

FIG.1

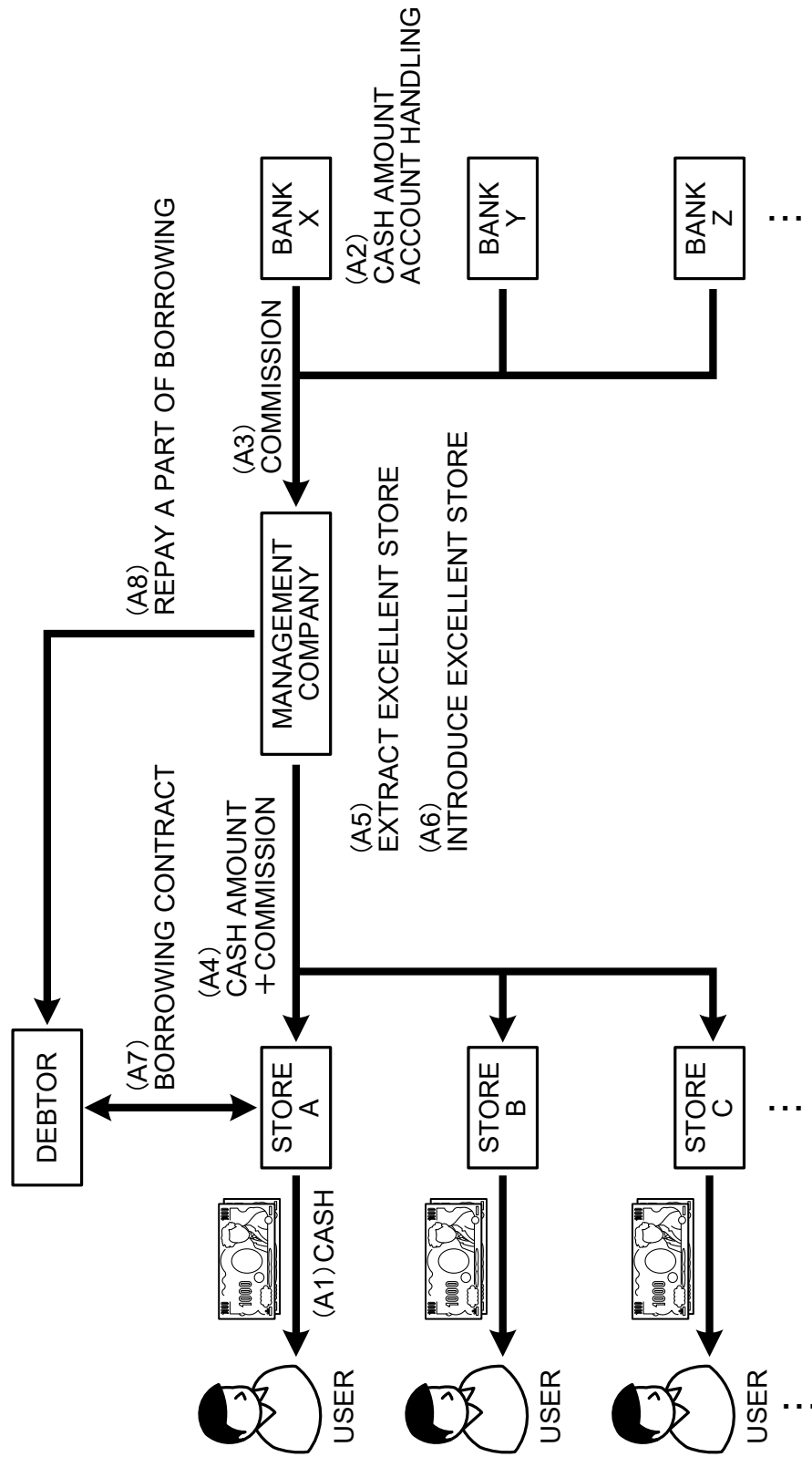


FIG.2

