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September 29, 2017 Payment and Settlement Systems Department Bank of Japan 2017年9月29日 日本銀行 決済機構局

決済動向(2017年8月)

PAYMENT AND SETTLEMENT STATISTICS (August 2017)

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))

							(0.	ases, uninc	11) 011, (4))
				当預捌	辰替等 ²		集中	決済 ³	
年・月	件数	金額		Funds T	ransfers ²			for Private	その他 ^{4,5}
				Tulius 1	Talisters		Clearing	Systems ³	-C V) TE
			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	
				DVP for	Large-value	Foreign	Bill and		
Year,	Volume	Value	Call Market	JGB	Transactions in the	Exchange	Check	Zengin	Others ^{4,5}
month	Volume	varac	Transactions	Transac-	Zengin	Yen	Clearing	System	Outers
				tions ⁵	System	Transactions	Systems		
2014	68,385 (+2.9)	125.1 (+7.4)	39.1	54.3	8.8		1.0	0.7	8.7
2015	69,279 (+1.3)	135.6 (+8.4)	45.6	55.3			0.9	0.7	
2016	67,326 (-2.8)	137.3 (+1.2)	48.3		8.7		0.8		
16/8	64,097 (-2.4)	139.5 (+6.5)	50.2					0.7	
9	69,016 (-3.5)	145.6 (+1.4)	52.9						
10	64,876 (+0.6)	139.2 (+5.9)							
11	67,017 (-0.7)	131.2 (-1.1)					0.6		
12	70,817 (+3.1)	146.4 (+6.4)	54.7						
17/1	67,709 (-1.4)	, ,	56.2		8.5				
2	64,736 (-3.8)	137.9 (+5.4)	53.3		7.8				
3	72,306 (+6.9)	151.9 (+18.3)							
4	67,448 (+4.6)	147.4 (+17.6)			8.4		0.6		
5	69,577 (-0.1)	144.4 (+2.3)	53.1			15.1	0.7		
6	68,278 (+1.4)	` '	54.0				0.8		
7	68,079 (+1.1)	141.5 (+1.0)	53.5				0.5		
8	63,405 (-1.1)	131.4 (-5.8)	52.2	50.2	7.4	14.5	0.6	0.7	5.7

- (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く国債系オペを除く>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, %)

		[th ¥4.		∧ # <u>≠</u>	
		件 数	シェア	金 額	シェア
		Volume	Share	Value	Share
都銀	City Banks	23,699	37.4	247,072	18.8
地 銀	Regional Banks	3,980	6.3	57,687	4.4
地銀Ⅱ ²	Regional Banks II ²	1,047	1.7	7,587	0.6
信託	Trust Banks	9,197	14.5	439,525	33.5
外 銀	Foreign Banks	10,775	17.0	81,805	6.2
信 金 ³	Shinkin Banks ³	1,194	1.9	3,172	0.2
短 資	Money Market Dealers	2,491	3.9	128,381	9.8
証 券2	Securities Companies ²	4,725	7.5	105,906	8.1
その他とも合計	Total Including Others	63,405	100.0	1,313,605	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))

		mon jen, (u))
年•月	日中ピーク残高の月	中平均值4
Year,	Monthly average of th	e daily peak
month	of outstanding ba	ılance ⁴
2014	29.4 (+1.3)
2015	21.8 (-25.7)
2016	6.8 (-69.1)
16/8	6.9 (-70.8)
9	7.2 (-68.7)
10	6.8 (-48.5)
11	6.1 (-25.1)
12	7.3 (-12.7)
17/ 1	6.0 (-36.8)
2	6.3 (-14.6)
3	7.5 (+51.4)
4	8.2 (+80.5)
5	6.9 (-1.6)
6	7.4 (+9.4)
7	6.4 (-8.2)
8	4.5 (-34.5)

⁽注) 1. 件数・金額は「片道ベース」。

- 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. 「}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。

