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December 30, 2022
Payment and Settlement Systems Department
Bank of Japan

2022年12月30日
日本銀行 決済機構局

決済動向（2022年11月）

PAYMENT AND SETTLEMENT STATISTICS (November 2022)

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。

日本銀行 決済機構局
電話：03-3279-1111 E-mail: post.pr@boj.or.jp

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.

For inquiries, please contact the following section.

Payment and Settlement Systems Department, Bank of Japan
Tel: +81-3-3279-1111 E-mail: post.pr@boj.or.jp

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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 Others ⁴
			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 ⁶ Zengin System ⁶	
			2019	73,324 (+5.8)	165.8 (+12.8)	67.1	63.7	8.6	
2020	72,229 (-1.5)	178.0 (+7.4)	72.4	68.8	8.6	18.2	0.4	0.9	8.6
2021	73,340 (+1.5)	186.2 (+4.6)	79.0	69.7	9.0	18.3	0.4	0.9	9.0
21/ 11	73,131 (+0.9)	182.5 (+4.9)	83.3	64.2	8.7	17.0	0.4	0.9	8.1
12	73,289 (+2.2)	191.6 (+8.4)	87.9	68.5	9.1	17.1	0.4	1.2	7.6
22/ 1	75,842 (+3.9)	205.1 (+11.8)	90.1	73.8	9.7	20.9	0.4	0.9	9.3
2	74,939 (-0.2)	211.7 (+15.3)	92.6	76.5	9.4	20.9	0.3	0.9	11.2
3	79,612 (+2.4)	215.4 (+9.2)	94.2	75.8	11.0	22.4	0.4	0.8	10.8
4	75,954 (+4.7)	205.7 (+10.8)	90.7	72.6	10.1	22.7	0.3	1.0	8.2
5	78,727 (+6.2)	201.5 (+11.9)	88.2	70.3	10.7	22.2	0.5	0.9	8.6
6	77,864 (+6.4)	204.2 (+10.3)	84.0	77.8	9.6	22.7	0.3	1.2	8.7
7	76,640 (+6.0)	201.8 (+11.0)	82.9	78.6	9.3	21.7	0.3	0.9	8.1
8	75,329 (+10.3)	195.0 (+10.5)	79.5	76.6	9.2	19.8	0.3	0.9	8.6
9	81,978 (+7.3)	215.5 (+10.6)	87.1	81.7	10.6	24.7	0.3	0.9	10.2
10	79,474 (+12.0)	218.2 (+15.8)	87.6	87.1	9.9	24.1	0.3	0.9	8.3
11	78,549 (+7.4)	204.8 (+12.2)	82.5	83.1	10.0	20.0	0.2	0.9	7.9

- (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おペ<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 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. 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）¹Settlement via BOJ Current Accounts by Sector (daily average)¹(件、億円、%)
(Cases, 100 million yen, %)

		件数	シェア	金額	シェア
		Volume	Share	Value	Share
都銀	City Banks	28,459	36.2	408,729	20.0
地銀	Regional Banks	3,906	5.0	116,848	5.7
地銀Ⅱ ²	Regional Banks II ²	950	1.2	19,441	0.9
信託	Trust Banks	5,201	6.6	306,729	15.0
外銀	Foreign Banks	12,685	16.1	148,331	7.2
信金	Shinkin Banks	1,020	1.3	2,261	0.1
短資	Money Market Dealers	1,652	2.1	132,667	6.5
証券 ²	Securities Companies ²	6,551	8.3	217,988	10.6
その他とも合計	Total Including Others	78,549	100.0	2,047,951	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	日中ピーク残高の月中平均値 ³
Year, month	Monthly average of the daily peak of outstanding balance ³
2019	9.6 (+43.5)
2020	10.9 (+12.5)
2021	10.5 (-3.6)
21/ 11	9.7 (-10.0)
12	10.6 (+1.6)
22/ 1	10.6 (-8.7)
2	11.4 (-3.5)
3	10.2 (-14.3)
4	9.2 (-6.8)
5	9.0 (-8.9)
6	9.4 (-11.9)
7	11.1 (+8.8)
8	11.4 (+23.1)
9	14.2 (+42.5)
10	15.1 (+50.6)
11	14.4 (+49.3)