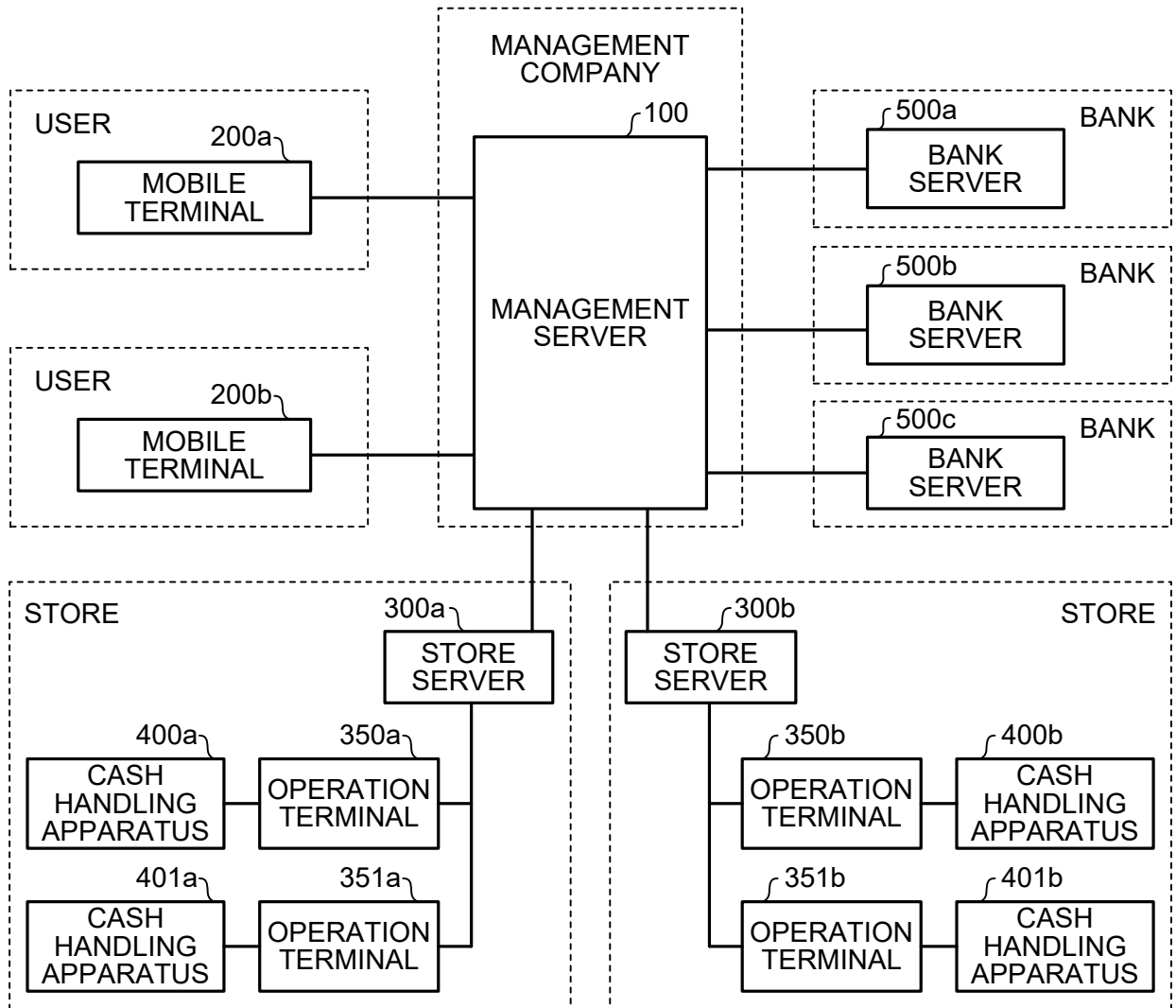


FIG.3

