100.0	100.0
15/ 1	…	89.4	95.6	98.5	99.4	99.8	100.0	100.0	100.0	100.0
2	…	91.6	97.4	99.5	99.8	99.9	100.0	100.0	100.0	100.0
3	…	88.5	95.2	98.7	99.7	99.9	100.0	100.0	100.0	100.0
4	…	91.5	97.4	99.6	99.9	99.9	100.0	100.0	100.0	100.0
5	…	89.7	96.1	99.2	99.8	99.9	100.0	100.0	100.0	100.0
6	…	89.4	96.4	98.8	99.7	99.9	100.0	100.0	100.0	100.0
7	…	90.9	97.0	99.5	99.8	100.0	100.0	100.0	100.0	100.0
8	…	91.9	97.5	99.6	99.9	99.9	100.0	100.0	100.0	100.0
9	…	89.1	95.3	98.7	99.6	100.0	100.0	100.0	100.0	100.0
10	0.2	86.3	93.3	99.4	99.9	99.9	100.0	100.0	100.0	100.0
11	0.4	83.5	91.6	99.4	99.9	99.9	100.0	100.0	100.0	100.0
12	0.4	84.3	91.1	98.9	99.5	99.7	100.0	100.0	100.0	100.0
16/ 1	0.2	86.5	92.7	98.9	99.8	99.9	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
2013	…	84.0	95.7	98.6	99.1	99.4	99.9	100.0	100.0	100.0
2014	…	87.4	96.1	98.8	99.4	99.6	100.0	100.0	100.0	100.0
2015	0.1	89.6	95.8	98.8	99.5	99.6	100.0	100.0	100.0	100.0
15/ 1	…	89.0	95.3	98.4	99.3	99.6	100.0	100.0	100.0	100.0
2	…	91.4	96.8	99.2	99.5	99.7	100.0	100.0	100.0	100.0
3	…	88.7	94.8	98.4	99.4	99.7	100.0	100.0	100.0	100.0
4	…	91.3	96.9	99.3	99.6	99.7	100.0	100.0	100.0	100.0
5	…	90.0	95.9	98.9	99.6	99.7	100.0	100.0	100.0	100.0
6	…	89.3	95.9	98.5	99.5	99.6	100.0	100.0	100.0	100.0
7	…	90.8	96.5	99.2	99.6	99.7	100.0	100.0	100.0	100.0
8	…	91.4	96.8	99.3	99.6	99.7	100.0	100.0	100.0	100.0
9	…	88.9	94.5	98.3	99.3	99.7	100.0	100.0	100.0	100.0
10	0.3	88.6	95.6	98.9	99.6	99.7	100.0	100.0	100.0	100.0
11	0.4	87.8	95.3	99.0	99.6	99.7	100.0	100.0	100.0	100.0
12	0.4	88.1	94.8	98.3	99.0	99.3	99.9	100.0	100.0	100.0
16/ 1	0.2	88.7	94.4	98.3	99.4	99.7	100.0	100.0	100.0	100.0

（注） 1. 国債振決口座振替決済のうちDVP決済のみの計数。2015年10月9日までは、国債移転登録決済を含む。
2. 決済時間帯は8時30分から19時（通常日）。2015年10月9日までは、9時から16時30分（通常日）。

Notes: 1. Calculated based on DVP settlement in the JGB Book-Entry System. Prior to October 9, 2015, DVP settlement in the JGB Registration System was included.

2. Operating hours of the system on regular business days are from 8:30 to 19:00. Prior to October 9, 2015, it was from 9:00 to 16:30.

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

１．手形交換高（東京手形交換所のみ）[1]
Tokyo Clearing House's Bill and Check Clearing System[1]

（千枚、億円、括弧内は前年比〈%〉）
(Thousands, 100 million yen, (a))