- (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	62	37	12	47	228	57	6	39	493
当座預金 Current Accounts	5	62	37	12	47	228	36	—	36	463
外 為 円 Foreign Exchange Yen Settlement	4	0	1	3	12	1	—	—	6	27
国 債 JGB Services	5	62	37	11	26	29	56	6	36	268

(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
2019	24,244 (+24.6)	18,834 (+29.8)	17,509 (+31.0)	
2020	25,358 (+4.6)	19,951 (+5.9)	18,631 (+6.4)	
2021	25,126 (-0.9)	20,266 (+1.6)	18,921 (+1.6)	
21/ 11	23,985 (+0.7)	19,213 (+1.2)	17,828 (+0.5)	
12	24,428 (+2.9)	19,790 (+4.9)	18,483 (+4.4)	
22/ 1	26,354 (+1.5)	21,470 (+2.7)	20,111 (+3.0)	
2	27,328 (+2.9)	22,264 (+4.0)	20,889 (+4.9)	
3	27,330 (+2.1)	22,055 (+2.9)	20,647 (+3.2)	
4	27,421 (+9.8)	22,103 (+10.5)	20,670 (+10.6)	
5	26,711 (+12.8)	21,276 (+12.1)	19,904 (+11.9)	
6	28,275 (+11.6)	22,569 (+9.7)	20,747 (+7.5)	
7	28,073 (+11.9)	22,589 (+11.3)	21,092 (+11.7)	
8	27,325 (+17.4)	22,195 (+17.2)	20,842 (+17.4)	
9	28,507 (+9.1)	22,991 (+8.1)	21,387 (+7.3)	
10	29,547 (+17.0)	24,046 (+18.2)	22,305 (+18.1)	
11	28,647 (+19.4)	23,247 (+21.0)	21,546 (+20.9)	

(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
2019	928,580 (+14.1)	608,760 (+19.2)	580,304 (+19.1)	
2020	964,806 (+3.9)	664,001 (+9.1)	631,971 (+8.9)	
2021	936,640 (-2.9)	681,072 (+2.6)	650,124 (+2.9)	
21/ 11	866,774 (-2.6)	627,180 (-0.4)	595,352 (-0.7)	
12	898,172 (-4.0)	665,391 (+1.9)	643,560 (+2.9)	
22/ 1	988,357 (-1.4)	725,320 (-0.2)	694,133 (-0.1)	
2	1,050,284 (+6.9)	756,807 (+5.2)	724,971 (+6.0)	
3	1,068,071 (+2.8)	745,590 (-0.3)	717,300 (+0.3)	
4	1,044,944 (+10.7)	718,759 (+7.2)	688,116 (+7.4)	
5	1,037,683 (+18.7)	696,632 (+10.4)	666,897 (+10.7)	
6	1,106,589 (+18.0)	775,928 (+12.7)	732,379 (+11.3)	
7	1,157,064 (+27.0)	784,894 (+18.5)	751,151 (+19.3)	
8	1,082,993 (+23.8)	756,891 (+18.0)	725,093 (+18.6)	
9	1,183,658 (+20.7)	814,436 (+13.9)	773,231 (+13.1)	
10	1,237,910 (+34.1)	876,533 (+30.3)	832,401 (+30.7)	
11	1,182,043 (+36.4)	835,675 (+33.2)	795,335 (+33.6)	