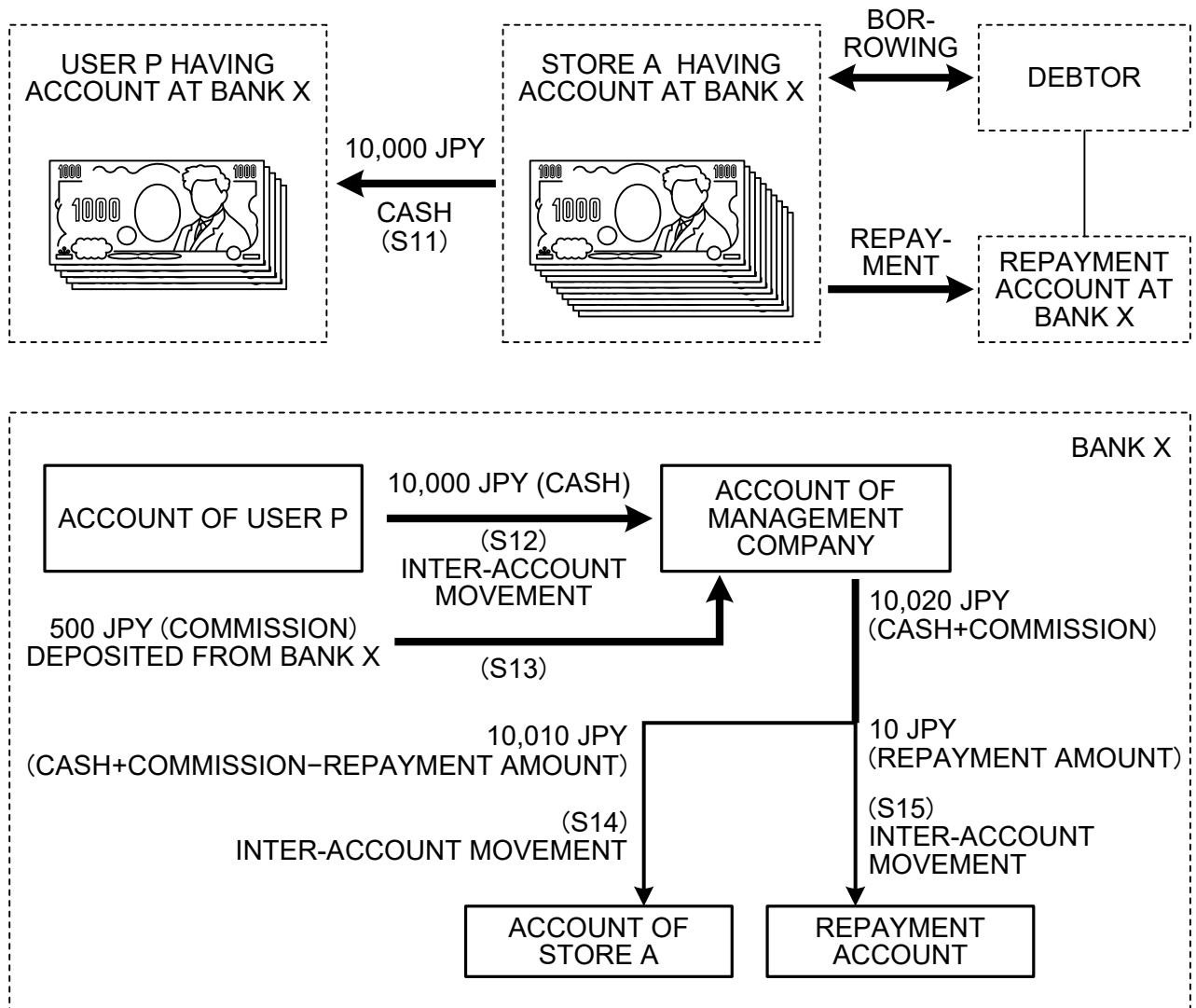


FIG.4