年・月 Year, month	手形交換高 Volume and Value of Bills/Checks Exchanged					日銀当座預金における決済状況 Net Positions Settled via BOJ Current Accounts		
	交換枚数（1営業日平均） Volume (daily average)	交換金額（1営業日平均） Value (daily average)	1枚当り金額（千円） Value per Bill/Check (b)	ピーク日交換枚数 Peak Volume	ピーク日交換金額 Peak Value	決済金額[2]（1営業日平均） Value[2] (daily average)	個別行ネット決済額ピーク[3] Peak Value of the Individual Bank's Net Position[3]	
							最大受超額 Largest Net Credit Position	最大払超額 Largest Net Debit Position
2013	95 (-4.8)	11,010 (+0.2)	11,491	378	26,698	9,474 (+3.8)	5,177	5,295
2014	90 (-5.8)	9,770 (-11.3)	10,820	404	29,714	7,734 (-18.4)	5,630	4,773
2015	84 (-6.5)	8,597 (-12.0)	10,188	340	28,223	7,005 (-9.4)	8,892	9,371
15/ 1	83 (-20.1)	8,948 (-21.8)	10,661	340	15,566	7,020 (-17.5)	4,465	2,394
2	85 (-6.4)	8,455 (-21.8)	9,848	291	17,550	7,008 (-19.6)	3,848	3,772
3	92 (+0.7)	9,954 (-15.5)	10,739	318	26,796	7,387 (-15.5)	3,935	3,335
4	81 (-6.8)	8,663 (-17.7)	10,603	296	19,416	6,775 (-20.6)	2,683	4,383
5	80 (+0.4)	9,396 (-11.7)	11,706	179	19,443	7,604 (-21.6)	3,963	3,521
6	92 (-9.0)	9,836 (-10.8)	10,689	295	28,223	7,391 (-9.3)	3,967	3,617
7	87 (-7.8)	7,750 (-14.0)	8,822	277	20,075	6,903 (-10.7)	3,293	4,265
8	78 (+9.5)	7,726 (+0.6)	9,886	283	20,805	7,210 (+10.1)	3,541	4,145
9	84 (-15.4)	8,664 (-6.1)	10,227	277	22,572	6,554 (-1.8)	5,835	6,878
10	68 (-15.4)	7,195 (-9.9)	10,538	117	12,131	6,367 (+0.1)	3,103	3,666
11	93 (+19.1)	8,601 (+4.6)	9,173	280	20,096	7,081 (+10.8)	8,892	9,371
12	82 (-17.1)	8,035 (-12.2)	9,690	121	14,337	6,783 (-1.6)	6,925	6,921
16/ 1	75 (-9.6)	7,663 (-14.4)	10,101	262	13,721	5,480 (-21.9)	2,365	2,246

出所：全国銀行協会、全国銀行資金決済ネットワーク、日本銀行
Sources: Japanese Bankers Association; Japanese Banks' Payment Clearing Network; Bank of Japan.

（注） 1. 枚数・金額は「片道ベース」。
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.
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]
Transactions in the Zengin System[1]

（千件、億円、括弧内は前年比<%>）
(Thousands, 100 million yen, (a))

年・月 Year, month	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] (thousand yen)	ピーク日 取扱件数[3] Peak Volume[3]	ピーク日 取扱金額[3] Peak Value[3]
2013	6,044	+2.6	116,557	+9.0	1,929	25,421	594,462
2014	6,208	+2.7	118,815	+1.9	1,914	26,369	668,117
2015	6,346	+2.2	122,228	+2.9	1,926	24,368	657,536
15/ 1	5,950	-0.1	123,748	+0.4	2,080	19,341	415,556
2	6,624	+2.3	119,687	+3.3	1,807	21,645	451,773
3	5,853	-4.0	138,420	-0.8	2,365	21,384	657,536
4	6,130	+2.1	123,706	+0.7	2,018	22,496	517,962
5	6,261	+11.2	126,699	+12.8	2,024	19,524	456,415
6	6,863	-1.5	124,151	+1.3	1,809	24,208	519,398
7	5,744	+2.0	112,145	+5.4	1,952	21,117	452,859
8	5,907	+0.2	111,386	+9.8	1,886	21,573	476,996
9	6,234	+2.0	132,404	+5.3	2,124	21,591	561,174
10	6,716	+9.9	108,619	+1.0	1,617	20,393	398,025
11	6,555	+4.8	122,217	+0.9	1,865	23,587	511,664
12	7,325	-0.7	124,675	-3.8	1,702	24,368	268,398
16/ 1	5,958	+0.1	119,872	-3.1	2,012	19,890	423,376

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 System[1]