2. 日銀ネット利用先数

Number of Participants in BOJ-NET

	都 銀	地 銀	地銀Ⅱ	信託	外銀	信金	証 券	生損保	その他 ²	合 計
	City Banks	Regional Banks	Regional Banks II	Trust Banks	Foreign Banks	Shinkin Banks	Securities Companies	Insurance Companies	Others ²	Total
利用先数 ¹ Number of Participants ¹	5	64	41	15	47	230	60	10	36	508
当座預金 Current Accounts	5	64	41	15	47	230	35	ı	33	470
外為円 Foreign Exchange Yen Settlement	4	0	1	3	12	1			6	27
国 債 JGB Services	5	64	41	15	25	30	60	10	32	282

⁽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.

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<%>)

(Cases, (a)) Volume 年•月 振替件数 うちDVP4 うち同時担保受払⁵ Year, DVP^4 SPDC⁵ Volume month 2014 +7.3) 19,076 (13,313 (+15.412,843 (+16.2) 2015 -0.5 12,611 (18,261 (-4.3) 13,247 (-1.82016 17.999 (-1.4 13.580 (+2.5 12,606 (-0.0 +12.3 16/8 18,291 (+5.3 14,248 (13,285 (+8.5 18,686 (+1.814,120 (+8.313.035 (+4.210 17,476 (-1.7 13,226 (+3.712,259 (+3.211 16,626 (-6.2) 12,292 (-3.7 11,273 (-3.3 12 18,204 (-0.9) 13,673 (+4.9 12,684 (+6.117/1 17,371 (-11.3) 12,995 (-7.7) 12,042 (-8.517,448 (-5.9) 13,080 (-4.7 12,100 (-4.0 2 19,257 (+14.714,497 (+16.513,530 (+18.418,939 (+14.114,591 (+17.413,637 (+17.9 18,188 (+0.413,896 (-1.5 12,970 (-2.1 18,444 (+0.1) 14,009 (-0.9 13,100 (-0.9 -5.5 18,266 (-2.6) 13,726 (12,704 (-6.3-12.<u>6</u> <u>-13.</u>5) 16,780 (-8.3 12,459 (11,486 (

(2) 金額

(億円、括弧内は前年比<%>)

Valu	e				(100	million yen, (a))	
年•月	振替金額		うちDVI	0	うち同時担保受払 ⁵		
Year, month	Value	Value			SPDC	5	
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)	
2016	869,455 (-14.5)	537,790 (-1.8)	514,157 (-2.2)	
16/8	887,324 (-8.8)	579,059 (+6.4)	555,175 (+6.1)	
9	907,558 (-11.5)	560,326 (+1.5)	532,716 (+1.4)	
10	840,220 (-10.1)	531,048 (+1.1)	507,931 (+0.8)	
11	784,215 (-15.4)	477,345 (-8.5)	452,185 (-9.2)	
12	875,848 (-7.7)	539,871 (+3.1)	516,495 (+2.9)	
17/ 1	869,308 (-17.8)	528,963 (-9.5)	507,779 (-9.5)	
2	840,801 (-6.4)	520,340 (-2.8)	497,158 (-2.4)	
3	927,114 (+22.7)	580,807 (+25.7)	556,782 (+26.7)	
4	917,715 (+16.6)	583,334 (+22.5)	561,519 (+22.8)	
5	918,812 (+5.0)	575,653 (-0.9)	553,433 (-1.1)	
6	905,195 (+1.5)	569,473 (+2.2)	547,553 (+3.0)	
7	875,160 (-1.8)	539,756 (-6.3)	518,969 (-6.2)	
8	783,743 (-11.7)	485,475 (-16.2)	466,097 (-16.0)	