(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	～9時	～10時	～11時	～12時	～13時	～14時	～15時	～16時	～18時	～業務終了
Year, month	- 9:00	- 10:00	- 11:00	- 12:00	- 13:00	- 14:00	- 15:00	- 16:00	- 18:00	- end of daily operations
2019	0.5	70.4	75.7	95.8	96.5	96.6	100.0	100.0	100.0	100.0
2020	0.5	69.6	74.7	94.8	95.6	95.8	100.0	100.0	100.0	100.0
2021	0.7	69.4	74.7	95.1	95.9	96.0	100.0	100.0	100.0	100.0
21/ 11	0.6	69.6	75.0	96.0	97.0	97.1	100.0	100.0	100.0	100.0
12	0.8	71.4	76.1	96.1	96.9	97.0	100.0	100.0	100.0	100.0
22/ 1	0.7	69.8	74.8	95.5	96.1	96.2	100.0	100.0	100.0	100.0
2	0.6	68.2	73.7	94.7	95.5	95.7	100.0	100.0	100.0	100.0
3	0.5	69.2	74.5	93.8	94.7	95.0	100.0	100.0	100.0	100.0
4	0.4	66.7	73.0	93.0	94.4	94.9	100.0	100.0	100.0	100.0
5	0.6	67.8	74.1	94.7	96.2	96.7	100.0	100.0	100.0	100.0
6	0.7	65.8	73.4	92.0	95.2	96.0	100.0	100.0	100.0	100.0
7	0.5	68.6	74.5	93.9	96.3	96.7	99.7	100.0	100.0	100.0
8	0.5	70.5	75.5	94.9	96.4	96.6	100.0	100.0	100.0	100.0
9	0.5	66.0	72.3	90.1	92.6	95.8	99.9	100.0	100.0	100.0
10	0.5	66.9	73.2	92.7	95.2	95.8	100.0	100.0	100.0	100.0
11	0.5	68.2	74.5	93.3	95.5	95.8	100.0	100.0	100.0	100.0

(2) 金額

Value										(%)
年・月	～9時	～10時	～11時	～12時	～13時	～14時	～15時	～16時	～18時	～業務終了
Year, month	- 9:00	- 10:00	- 11:00	- 12:00	- 13:00	- 14:00	- 15:00	- 16:00	- 18:00	- end of daily operations
2019	0.3	72.0	78.4	95.3	96.3	96.5	100.0	100.0	100.0	100.0
2020	0.4	69.4	75.6	94.1	95.5	95.8	100.0	100.0	100.0	100.0
2021	0.4	69.0	75.0	94.1	95.3	95.5	100.0	100.0	100.0	100.0
21/ 11	0.3	68.8	74.9	94.4	96.2	96.7	100.0	100.0	100.0	100.0
12	0.6	72.7	77.8	95.4	96.6	96.7	100.0	100.0	100.0	100.0
22/ 1	0.5	70.3	76.0	94.5	95.5	95.7	100.0	100.0	100.0	100.0
2	0.4	68.3	74.9	93.5	94.8	95.1	100.0	100.0	100.0	100.0
3	0.4	69.5	75.5	92.5	93.8	94.2	100.0	100.0	100.0	100.0
4	0.3	65.5	73.0	91.1	93.1	94.0	100.0	100.0	100.0	100.0
5	0.5	66.9	74.5	92.6	95.8	96.7	100.0	100.0	100.0	100.0
6	0.5	62.4	70.8	86.6	93.8	95.6	100.0	100.0	100.0	100.0
7	0.3	65.9	72.9	90.2	95.6	96.7	99.7	100.0	100.0	100.0
8	0.3	68.9	75.2	92.2	96.1	96.4	100.0	100.0	100.0	100.0
9	0.3	64.4	72.4	87.7	92.4	95.8	99.9	100.0	100.0	100.0
10	0.2	64.4	71.9	89.0	94.9	95.7	100.0	100.0	100.0	100.0
11	0.3	66.9	74.4	90.8	95.6	96.0	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（東京手形交換所のみ）¹