（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
2013	9,886	+6.5	86,679	+10.3	8.8	52,902	450,457
2014	10,146	+2.6	87,889	+1.4	8.7	60,890	490,594
2015	10,348	+2.0	90,466	+2.9	8.7	59,925	482,465
15/ 1	10,532	-1.4	92,379	+1.1	8.8	37,564	278,515
2	10,093	+4.5	87,848	+2.6	8.7	38,913	312,183
3	12,185	+0.0	105,745	-0.9	8.7	59,925	482,465
4	10,421	+3.2	91,040	+0.0	8.7	47,613	344,241
5	10,712	+11.5	95,136	+13.0	8.9	39,686	319,372
6	10,095	+0.2	91,424	+1.5	9.1	45,617	349,828
7	9,510	+3.1	82,874	+6.3	8.7	41,649	296,466
8	9,409	+7.8	81,931	+10.0	8.7	44,192	316,164
9	11,413	+0.7	99,959	+6.7	8.8	53,494	395,655
10	9,149	-1.0	79,827	+1.2	8.7	36,260	260,390
11	10,322	+2.4	88,405	-0.8	8.6	45,836	342,807
12	10,447	-5.4	89,924	-4.0	8.6	25,301	188,288
16/ 1	10,299	-2.2	88,830	-3.8	8.6	38,470	283,037

（注） 1. 件数・金額は「片道ベース」。
2. 発信日基準。
3. 決済日基準。

Notes: 1. Each instruction 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.

2-3 小口内為取引の決済[1]

Small-value Transactions in the Zengin System[1]

（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)	ピーク日取扱件数[3] Peak Volume[3]	ピーク日取扱金額[3] Peak Value[3]	決済金額[4]（1営業日平均） Value[4] (daily average)	個別行ネット決済額ピーク[5] Peak Value of the Individual Bank's Net Position[5] 最大受超額 Largest Net Credit Position	最大払超額 Largest Net Debit Position
2013	6,009 (+2.6)	31,745 (+5.6)	528	25,382	161,755	6,702 (+4.0)	3,857	8,318
2014	6,172 (+2.7)	32,852 (+3.5)	532	26,322	177,523	6,865 (+2.4)	3,767	8,482
2015	6,308 (+2.2)	33,691 (+2.6)	534	24,348	175,071	7,132 (+3.9)	3,843	9,265
15/ 1	5,913 (+0.1)	33,058 (-2.2)	559	19,303	137,041	6,437 (-0.5)	2,724	5,259
2	6,588 (+2.3)	33,581 (+4.0)	510	21,606	139,590	7,167 (+3.2)	3,707	9,265
3	5,808 (-4.1)	34,811 (-1.1)	599	21,324	175,071	6,185 (+0.3)	3,515	8,123
4	6,093 (+2.0)	34,437 (+2.3)	565	22,448	173,721	7,538 (+1.1)	3,136	6,093
5	6,228 (+11.2)	33,868 (+12.1)	544	19,484	137,043	6,465 (+11.0)	2,839	5,925
6	6,818 (-1.6)	34,861 (+0.9)	511	24,163	169,570	8,370 (+0.8)	2,797	7,059
7	5,710 (+2.1)	31,096 (+3.4)	545	21,076	156,393	6,410 (+2.4)	2,733	5,364
8	5,871 (+0.0)	31,136 (+8.8)	530	21,529	160,833	6,894 (+9.4)	2,891	5,663
9	6,192 (+2.1)	34,393 (+1.4)	555	21,537	165,519	6,612 (+8.0)	2,745	8,190
10	6,689 (+10.1)	30,586 (+1.3)	457	20,357	137,635	6,757 (+3.8)	2,855	6,510
11	6,510 (+4.6)	35,622 (+5.4)	547	23,541	168,857	7,138 (+5.2)	3,843	8,749
12	7,289 (-0.6)	37,065 (-3.4)	509	24,348	99,145	9,429 (+3.4)	2,600	6,636
16/ 1	5,920 (+0.1)	32,739 (-1.0)	553	19,851	140,340	6,467 (+0.5)	2,855	5,534

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」。
2. 発信日基準。
3. 決済日基準。
4. 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。
5. 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.
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.
4. The aggregate value of credits and debits posted to BOJ current accounts.
5. 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.