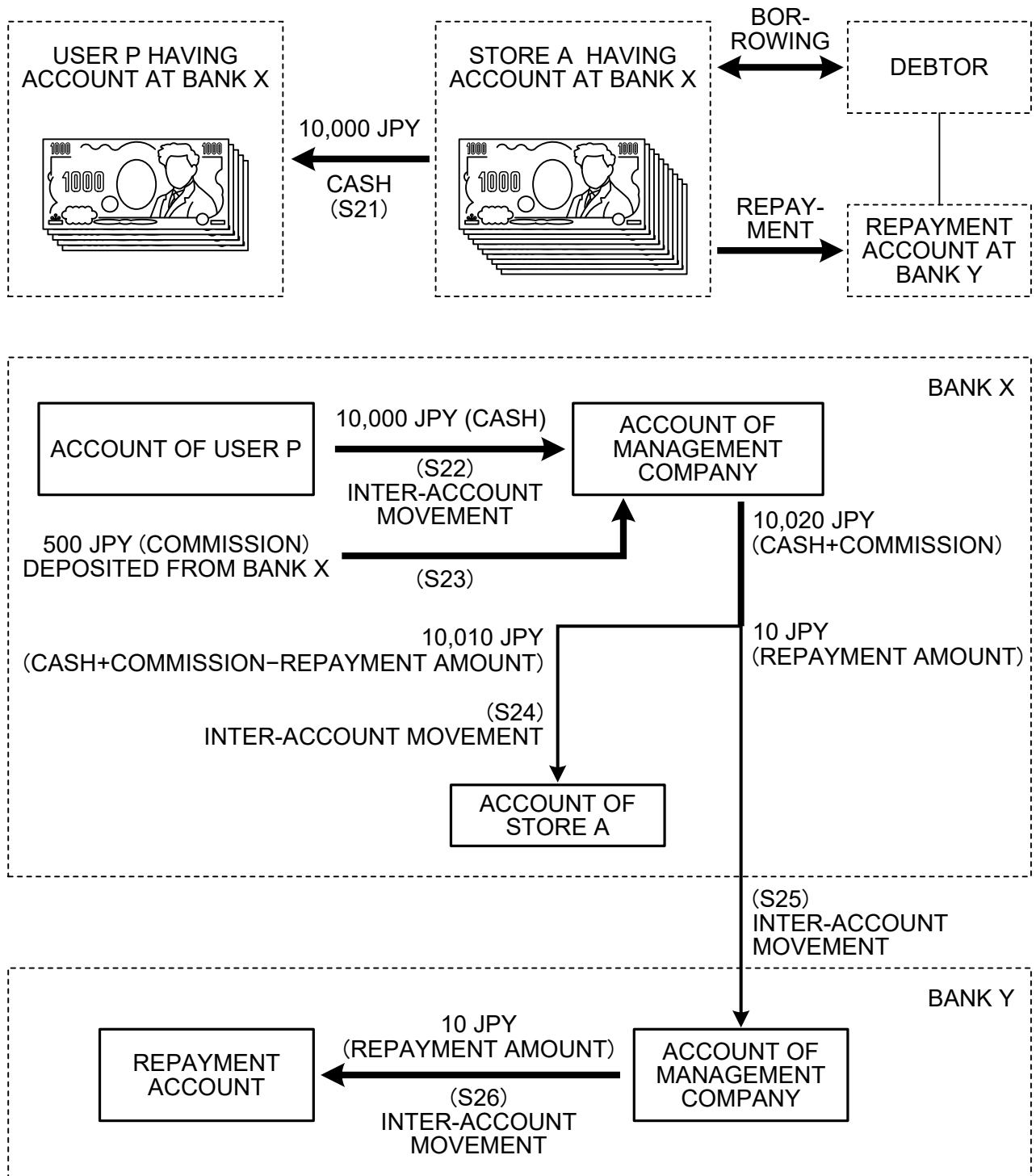


FIG.5

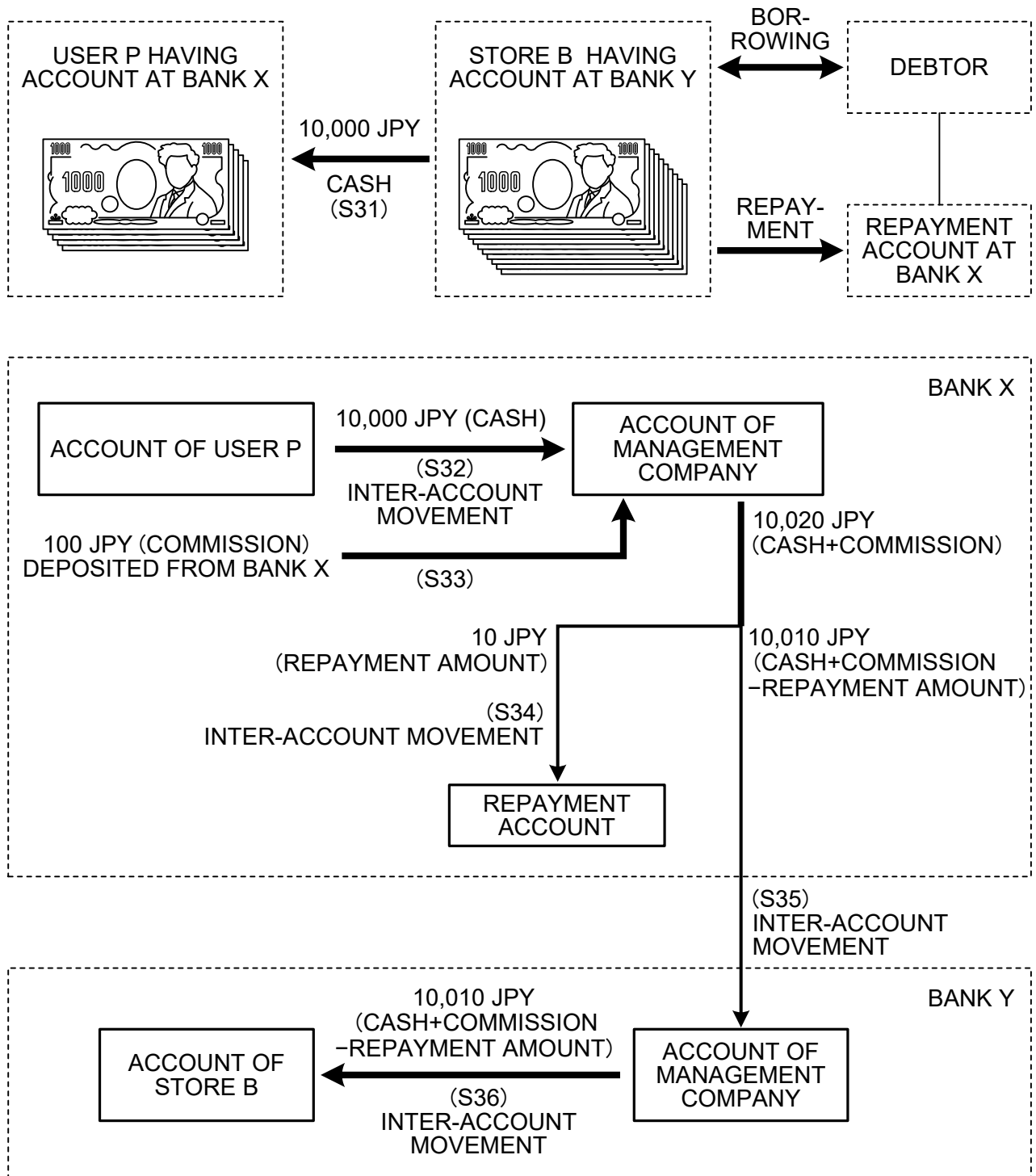