Tokyo 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 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	
2019	63 (-4.9)	5,001 (-1.6)	7,888	293	17,475	4,513 (+0.5)	6,968	7,923	
2020	53 (-15.0)	3,250 (-35.0)	6,028	242	13,534	2,833 (-37.2)	8,372	7,676	
2021	46 (-12.9)	3,036 (-6.6)	6,462	179	20,772	2,686 (-5.2)	4,289	4,769	
21/ 11	50 (-11.8)	2,725 (-15.8)	5,407	148	6,976	2,247 (-19.7)	1,904	1,169	
12	44 (-9.3)	2,801 (-1.8)	6,265	67	7,396	2,465 (-1.6)	2,114	1,731	
22/ 1	47 (+2.2)	2,803 (-9.3)	5,951	136	6,987	2,329 (-19.0)	3,062	2,987	
2	44 (-11.0)	2,503 (-10.6)	5,622	149	7,891	2,147 (-8.9)	1,541	1,426	
3	42 (-19.1)	3,135 (-23.8)	7,418	140	11,458	2,476 (-20.6)	3,031	1,717	
4	37 (-18.7)	2,116 (-21.5)	5,610	59	7,062	2,277 (-6.9)	3,108	3,632	
5	51 (-1.1)	3,471 (+1.4)	6,786	149	9,740	3,338 (-5.3)	3,273	2,720	
6	42 (-9.1)	2,091 (-19.1)	4,971	136	8,905	1,794 (-32.0)	1,289	1,070	
7	41 (-8.3)	2,089 (-23.4)	5,088	64	4,115	2,117 (-19.8)	1,893	1,963	
8	43 (-12.5)	2,309 (-18.3)	5,366	136	8,106	2,102 (-21.6)	1,839	1,570	
9	40 (-9.4)	2,526 (-38.1)	6,166	125	12,780	2,181 (-24.3)	2,777	1,552	
10	39 (+6.6)	1,902 (-25.0)	4,773	122	4,818	1,850 (-23.1)	1,906	1,929	
11	39 (-21.6)	2,542 (-6.7)	6,437	41	4,140	1,654 (-26.4)	472	749	

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 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	
22/ 11	147 (...)	4,407 (...)	2,990	573	15,909	2,433 (...)	1,372	1,280	

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」。2022年11月4日に電子交換所での手形交換が開始。2022年11月は、東京手形交換所分は11月2日以前、電子交換所分は11月4日以降を対象に集計。

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 Tokyo Clearing House was abolished and replaced by the Electronic Clearing House on November 4, 2022. For November, the volume and value of bills/checks exchanged, and the net positions settled via BOJ current accounts are calculated separately for each Clearing House.

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
2019	6,876 (+4.4)	120,201 (+2.2)	1,748	28,170	628,533
2020	7,134 (+3.8)	120,458 (+0.2)	1,688	27,488	674,508
2021	7,120 (-0.2)	124,995 (+3.8)	1,756	28,101	697,257
21/ 11	7,206 (+1.0)	123,881 (+2.1)	1,719	25,328	551,068
12	8,121 (+5.7)	129,006 (+8.2)	1,589	24,052	266,583
22/ 1	7,333 (+9.3)	134,297 (+11.5)	1,831	25,947	540,010
2	8,240 (+7.5)	131,311 (+4.1)	1,594	30,240	565,214
3	7,172 (+10.0)	145,596 (+4.6)	2,030	25,379	727,971
4	7,488 (+7.4)	138,953 (+9.1)	1,856	26,277	594,207
5	7,789 (+7.0)	146,556 (+9.1)	1,882	24,408	571,343
6	8,007 (+8.3)	133,120 (+10.7)	1,663	30,123	578,932
7	7,389 (+6.5)	128,411 (+7.8)	1,738	24,017	498,575
8	7,154 (+4.2)	126,311 (+9.0)	1,766	24,358	552,790
9	7,494 (+9.0)	142,890 (+8.6)	1,907	25,967	637,407
10	8,028 (+15.6)	136,088 (+21.1)	1,695	26,851	566,028
11	7,658 (+6.3)	137,977 (+11.4)	1,802	26,736	596,886