３．外為円決済交換高[1]

Foreign Exchange Yen Clearing System[1]

（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
2013	27,336 (+7.8)	118,896 (+19.9)	4.3	209,258
2014	26,595 (-2.7)	125,206 (+5.3)	4.7	293,853
2015	27,731 (+4.3)	157,416 (+25.7)	5.7	263,601
15/ 1	29,063 (+2.8)	161,804 (+23.4)	5.6	219,587
2	26,955 (+4.9)	149,397 (+26.2)	5.5	232,283
3	29,491 (+3.4)	164,183 (+31.5)	5.6	240,405
4	26,839 (+7.3)	149,976 (+30.2)	5.6	231,574
5	29,190 (+16.0)	154,675 (+39.6)	5.3	256,869
6	28,452 (+10.4)	168,023 (+40.6)	5.9	255,168
7	26,767 (+10.7)	161,695 (+54.0)	6.0	243,258
8	25,729 (+9.5)	150,898 (+43.1)	5.9	202,626
9	29,273 (+3.8)	174,215 (+26.6)	6.0	263,601
10	26,091 (+2.6)	153,624 (+18.1)	5.9	207,400
11	27,377 (-9.5)	144,189 (-4.9)	5.3	243,739
12	27,847 (-7.1)	154,881 (-1.4)	5.6	231,234
16/ 1	27,765 (-4.5)	166,209 (+2.7)	6.0	223,885

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]					
2013	180,124	-7.6	1,830	+115.2	5,682	+75.9	222	+9.0
2014	232,896	+29.3	1,745	-4.6	5,988	+5.4	77	-65.3
2015	284,216	+22.0	2,171	+24.5	7,190	+20.1	r 54	r -29.9
15/ 1	302,250	+63.8	1,810	-23.1	6,698	+20.4	85	-4.4
2	319,274	+80.1	1,777	-8.1	7,060	+26.0	49	-62.5
3	290,298	+50.5	2,140	+14.6	8,359	+25.6	40	-67.3
4	295,818	+48.7	2,289	+59.6	8,222	+37.5	57	-47.1
5	297,324	+57.9	1,702	+15.9	6,626	+34.8	68	+34.3
6	283,042	+51.3	2,214	+22.6	7,860	+45.2	25	-57.4
7	279,965	+2.3	2,211	+108.6	6,621	+35.7	35	-52.5
8	285,246	+8.8	2,074	+69.5	6,844	+57.6	53	-8.4
9	290,679	+7.4	2,296	+63.9	8,187	+30.1	78	+98.0
10	263,553	-9.8	1,797	-4.5	6,820	+10.3	75	+11.7
11	256,811	-9.0	2,172	-20.4	6,218	-33.2	55	-43.7
12	251,238	-8.5	3,446	+72.4	6,569	-8.3	36	-0.0
16/ 1	303,493	+0.4	2,286	+26.3	6,602	-1.4	81	-4.9

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（銘柄毎にネッティング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、2014年1月以降は、従来の売買取引分に加えて、貸株取引分を含む。

5. r：訂正値。

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. As from January 2014, payments associated with stock lending and borrowing transactions are also included.

5. r: Revised figures.

(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 Depository[1]

（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]
2013	678 (+3.8)	628 (-6.6)	4,329 (+19.9)	2 (-13.2)
2014	894 (+31.9)	624 (-0.6)	4,784 (+10.5)	1 (-44.9)
2015	947 (+5.9)	553 (-11.4)	5,341 (+11.6)	1 (-32.8)
15/ 1	1,062 (+56.3)	462 (-4.7)	5,303 (+19.5)	0 (-88.9)
2	1,054 (+41.9)	498 (-11.4)	5,453 (+33.0)	0 (-81.8)
3	997 (+26.7)	654 (-12.3)	5,877 (+31.9)	3 (-56.8)
4	853 (+18.1)	493 (-15.2)	5,320 (+24.7)	1 (+80.0)
5	932 (+23.7)	542 (-9.1)	5,494 (+25.2)	0 (-25.9)
6	937 (+14.4)	632 (-27.2)	5,547 (+19.5)	1 (+12.8)
7	1,007 (+18.0)	500 (-17.0)	5,438 (+18.6)	1 (+57.1)
8	948 (-11.1)	434 (-4.3)	5,410 (+16.9)	1 (+200.0)
9	942 (-14.0)	672 (-18.4)	4,858 (-6.0)	2 (-19.6)
10	842 (-12.9)	474 (-11.6)	4,788 (-1.6)	0 (-38.9)
11	942 (-12.3)	555 (+2.8)	5,118 (-15.2)	0 (-26.3)
12	859 (-26.0)	715 (+3.8)	5,410 (-8.5)	1 (-50.0)
16/ 1	874 (-17.7)	518 (+12.1)	5,024 (-5.3)	0 (+50.0)