⁽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。

- 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

Volu	ıme									(%)
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
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
2016	0.1	86.5	93.2	98.8	99.7	99.9	100.0	100.0	100.0	100.0
16/8	0.1	88.5	94.2	99.0	99.8	100.0	100.0	100.0	100.0	100.0
9	0.1	85.1	92.0	97.9	99.4	99.9	100.0	100.0	100.0	100.0
10	0.1	87.3	93.8	99.1	99.8	99.9	100.0	100.0	100.0	100.0
11	0.1	84.9	92.5	98.7	99.7	99.9	100.0	100.0	100.0	100.0
12	0.1	84.2	91.9	98.3	99.6	99.9	99.9	100.0	100.0	100.0
17/ 1	0.3	85.8	93.1	98.8	99.8	99.9	99.9	100.0	100.0	100.0
2	0.3	86.5	93.0	99.0	99.8	99.9	100.0	100.0	100.0	100.0
3	2.2	86.7	93.3	98.3	99.7	99.9	100.0	100.0	100.0	100.0
4	2.0	88.7	94.9	98.9	99.8	99.9	99.9	100.0	100.0	100.0
5	1.7	90.5	95.6	99.4	99.9	99.9	99.9	100.0	100.0	100.0
6	2.0	90.7	95.8	99.5	99.9	100.0	100.0	100.0	100.0	100.0
7	1.7	89.3	95.1	99.5	99.9	100.0	100.0	100.0	100.0	100.0
8	1.9	89.3	95.1	99.6	99.9	100.0	100.0	100.0	100.0	100.0

(2) 金額

Valu	e									(%)
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
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
2016	0.1	88.7	95.2	98.4	99.5	99.8	99.9	100.0	100.0	100.0
16/8	0.2	91.0	96.4	98.9	99.7	99.9	100.0	100.0	100.0	100.0
9	0.1	87.0	93.9	97.2	99.0	99.4	99.6	100.0	100.0	100.0
10	0.0	89.6	96.1	99.1	99.7	99.9	99.9	100.0	100.0	100.0
11	0.0	87.3	95.1	98.5	99.6	99.8	99.9	100.0	100.0	100.0
12	0.0	86.2	93.7	97.8	99.5	99.8	99.9	100.0	100.0	100.0
17/ 1	0.1	87.1	94.6	98.2	99.7	99.8	99.9	100.0	100.0	100.0
2	0.1	88.5	94.9	98.4	99.8	99.9	99.9	100.0	100.0	100.0
3	1.9	87.9	94.7	97.4	99.6	99.9	99.9	100.0	100.0	100.0
4	1.7	89.8	95.8	98.0	99.8	99.9	99.9	100.0	100.0	100.0
5	1.4	92.2	97.0	99.0	99.8	99.9	99.9	100.0	100.0	100.0
6	1.6	92.9	97.9	99.5	99.9	100.0	100.0	100.0	100.0	100.0
7	1.4	92.4	97.8	99.5	99.9	100.0	100.0	100.0	100.0	100.0
8	1.4	92.0	97.8	99.5	99.9	100.0	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21時(通常日)。2015年10月13日から2016年2月12日までは、8時30分から19時(通常日)。2015年10月9日以前は、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 21:00. From October 13, 2015, to February 12, 2016, they were from 8:30 to 19:00. Prior to October 9, 2015, they were 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 System¹

(千枚、億円、括弧内は前年比<%>)

(Thousands, 100 million yen, (a))