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
2019	10,331 (+1.5)	85,627 (+1.7)	8.3	56,467	456,208
2020	10,065 (-2.6)	85,966 (+0.4)	8.5	60,006	480,936
2021	10,239 (+1.7)	89,979 (+4.7)	8.8	58,856	509,006
21/ 11	10,372 (+1.8)	87,022 (+2.3)	8.4	48,681	362,299
12	10,168 (+4.1)	91,078 (+9.3)	9.0	23,075	186,902
22/ 1	11,152 (+10.4)	96,626 (+11.9)	8.7	49,562	344,509
2	10,603 (+2.9)	93,546 (+4.1)	8.8	49,408	368,323
3	11,899 (+4.1)	109,893 (+4.9)	9.2	61,798	525,665
4	10,811 (+3.4)	100,920 (+10.7)	9.3	50,090	401,262
5	11,798 (+6.1)	106,667 (+9.5)	9.0	50,157	379,998
6	10,127 (+6.0)	95,925 (+11.6)	9.5	49,712	366,403
7	10,025 (+3.2)	93,401 (+8.6)	9.3	42,894	330,960
8	10,020 (+3.0)	91,715 (+11.5)	9.2	48,927	365,813
9	11,402 (+5.3)	105,746 (+9.1)	9.3	56,133	437,765
10	10,561 (+15.4)	98,803 (+22.9)	9.4	50,164	366,673
11	10,635 (+2.5)	100,328 (+15.3)	9.4	51,628	397,284

- (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分に稼働）の稼働時間外に稼働する「モアタイムシステム」が稼働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
2019	6,843 (+4.4)	36,532 (+3.3)	534	8,503 (+6.9)	5,165	9,747
2020	7,103 (+3.8)	36,396 (-0.4)	512	9,255 (+8.9)	4,368	9,346
2021	7,092 (-0.2)	36,934 (+1.5)	521	9,008 (-2.7)	4,378	10,437
21/ 11	7,175 (+1.1)	38,688 (+1.8)	539	8,709 (+0.9)	3,834	8,566
12	8,095 (+5.8)	40,288 (+5.5)	498	11,697 (+5.6)	4,014	8,201
22/ 1	7,301 (+9.3)	39,531 (+10.5)	541	8,625 (+5.0)	3,762	6,693
2	8,211 (+7.6)	39,554 (+3.8)	482	9,486 (+3.5)	4,142	7,955
3	7,145 (+10.1)	37,913 (+4.0)	531	8,159 (+5.7)	4,907	8,599
4	7,465 (+7.5)	39,983 (+4.7)	536	10,355 (+12.9)	4,736	8,488
5	7,754 (+7.0)	42,138 (+7.7)	543	9,493 (+5.4)	4,462	11,464
6	7,977 (+8.4)	39,467 (+8.4)	495	11,761 (+11.5)	4,388	9,107
7	7,367 (+6.6)	36,979 (+5.5)	502	8,719 (+5.7)	3,485	6,472
8	7,126 (+4.2)	36,326 (+2.7)	510	8,818 (-0.3)	3,781	8,893
9	7,467 (+9.1)	39,000 (+7.2)	522	8,623 (+5.4)	4,328	7,153
10	8,001 (+15.6)	39,053 (+16.2)	488	9,404 (+12.3)	4,127	7,445
11	7,638 (+6.4)	39,582 (+2.3)	518	9,147 (+5.0)	3,940	7,400

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¹Small-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 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 ³	ピーク日 取扱 金額 ³
	Volume ² (daily average)	Value ² (daily average)	Value per Transaction ² (b)	Peak Volume ³	Peak Value ³
2019	6,432 (-0.9)	35,832 (+1.6)	557	27,616	189,240
2020	6,554 (+1.9)	35,460 (-1.0)	541	26,846	192,154
2021	6,443 (-1.7)	35,799 (+1.0)	556	27,383	192,194
21/ 11	6,423 (-0.7)	37,409 (+1.2)	582	24,457	186,969
12	7,375 (+4.3)	38,950 (+5.0)	528	23,370	83,261
22/ 1	6,513 (+6.6)	38,133 (+9.7)	586	24,208	192,435
2	7,422 (+5.8)	38,196 (+3.2)	515	27,458	192,821
3	6,398 (+9.1)	36,592 (+3.5)	572	24,601	200,638
4	6,716 (+6.0)	38,653 (+4.2)	576	25,414	191,164
5	6,800 (+4.2)	40,574 (+7.1)	597	23,562	189,544
6	7,228 (+6.6)	38,162 (+7.8)	528	29,272	210,824
7	6,562 (+4.9)	35,603 (+5.0)	543	23,259	166,015
8	6,316 (+2.2)	34,994 (+2.1)	554	23,551	185,300
9	6,610 (+7.1)	37,529 (+6.6)	568	25,118	197,906
10	7,102 (+12.6)	37,547 (+15.3)	529	24,891	196,179
11	6,756 (+5.2)	38,077 (+1.8)	564	25,847	197,761

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分に稼働）」における「片道ベース」。2018年10月9日以前は小口内為取引全体の件数・金額。
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. Prior to October 9, 2018, figures only comprised all small-value transactions in the Zengin System.