FIG.6

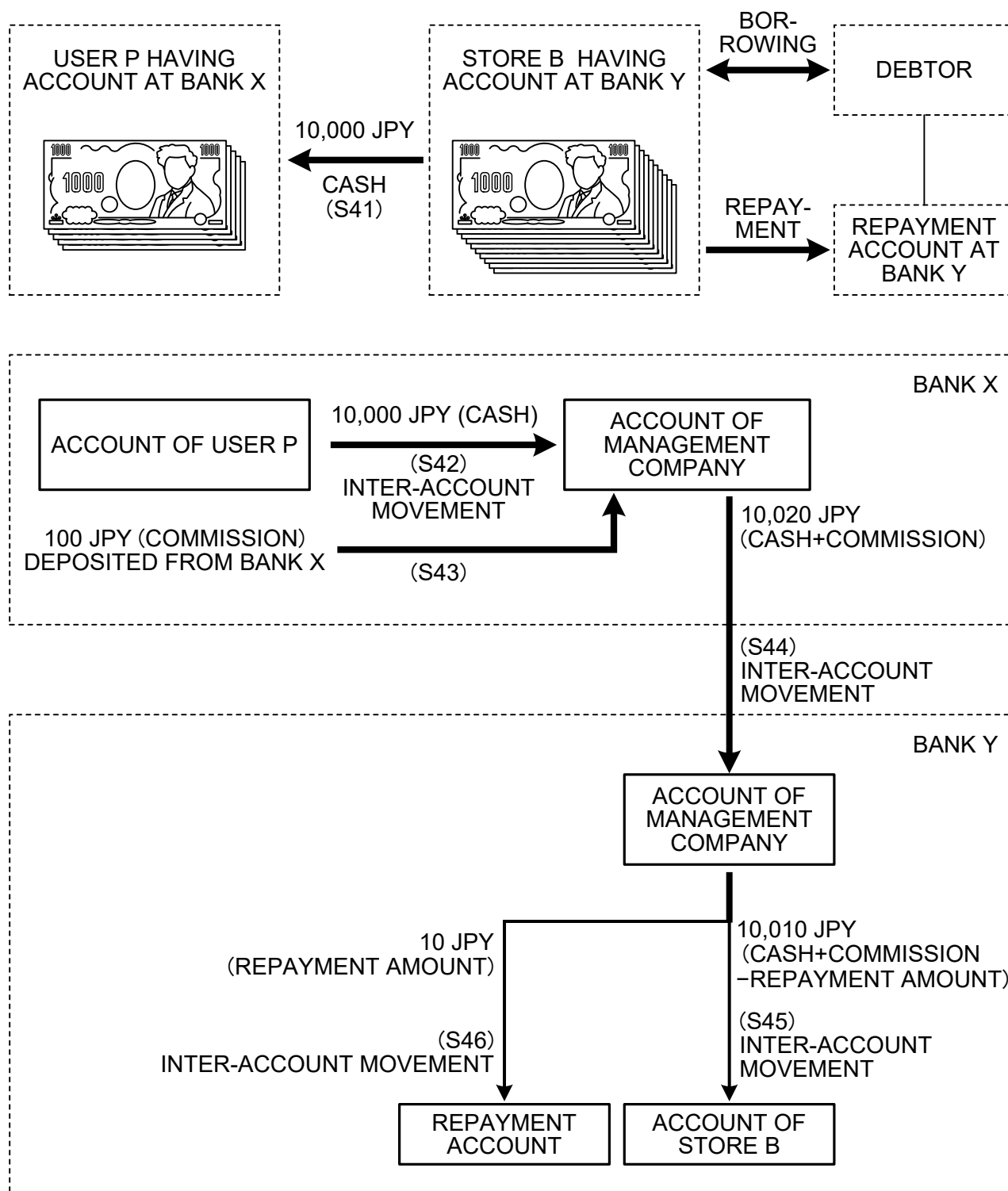