（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]
2013	33,846 (+5.8)	4,523 (-6.9)	6,052 (+68.1)	55 (+156.8)
2014	45,488 (+34.4)	4,660 (+3.0)	5,368 (-11.3)	59 (+6.6)
2015	49,943 (+9.8)	4,151 (-10.9)	5,512 (+2.7)	37 (-36.8)
15/ 1	54,025 (+53.8)	3,158 (-13.2)	5,554 (-7.5)	1 (-99.1)
2	54,910 (+52.3)	4,013 (-13.7)	5,876 (+32.9)	2 (-96.3)
3	51,566 (+38.1)	4,959 (-12.1)	6,157 (+23.8)	26 (-81.0)
4	46,312 (+25.5)	3,725 (-7.8)	6,130 (+30.9)	62 (+1,235.2)
5	49,202 (+27.8)	4,589 (-13.5)	6,444 (+39.1)	2 (+254.5)
6	50,260 (+22.6)	5,064 (-22.4)	6,121 (+19.3)	80 (-49.8)
7	53,091 (+14.3)	4,184 (+0.2)	5,807 (+18.2)	204 (+41.7)
8	51,030 (-8.0)	2,698 (-6.8)	5,166 (+10.4)	11 (+28.8)
9	53,020 (-5.5)	5,031 (-18.1)	4,248 (-30.8)	7 (-27.7)
10	43,290 (-13.4)	3,597 (-7.3)	4,362 (-13.0)	4 (-78.2)
11	46,871 (-13.5)	3,995 (+2.3)	4,818 (-31.6)	9 (-27.9)
12	46,250 (-19.8)	4,742 (-7.3)	5,375 (-23.3)	13 (-41.8)
16/ 1	43,839 (-18.9)	3,730 (+18.1)	4,137 (-25.5)	0 (-80.2)

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．その他
Others

１．SWIFT（Society for Worldwide Interbank Financial Telecommunication）

（括弧内は前年比<%>）
((a))

年・月 Year, month	総送信件数[1]（千件） Total Number of Messages Sent by Users in Japan[1] (thousands)		顧客送金 Customer Transfers and Checks	金融機関間付替 Financial Institution Transfers	証券 Securities	その他 Others	世界に占める日本のシェア（%） Share of Japan in Global SWIFT Traffic (%)	＜参考＞日本の参加金融機関数（先） <Reference> Number of Users in Japan
2013	105,094	(+10.1)	10,971	6,786	54,778	32,559	2.0	245
2014	111,150	(+5.8)	10,288	6,545	59,855	34,462	2.0	247
2015	136,560	(+22.9)	11,694	7,010	80,173	37,683	2.5	260
15/ 1	8,368	(-0.2)	723	519	4,175	2,951	1.7	249
2	8,466	(+4.6)	731	498	4,603	2,634	1.8	249
3	10,950	(+17.1)	1,021	634	5,965	3,330	2.0	251
4	10,002	(+6.8)	945	568	5,451	3,038	2.0	251
5	9,437	(-12.8)	995	558	4,983	2,901	1.9	251
6	11,119	(+18.7)	950	610	6,180	3,380	2.1	254
7	11,401	(+33.6)	1,207	698	5,868	3,628	2.1	255
8	14,145	(+72.8)	988	567	9,396	3,194	2.8	256
9	13,375	(+36.0)	1,032	578	8,542	3,224	2.6	258
10	13,433	(+32.2)	1,106	665	8,370	3,291	2.6	259
11	12,338	(+33.8)	838	524	8,087	2,889	2.5	259
12	13,527	(+37.4)	1,157	591	8,556	3,223	2.5	260
16/ 1	…	(…)	…	…	…	…	…	…

出所：全国銀行協会
Source: Japanese Bankers Association.