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
2019	411 (+43.9)	700 (+48.6)	170	2,020	2,658
2020	549 (+33.5)	936 (+33.7)	171	2,297	3,120
2021	649 (+18.2)	1,136 (+21.3)	175	2,614	3,594
21/ 11	753 (+18.9)	1,279 (+22.7)	170	1,811	2,756
12	720 (+23.4)	1,338 (+24.4)	186	2,373	3,594
22/ 1	789 (+38.8)	1,398 (+39.5)	177	1,803	3,065
2	790 (+28.4)	1,358 (+23.5)	172	2,732	4,070
3	747 (+20.4)	1,322 (+20.3)	177	2,298	3,127
4	749 (+23.2)	1,329 (+20.2)	177	1,739	2,715
5	954 (+32.6)	1,564 (+28.4)	164	2,771	4,175
6	749 (+29.0)	1,305 (+29.0)	174	2,463	3,227
7	805 (+22.2)	1,376 (+20.5)	171	1,809	2,673
8	809 (+23.4)	1,332 (+21.6)	165	2,042	2,992
9	857 (+27.3)	1,471 (+24.9)	172	2,896	4,026
10	898 (+45.4)	1,507 (+41.9)	168	2,088	3,176
11	882 (+17.1)	1,504 (+17.6)	171	2,644	3,511

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。2018年10月は、「モアタイムシステム」稼働以降の決済日数を使用。

- 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 (for October 2018, the number of the days after the launch of the "More Time System" are counted).

(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
2019	30,190 (+3.2)	178,756 (+3.6)	5.9	325,238
2020	27,668 (-8.4)	182,197 (+1.9)	6.6	344,179
2021	27,899 (+0.8)	182,629 (+0.2)	6.5	335,232
21/ 11	28,682 (+1.5)	170,178 (-8.7)	5.9	228,845
12	28,457 (+2.8)	170,593 (-1.8)	6.0	246,132
22/ 1	28,849 (+5.8)	209,008 (+7.6)	7.2	314,214
2	27,873 (+0.1)	208,548 (+9.9)	7.5	297,082
3	30,692 (+4.7)	223,989 (+9.3)	7.3	301,393
4	28,418 (+4.2)	227,372 (+18.3)	8.0	317,600
5	30,965 (+7.1)	222,455 (+28.1)	7.2	303,365
6	30,550 (+9.4)	226,741 (+29.1)	7.4	346,863
7	29,842 (+8.1)	217,329 (+20.0)	7.3	319,903
8	28,532 (+12.1)	197,953 (+19.9)	6.9	259,463
9	32,255 (+10.5)	246,743 (+29.2)	7.6	327,918
10	29,892 (+11.3)	240,615 (+31.7)	8.0	332,920
11	30,353 (+5.8)	200,499 (+17.8)	6.6	273,594

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		
2019	514,575 (+65.5)	1,893 (-8.6)	10,504 (+9.2)	62 (+56.5)
2020	550,523 (+7.0)	2,182 (+15.3)	11,399 (+8.5)	25 (-60.2)
2021	571,940 (+3.9)	2,421 (+10.9)	10,824 (-5.0)	4 (-84.6)
21/ 11	530,112 (-0.0)	1,912 (-22.3)	10,335 (+0.6)	2 (-79.9)
12	556,983 (+2.9)	2,784 (+34.2)	11,829 (+2.7)	3 (-37.6)
22/ 1	602,966 (+0.5)	2,357 (+37.0)	9,256 (-11.2)	4 (-6.7)
2	628,390 (+4.5)	2,349 (+6.0)	9,863 (-16.6)	1 (-68.4)
3	610,758 (-2.3)	3,190 (-0.6)	11,542 (-7.3)	2 (-81.0)
4	597,050 (+5.7)	3,059 (+52.9)	11,335 (-3.4)	1 (-92.6)
5	563,107 (+4.8)	2,302 (+2.7)	8,860 (-15.2)	0 (-98.8)
6	567,440 (-1.3)	2,874 (+14.1)	10,762 (+9.3)	2 (-57.4)
7	621,178 (+12.5)	2,397 (+16.5)	9,964 (+19.1)	0 (-94.0)
8	619,052 (+12.7)	2,293 (+30.3)	7,873 (-5.8)	0 (-92.2)
9	635,132 (+5.1)	4,156 (+7.8)	13,205 (+5.8)	1 (-48.4)
10	680,473 (+21.0)	3,172 (+22.9)	14,340 (+23.5)	0 (-87.7)
11	653,559 (+23.3)	2,726 (+42.6)	10,170 (-1.6)	0 (-100.0)