1					1	(Thousands,	100 mm	ii jeii, (a))
		手形交換高		日銀当座預金に	おける決	済状況		
	V 7-1	and Value of Dill-/	Thoolea E	hanaad		Net Positi	ons Settled	
	voiume	e and Value of Bills/C	necks Exc	nanged		via BOJ Cur	rent Accou	nts
l							個別行	ネット
年・月								ピーク3
	交換枚数	交換金額	1枚当り	ピーク日	ピーク日	決済金額 ²		alue of
	(1営業日平均)	(1営業日平均)	金額		交換金額	(1営業日平均)		dual Bank's
	. ,		(千円)	人大人外	人大业城	(2 11)(2 11 1 13)		osition ³
							最大	最大
							受超額	払超額
Year,	Volume	Value	Value per	Peak	Peak	Value ²	Largest	Largest
month	(daily average)	(daily average)	Bill/Check		Value	(daily average)	Net Credit	_
	()	()8-/	(b)			(dairy average)	Position	Position
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		28,223	7,005 (-9.4)	8,892	
2016	77 (-8.1)	6,635 (-22.8)	8,556	287	23,097	5,515 (-21.3)	8,516	9,524
16/8	80 (+2.6)	5,925 (-23.3)	7,387	272	19,184	4,761 (-34.0)	8,516	9,524
9	75 (-11.0)	6,356 (-26.6)	8,433		17,089	5,047 (-23.0)		
10	73 (+7.1)	5,256 (-27.0)	7,190		13,932	, , ,		
11	74 (-20.6)	5,648 (-34.3)	7,589	251	14,794	4,558 (-35.6)		
12	76 (-8.2)	6,323 (-21.3)	8,304	115	12,800	5,485 (-19.1)		
17/ 1	80 (+5.9)	5,663 (-26.1)	7,050		14,843	, , ,		
2	70 (-19.6)	5,139 (-37.1)	7,240		15,227	4,183 (-41.4)		
3	70 (-6.4)	5,967 (-26.9)	8,429	242	19,285	, , , , , , , , , , , , , , , , , , , ,	_ ′	
4	62 (-6.8)	5,035 (-15.1)	8,005	102	9,776	, , ,		
5	84 (-10.0)	6,644 (-12.8)	7,891	265	16,659	4,699 (-20.7)		
6 7	70 (-6.6)	6,145 (-9.1)	8,671	238	17,805			1
8	79 (+5.5)	4,574 (-21.5)	5,744		13,749	, , ,	_ ′	
8	66 (-17.7)	4,801 (-19.0)	7,275	239	14,941	4,171 (-12.4)	6,253	7,428

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 System¹

(千件、億円、括弧内は前年比<%>)

(Thousands, 100 million yen, (a))

	取扱件数 ²		取扱金額 ²		1件当り金額2	ピーク日	ピーク日
年・月	(1営業日平均)		(1営業日平均)		(千円)	取扱件数3	取扱金額3
Year, month	Volume ² (daily average)		Value ² (daily average)		Value per Transaction ² (thousand yen)	Peak Volume ³	Peak Value ³
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
2016	6,433 (+1.4)	118,590 (-3.0)	1,844	26,074	643,477
16/8	5,999 (+1.6)	101,755 (-8.6)	1,696	20,902	437,016
9	6,107 (-2.0)	119,248 (-9.9)	1,953	22,382	528,865
10	6,820 (+1.6)	108,905 (+0.3)	1,597	22,609	451,684
11	6,269 (-4.4)	112,657 (-7.8)	1,797	22,456	469,829
12	7,412 (+1.2)	118,753 (-4.8)	1,602	18,026	241,408
17/1	6,246 (+4.8)	118,545 (-1.1)	1,898	21,674	474,112
2	6,505 (-2.0)	109,145 (-11.8)	1,678	23,406	501,521
3	6,017 (+2.1)	128,443 (-4.2)	2,135	23,107	637,668
4	6,507 (+2.5)	116,961 (-6.5)	1,797	23,134	489,217
5	6,412 (-2.1)	123,811 (-4.1)	1,931	21,722	485,716
6	7,028 (+0.6)	113,801 (-6.6)	1,619	27,495	500,670
7	6,418 (+3.6)	115,658 (+6.6)	1,802	22,953	476,937
8	5,909 (-1.5)	103,201 (+1.4)	1,747	21,561	456,836

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))