FIG.7

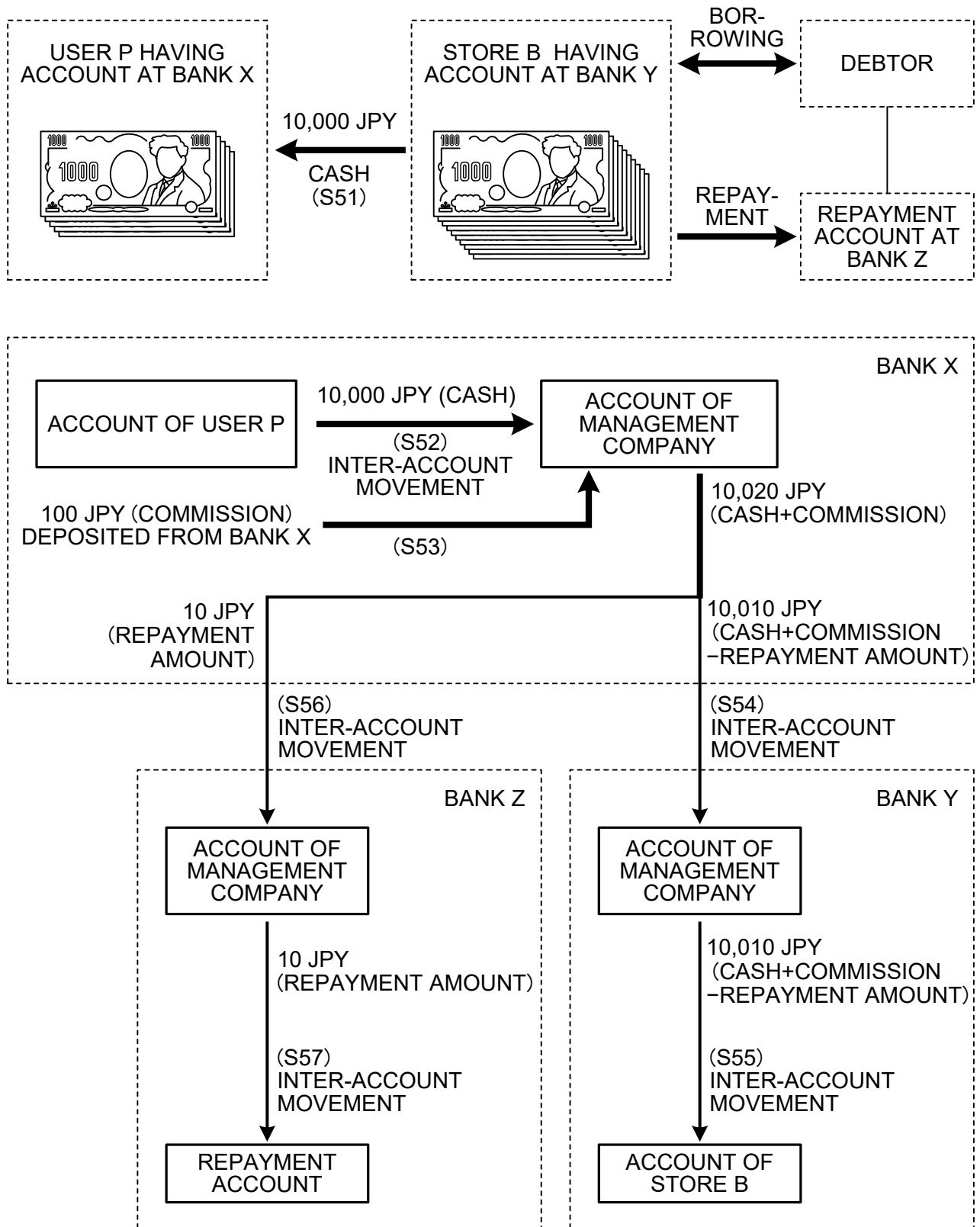