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	
2019	264 (+2.4)	610 (+7.8)	5,542 (+2.7)	1 (-6.0)	
2020	244 (-7.5)	672 (+10.1)	6,074 (+9.6)	1 (-15.2)	
2021	212 (-13.3)	637 (-5.2)	6,706 (+10.4)	1 (+40.0)	
21/ 11	203 (-3.3)	502 (-15.7)	6,848 (+4.5)	0 (+121.7)	
12	235 (+8.9)	759 (-13.3)	6,548 (-3.2)	1 (+27.8)	
22/ 1	236 (+14.7)	397 (-28.2)	6,528 (-2.5)	0 (0.0)	
2	245 (+23.6)	426 (-36.5)	6,150 (-11.6)	0 (-57.1)	
3	278 (+25.6)	468 (-13.4)	6,501 (-6.5)	1 (-49.7)	
4	222 (+16.9)	543 (-20.6)	6,454 (-0.2)	0 (-78.3)	
5	215 (+13.0)	427 (-22.6)	6,571 (-3.2)	0 (-5.3)	
6	228 (+3.5)	533 (-34.7)	6,118 (-7.8)	0 (-75.9)	
7	219 (+1.2)	430 (-39.6)	6,246 (-5.3)	0 (-62.5)	
8	193 (-3.8)	304 (-22.9)	6,877 (+5.1)	0 (-59.1)	
9	242 (+1.5)	518 (-35.8)	7,005 (+2.4)	1 (+72.7)	
10	224 (+4.4)	442 (-30.9)	6,861 (+3.5)	0 (-52.3)	
11	214 (+5.4)	343 (-31.6)	6,875 (+0.4)	0 (-57.1)	

(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	
2019	14,345 (+8.5)	4,767 (+10.2)	3,345 (-14.5)	9 (+7.3)	
2020	14,551 (+1.4)	4,993 (+4.7)	3,722 (+11.3)	25 (+166.8)	
2021	15,042 (+3.4)	4,667 (-6.5)	3,811 (+2.4)	41 (+63.1)	
21/ 11	14,988 (+20.5)	3,796 (-5.1)	3,667 (-14.4)	11 (-88.1)	
12	18,624 (+37.0)	5,851 (-15.7)	3,657 (-15.0)	17 (-86.7)	
22/ 1	19,828 (+49.7)	3,375 (-8.0)	3,579 (-11.0)	1 (-93.3)	
2	19,476 (+60.8)	3,831 (-9.4)	3,371 (-30.6)	0 (-91.1)	
3	24,096 (+62.1)	3,505 (-2.5)	3,234 (-24.8)	2 (-92.6)	
4	16,755 (+26.4)	4,747 (-0.5)	3,124 (-20.0)	2 (-82.3)	
5	15,701 (+27.3)	3,915 (-5.3)	3,208 (-20.0)	0 (-60.4)	
6	18,922 (+17.6)	4,444 (-27.8)	3,547 (+0.8)	2 (-98.5)	
7	18,575 (+17.1)	3,881 (-25.1)	3,137 (-7.1)	1 (-95.5)	
8	14,591 (+4.4)	2,384 (-14.4)	2,835 (-4.8)	2 (-72.0)	
9	19,190 (+6.9)	4,519 (-25.6)	3,264 (-19.9)	1 (-99.6)	
10	19,153 (+18.3)	4,728 (-15.1)	2,991 (-15.2)	2 (-97.9)	
11	16,528 (+10.3)	2,492 (-34.3)	3,043 (-17.0)	1 (-87.6)	