						(00000, 100	mimon yen, (a))
年・月	決済件数 (1営業日平均	a)	決済金額 (1営業日平:		1件当り金額	ピーク日 決済件数	ピーク日 決済金額
Year,	Volume		Value		Value per	Peak Volume	Peak Value
month	(daily average	e)	(daily averag	ge)	Transaction	Peak volulile	Peak value
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
2016	10,015 (-3.2)	86,928 (-3.9)	8.7	58,814	464,497
16/8	9,035 (-4.0)	72,264 (-11.8)	8.0	41,849	278,654
9	10,560 (-7.5)	87,953 (-12.0)	8.3	51,309	360,081
10	9,361 (+2.3)	77,959 (-2.3)	8.3	42,089	287,403
11	9,491 (-8.1)	81,150 (-8.2)	8.6	43,767	305,016
12	10,163 (-2.7)	83,763 (-6.9)	8.2	23,076	162,884
17/ 1	10,482 (+1.8)	85,133 (-4.2)	8.1	44,401	306,388
2	9,292 (-7.9)	78,153 (-14.8)	8.4	45,559	335,743
3	11,388 (-1.2)	96,590 (-5.9)	8.5	58,846	454,930
4	9,961 (-2.0)	83,997 (-9.2)	8.4	42,970	325,437
5	10,584 (-2.2)	90,757 (-4.8)	8.6	44,769	322,407
6	9,443 (-0.3)	81,645 (-9.7)	8.6	45,582	313,481
7	9,808 (+6.2)	83,581 (+6.2)	8.5	43,868	308,065
8	8,936 (-1.1)	74,190 (+2.7)	8.3	42,933	292,378

⁽注) 1. 件数・金額は「片道ベース」。

^{2.} 発信日基準。

^{3.} 決済日基準。

^{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 System¹

(千件、億円、括弧内は前年比<%>)

(Thousands, 100 million yen, (a))

		取扱件数·金		日銀当座預金に		-		
	Volur	Volume and Value of Transactions Cleared Net Positions Settled via BOJ Current Accounts						
年・月								ネット ピーク ⁵
	取扱件数 ²	取扱金額 ²	1件当り		ピーク目	V ()	Peak V	alue of
	(1営業日平均)	(1営業日平均)	金額2	取扱	取扱	(1営業日平均)		dual Bank's
			(千円)	件数3	金額3		Net Po	osition ⁵
							最大	最大
	_	_					受超額	払超額
Year,	Volume ²	Value ²	Value per	Peak	Peak	Value ⁴	Largest	Largest
month	(daily average)	(daily average)	Transaction ²	Volume ³	Value ³	(daily average)	Net Credit	
			(b)				Position	Position
2014	6,172 (+2.7)	32,852 (+3.5)	532	26,322	177,523			8,482
2015	6,308 (+2.2)	33,691 (+2.6)	534	24,348	175,071	7,132 (+3.9)	1 ′	,
2016	6,396 (+1.4)	33,525 (-0.5)	524	26,029	178,980			
16/8	5,960 (+1.5)	31,187 (+0.2)	523	20,860	158,362			
9	6,072 (-1.9)	33,035 (-3.9)	544	22,330	168,784	, , ,		
10	6,787 (+1.5)	32,711 (+6.9)	482	,	164,280		1 ′	· · · · · ·
11	6,235 (-4.2)	33,053 (-7.2)	530	,	164,813		1 ′	5,697
12	7,377 (+1.2)	37,359 (+0.8)	506	,	78,523	, , ,	1 ′	· · · · · ·
17/ 1 2	6,204 (+4.8)	35,047 (+7.0)	565	21,630	167,724			
3	6,471 (-1.8)	32,490 (-3.7)	502	23,360	165,779			
4	5,983 (+2.2)	34,150 (+2.1)	571 537	23,048	182,739			
5	6,477 (+2.5) 6,369 (-2.0)	34,782 (+1.0) 35,233 (-1.4)	553	23,091 21,677	163,780 163,309			
6	6,991 (+0.6)	34,260 (+2.6)	490		187,189	, , ,	1	5,947
7	6,384 (+3.5)	34,200 (+2.0)	535		168,872	, , , , ,	1 ′	6,092
8	5,878 (-1.4)	30,762 (-1.4)	523		164,459	7,412 (+10.0)	3,187	6,086
U	2,070 (-1.4)	50,702 (-1.4)	545	41,510	104,437	1,4 1 4 (±2.0)	5,107	0,000

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.