FIG.8

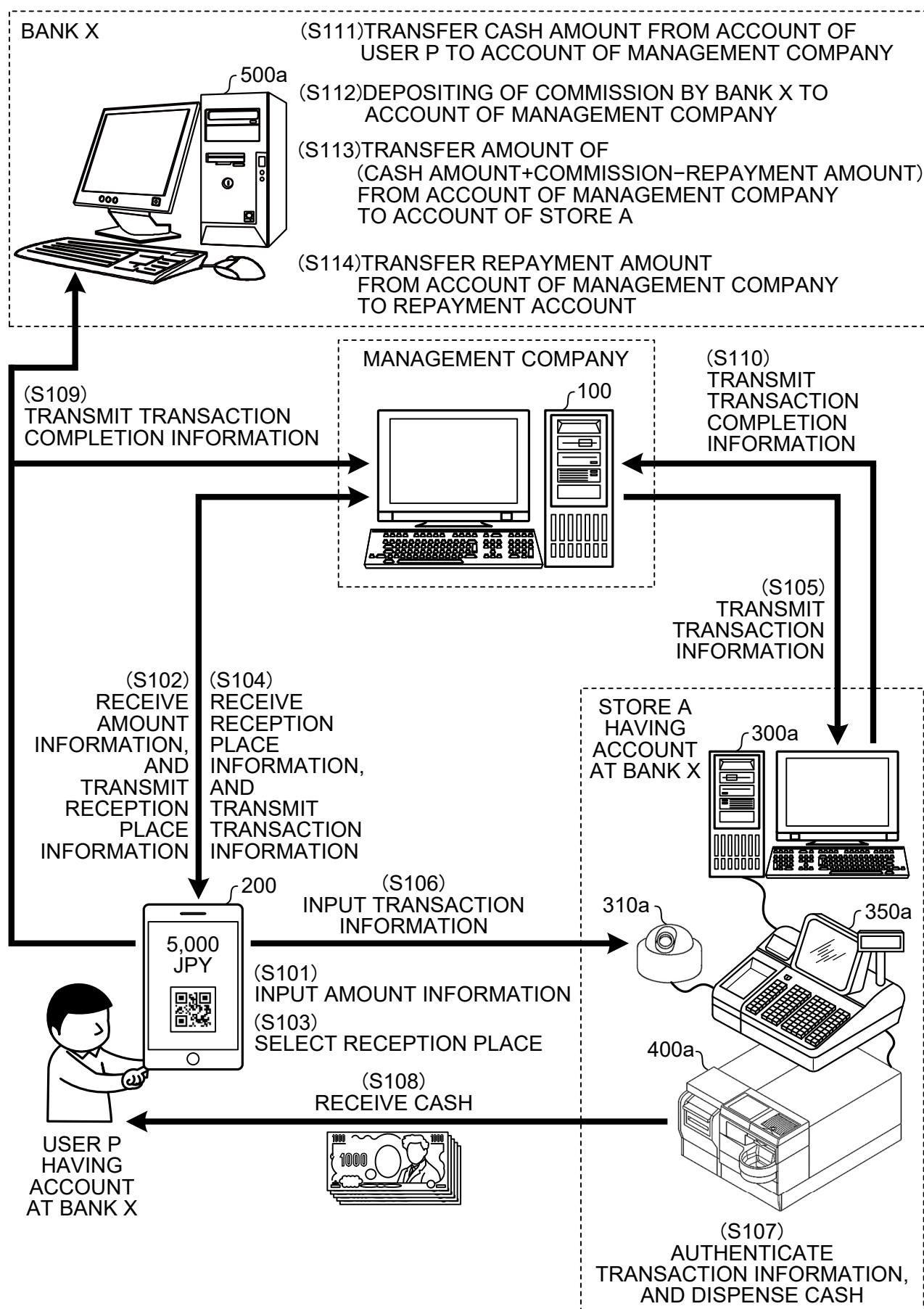