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 ^{2,3} (万台)	残高 ⁴ (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 ^{2,3} (b)	Value Outstanding ⁴ (c)
2019	6,234 (+6.5)	57,506 (+5.0)	923	42,371	4,007	357	3,233
2020	5,923 (-5.0)	60,342 (+4.9)	1,019	44,786	4,440	522	3,656
2021	5,740 (-3.1)	59,696 (-1.1)	1,040	47,007	4,970	600	3,846
21/ 11	486 (-2.2)	4,893 (-2.3)	1,007	46,819	4,906	593	...
12	506 (-1.1)	5,661 (-1.9)	1,119	47,007	4,970	600	...
22/ 1	458 (+1.5)	4,835 (-0.6)	1,055	47,185	5,028	609	...
2	412 (-4.6)	4,404 (-2.9)	1,069	47,372	5,078	618	...
3	480 (-1.6)	4,945 (-1.1)	1,030	47,619	5,135	625	3,910
4	478 (+0.6)	4,882 (-0.1)	1,022	47,902	5,200	632	...
5	494 (+6.3)	5,166 (+2.6)	1,045	48,157	5,257	641	...
6	508 (+4.1)	4,975 (+0.9)	980	48,382	5,307	647	...
7	522 (+3.0)	5,242 (+2.1)	1,005	48,677	5,370	657	...
8	512 (+6.1)	5,212 (+3.1)	1,019	48,912	5,428	667	...
9	498 (+7.1)	4,958 (+3.9)	996	49,203	5,488	677	4,249
10	512 (+3.3)	5,166 (+4.9)	1,009	49,465	5,557	688	...
11	... (...)	... (...)

- (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. 2020年5月に集計方法を見直し。
4. 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. Calculation method was revised on May 2020.
4. 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
2017	178 (+56.1)	11,327 (+23.4)	6,349	43,903	1,116
2018	260 (+45.7)	14,131 (+24.8)	5,438	44,513	1,101
2019	378 (+45.4)	18,287 (+29.4)	4,839	45,379	1,087
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
19/10-12	104 (+53.5)	4,853 (+28.9)	4,681	...	1,090
20/ 1-3	108 (+54.2)	4,894 (+30.2)	4,532	...	1,087
4-6	115 (+45.7)	4,703 (+15.6)	4,106	...	1,085
7-9	134 (+53.4)	5,795 (+29.6)	4,311	45,646	1,094
10-12	138 (+33.1)	6,185 (+27.4)	4,482	...	1,091
21/ 1-3	138 (+27.5)	5,982 (+22.2)	4,345	...	1,092
4-6	152 (+32.3)	6,588 (+40.1)	4,347	...	1,073
7-9	163 (+21.0)	6,920 (+19.4)	4,254	45,962	1,075
10-12	170 (+23.3)	7,497 (+21.2)	4,405	...	1,075
22/ 1-3	169 (+22.8)	7,331 (+22.5)	4,338	...	1,077
4-6	181 (+19.1)	7,878 (+19.6)	4,364	...	1,065
7-9	193 (+18.8)	8,119 (+17.3)	4,203	...	1,067

- (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、ピザ・ワールドワイド・ジャパン株式会社、銀聯国際日本支社の4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 four debit card networks, i.e., JEPP0, JCB, VISA, and UnionPay.
 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) ほふりクリアリング

HOME > その他、ご案内 > 統計情報

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

(3) 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/>

(4) 証券保管振替機構

HOME > その他、ご案内 > 統計情報

<https://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）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) JASDEC DVP Clearing Corporation

HOME > Regulations, Statistics, Participants List > Statistical data

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

(3) Tokyo Financial Exchange

HOME > Trade related data: TFX Historical Database

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

(4) Japan Securities Depository Center

HOME > Regulations, Statistics, Participants List > Statistical data

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