- 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。

- 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.

⁽注) 1. 件数・金額は「片道ベース」。

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))

		mimon yen, (a))		
年・月	交換件数 (1営業日平均)	交換金額 (1営業日平均)	1件当り金額	ピーク日 交換金額
Year,	Volume	Value	Value per	Peak Value
month	(daily average)	(daily average)	Settlement	I cak value
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
2016	28,242 (+1.8)	160,556 (+2.0)	5.7	286,471
16/8	26,160 (+1.7)	144,096 (-4.5)	5.5	199,800
9	29,054 (-0.7)	169,845 (-2.5)	5.8	278,853
10	27,348 (+4.8)	155,656 (+1.3)	5.7	214,846
11	29,669 (+8.4)	153,811 (+6.7)	5.2	241,840
12	30,166 (+8.3)	174,038 (+12.4)	5.8	286,471
17/ 1	28,678 (+3.3)	168,039 (+1.1)	5.9	258,900
2	26,907 (-1.9)	150,307 (-3.4)	5.6	202,797
3	30,273 (+5.8)	169,444 (+5.9)	5.6	298,968
4	27,703 (+2.2)	164,122 (-2.9)	5.9	233,903
5	28,955 (-0.9)	150,711 (-8.1)	5.2	221,062
6	28,627 (+1.7)	152,298 (-7.9)	5.3	238,485
7	28,949 (+2.1)	160,731 (+7.2)	5.6	232,943
8	26,793 (+2.4)	144,592 (+0.3)	5.4	189,789

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.

 $[\]hbox{(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))

				(100 million yen, (a))	
年・月		リアリング機構 ring Corporation (JSCC) 取引所取引等 ³	ほふりクリアリング4	東京金融取引所 (百万円)	
Year, month	JGB Over-The-Counter Transactions ²	Exchange-Traded Securities and Derivatives ³	JASDEC DVP Clearing Corporation (JDCC) ⁴	Tokyo Financial Exchange (TFX) (million yen)	
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)	54 (-29.9)	
2016	308,779 (+8.6	1,912 (-11.9)	7,184 (-0.1)	125 (+131.7)	
16/8	364,200 (+27.7	1,759 (-15.2)	5,788 (-15.4)	122 (+129.8)	
9	340,325 (+17.1	1,847 (-19.6)	8,510 (+3.9)	144 (+84.3)	
10	321,650 (+22.0	1,332 (-25.9)	7,677 (+12.6)	88 (+17.0)	
11	261,675 (+1.9	1,785 (-17.8)	7,344 (+18.1)	87 (+58.5)	
12	311,824 (+24.1	2,391 (-30.6)	8,809 (+34.1)	51 (+39.8)	
17/ 1	309,214 (+1.9	1,820 (-20.4)	8,213 (+24.4)	27 (-66.2)	
2	295,555 (+5.6	1,372 (-39.6)	6,039 (-16.2)	23 (-95.8)	
3	336,466 (+37.4	2,148 (-6.7)	8,618 (+11.5)	23 (-79.2)	
4	360,135 (+34.3	1,499 (-26.9)	9,865 (+23.2)	82 (-29.3)	
5	348,003 (+5.8	1,741 (+10.8)	6,504 (+15.4)	51 (-28.1)	
6	345,355 (+6.0	1,781 (-8.4)	7,836 (+19.9)	46 (-14.3)	
7	331,886 (-6.3	1,594 (+19.7)	6,922 (+9.3)	69 (+64.9)	
8	293,886 (-19.3	1,368 (-22.2)	5,847 (+1.0)	64 (-47.2)	