（注）　1. 総送信件数は在日銀行等（外銀在日支店を含む）の総送信件数。
Notes:　1. Number of messages sent by user banks in Japan including branches of foreign banks.
(a) Figures in parentheses are year-on-year percentage changes.

２．電子マネー[1]

Electronic Money[1]

（括弧内は前年比<%>）

((a))

年・月 Year, month	決済件数（百万件） Volume of Transactions (millions)		決済金額（億円） Value of Transactions (100 million yen)		1件当り決済金額（円） Value per Transaction (yen)	発行枚数[2]（万枚） Number of Electronic Money Instruments Issued[2] (b)	うち携帯電話 Of which Mobile Phones	端末台数[2]（万台） Number of Terminals[2] (b)	残高[3]（億円） Value Outstanding[3] (c)
2013	3,294 (	+21.1)	31,355 (	+27.1)	952	22,181	2,494	135	1,770
2014	4,040 (	+22.6)	40,140 (	+28.0)	994	25,534	2,722	153	2,034
2015	4,678 (	+15.8)	46,443 (	+15.7)	993	29,453	2,887	177	2,311
15/ 1	347 (	+21.8)	3,555 (	+25.7)	1,024	25,758	2,737	154	…
2	332 (	+22.3)	3,322 (	+22.9)	1,001	26,051	2,750	155	…
3	388 (	+23.3)	3,851 (	+15.3)	993	26,396	2,766	157	2,182
4	372 (	+15.2)	3,667 (	+20.7)	986	26,731	2,779	159	…
5	384 (	+13.5)	3,877 (	+17.7)	1,009	27,012	2,792	161	…
6	392 (	+14.1)	3,800 (	+14.1)	970	27,389	2,806	164	…
7	426 (	+13.6)	4,037 (	+12.4)	948	27,900	2,820	165	…
8	419 (	+14.5)	4,042 (	+12.7)	965	28,228	2,833	167	…
9	395 (	+12.5)	3,734 (	+13.1)	946	28,507	2,846	170	2,311
10	416 (	+14.8)	3,969 (	+15.0)	953	28,882	2,859	172	…
11	389 (	+13.4)	3,879 (	+11.9)	997	29,172	2,873	174	…
12	420 (	+14.1)	4,711 (	+12.0)	1,123	29,453	2,887	177	…
16/ 1	… (	…)	… (	…)	…	…	…	…	…

（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.

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下さい。

(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 : http://www.jscc.co.jp/torihikijyo/
国債店頭取引 : http://www.jscc.co.jp/tentou/
CDS : http://www.jscc.co.jp/toukei_cds/
金利スワップ : http://www.jscc.co.jp/toukei_irs/

(2) ほふりクリアリング
HOME > その他、ご案内 > 統計情報
http://www.jasdec.com/material/statistics

(3) 東京金融取引所
ホーム > マーケットデータ > 取引関連データ：統計月報・年報
http://www.tfx.co.jp/mkinfo/report.shtml

(4) 証券保管振替機構
HOME > その他、ご案内 > 統計情報
http://www.jasdec.com/material/statistics

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

(1) 日本クレジット協会
ホーム > クレジット関連資料 > 統計
http://www.j-credit.or.jp/information/statistics/index.html

(2) 日本デビットカード推進協議会
ホーム > 協議会について > ご利用状況
http://www.debitcard.gr.jp/about/circumstances.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 : http://www.jscc.co.jp/en/listed_products
Japanese Government Bonds : http://www.jscc.co.jp/en/jgbcc
Credit Default Swap : http://www.jscc.co.jp/en/credit_default_swap
Interest Rate Swap : http://www.jscc.co.jp/en/interest_rate_swap

(2) JASDEC DVP Clearing Corporation
HOME > Regulations, Statistics, Participants List > Statistical data
http://www.jasdec.com/en/material/statistics/

(3) Tokyo Financial Exchange
HOME > Market Information > Monthly/Annual Statistics
http://www.tfx.co.jp/en/mkinfo/report.shtml

(4) Japan Securities Depository Center
HOME > Regulations, Statistics, Participants List > Statistical data
http://www.jasdec.com/en/material/statistics/

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

(1) Japan Consumer Credit Association (available in Japanese)
http://www.j-credit.or.jp/information/statistics/index.html

(2) Japan Debit Card Promotion Association (available in Japanese)
http://www.debitcard.gr.jp/about/circumstances.html