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。

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.
- (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

Volu	me			(Transfers, (a))					
生.日		証券保管	振替機構						
年・月	Japan Securities Depository Center								
Year,	短期社債	一般債2	投資信託	株式等 ³					
month	CP	Corporate Bonds ²	Investment Trust	Stocks ³					
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)					
2016	433 (-54.3)	573 (+3.6)	4,912 (-8.0)	1 (-20.6)					
16/8	336 (-64.5)	401 (-7.6)	4,605 (-14.9)	0 (-68.2)					
9	315 (-66.6)	773 (+15.1)	4,640 (-4.5)	2 (-2.7)					
10	288 (-65.8)	478 (+0.9)	4,811 (+0.5)	0 (-10.0)					
11	236 (-74.9)	507 (-8.5)	5,117 (-0.0)	0 (-45.7)					
12	311 (-63.7)	682 (-4.6)	6,029 (+11.4)	1 (0.0)					
17/ 1	273 (-68.7)	446 (-13.8)	5,432 (+8.1)	0 (0.0)					
2	252 (-64.1)	504 (-17.6)	5,261 (+10.1)	0 (+100.0)					
3	273 (-43.7)	625 (-2.2)	5,492 (+17.4)	2 (+18.2)					
4	245 (-42.4)	550 (+2.0)	4,877 (+2.3)	0 (-76.9)					
5	241 (-43.9)	509 (+17.2)	5,538 (+15.1)	0 ()					
6	264 (-38.2)	691 (-0.3)	5,422 (+13.2)	0 (-60.0)					
7	264 (-33.7)	545 (-6.8)	5,624 (+14.7)	0 (+125.0)					
8	220 (-34.7)	455 (+13.6)	5.370 (+16.6)	0 (-50.0)					

(2) 金額

(億円、括弧内は前年比<%>)

(件、括弧内は前年比<%>)

(100 million ven. (a))

Valu	e						(100 mil	lion yen, (a))	
年・月	証券保管振替機構								
中,月	Japan Securities Depository Center								
Year,	短期社債		一般債2		投資信託	É	株式	等 ³	
month	CP		Corporate Bonds ²		Investment Trust		Stocl	xs ³	
2014	45,488 (+3	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)	
2016	21,128 (-:	57.7)	4,371 (+5.3)	3,877 (-29.7)	13 (-66.4)	
16/8	15,841 (69.0)	3,272 (+21.3)	3,127 (-39.5)	15 (+37.5)	
9	16,460 (69.0)	6,609 (+31.4)	3,878 (-8.7)	32 (+345.7)	
10	13,747 (68.2)	4,216 (+17.2)	3,546 (-18.7)	3 (-21.8)	
11	11,257 (76.0)	3,771 (-5.6)	4,317 (-10.4)	2 (-82.6)	
12	16,831 (63.6)	4,711 (-0.7)	5,558 (+3.4)	2 (-84.1)	
17/ 1	13,849 (68.4)	4,105 (+10.0)	4,611 (+11.4)	3 (+1,304.1)	
2	12,946 (64.4)	3,571 (-21.1)	4,577 (+15.0)	1 (+703.1)	
3	14,062 (-:	35.0)	5,028 (+14.2)	4,807 (+45.7)	20 (+36.8)	
4	11,952 (-:	38.3)	4,324 (+14.7)	3,467 (-6.6)	6 (-23.1)	
5	11,812 (42.3)	4,292 (+24.0)	4,261 (+21.2)	1 ()	
6	13,635 (-:	32.3)	5,200 (+0.1)	4,040 (+5.0)	1 (-90.1)	
7	13,752 (-2	29.4)	4,542 (-3.9)	4,215 (+15.4)	66 (+7.5)	
8	10,999 (-:	30.6)	3,265 (-0.2)	3,749 (+19.9)	0 (-97.0)	

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。

^{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))

								((a))
年・月	総送信件数 ¹ (千件)		顧客送金	金融機関間付替	証券	その他	世界に占める 日本のシェア (%)	<参考> 日本の参加 金融機関数 (先)
Year, month	Total Number of Messages Sent by Users in Japan ¹ (thousands)		Customer Transfers and Checks	Financial Institution Transfers	Securities	Others	Share of Japan in Global SWIFT Traffic (%)	Number of
2014	111,150 (+5.8)	10,288	6,545	59,855	34,462	2.0	247
2015	136,560 (+22.9)		7,010	80,173			260
2016	155,804 (+14.1)	11,019	6,851	98,326	39,607	2.1	270
16/8	12,807 (-9.5)	880	561	8,226	3,140	2.3	267
9	11,044 (-17.4)	1,204	578	6,027	3,236	2.0	269
10	13,039 (602	8,038	3,357	2.4	270
11	12,500 (+1.3)	834	586	7,562	3,518	2.2	270
12	12,081 (-10.7)	990	610	6,962	3,519	2.1	270
17/ 1	10,465 (-15.6)	732	536	5,912	3,285	1.9	270
2	10,536 (-22.6)	796	527	6,026	3,187	2.0	269
3	13,452 (-5.7)	934	655	8,241	3,621	2.1	268
4	12,964 (+0.7)	836	537	8,509	3,081	2.4	267
5	13,987 (+8.3)	872	571	9,185	3,359	2.3	267
6	15,169 (+1.2)	940	861	9,223	4,145	2.5	267
7	13,063 (-1.6)	875	586	8,369	3,233	2.3	267
8	()						

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 Money¹

(括弧内は前年比〈%〉)

((a))

					((a))				
年・月	決済件 (百万件		決済金額 (億円)		1件当り 決済金額 (円)	発行枚数 ² うち (万枚) 携帯電話		端末台数 ^{2,3} (万台)	残高 ⁴ (億円)
Year, month	Volume of Tra (million		(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)
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
2016	5,192 (+11.0)	51,436 (+10.8)	991	32,862	3,091	199	2,541
16/8	463 (+10.5)	4,460 (+10.3)	964	31,727	3,000	192	
9	439 (+11.2)	4,091 (+9.6)	933	31,971	3,015	195	2,541
10	448 (+7.6)	4,292 (+8.2)	959	32,280	3,042	197	
11	425 (+9.1)	4,159 (+7.2)	979	32,583	3,068	198	
12	452 (+7.8)	4,952 (+5.1)	1,095	32,862	3,091	199	
17/ 1	424 (+6.0)	4,244 (+3.8)	1,000	33,085	3,112	199	
2	400 (+3.4)	3,860 (+1.0)	966	33,346	3,129	201	
3	450 (+4.8)	4,297 (+0.9)	955	33,600	3,153	203	2,656
4	439 (+5.6)	4,206 (+2.1)	958	33,927	3,171	206	
5	464 (+8.3)	4,440 (+1.1)	956	34,170	3,188	213	
6	455 (+4.9)	4,228 (+0.4)	929	34,424	3,206	215	
7	485 (+3.0)	4,563 (-0.7)	941	34,694	3,224	216	
8	()	()			•••		

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 has been revised since May 2017.
- 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.

⁽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. 2017}年5月より集計方法を見直し。

^{4.} 月計数は月末、年計数は9月末時点。

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 : https://www.jpx.co.jp/jscc/torihikijyo.html
国債店頭取引 : https://www.jpx.co.jp/jscc/tentou.html
金利スワップ : https://www.jpx.co.jp/jscc/toukei_cds.html
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、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 > クレジット関連統計

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

- 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/credit_default_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 and debit card), please look at the following websites.
 - (1) Japan Consumer Credit Association

TOP > Credit card statistics

http://www.j-credit.or.jp/en/statistics/

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