FIG.9

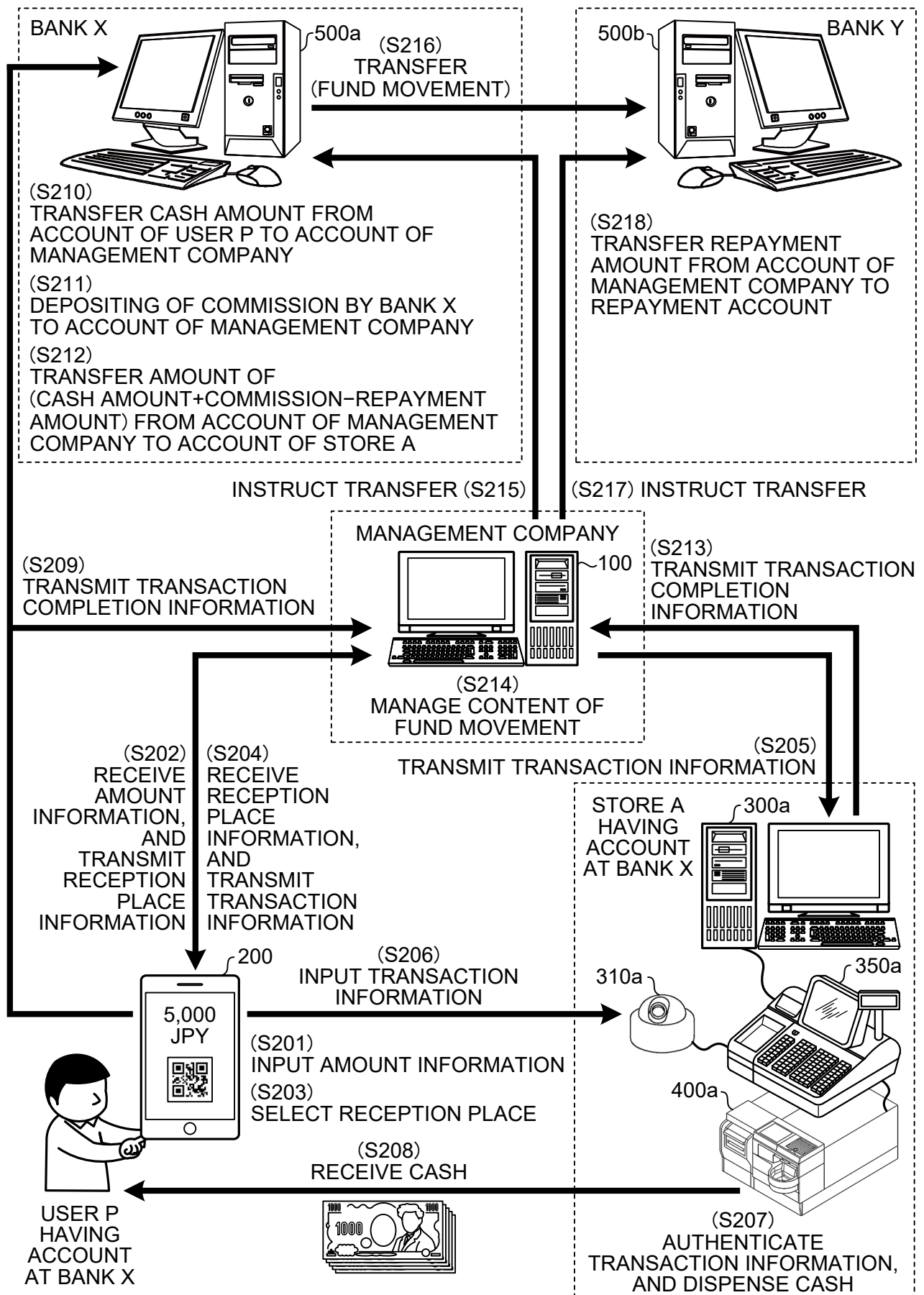


FIG.10

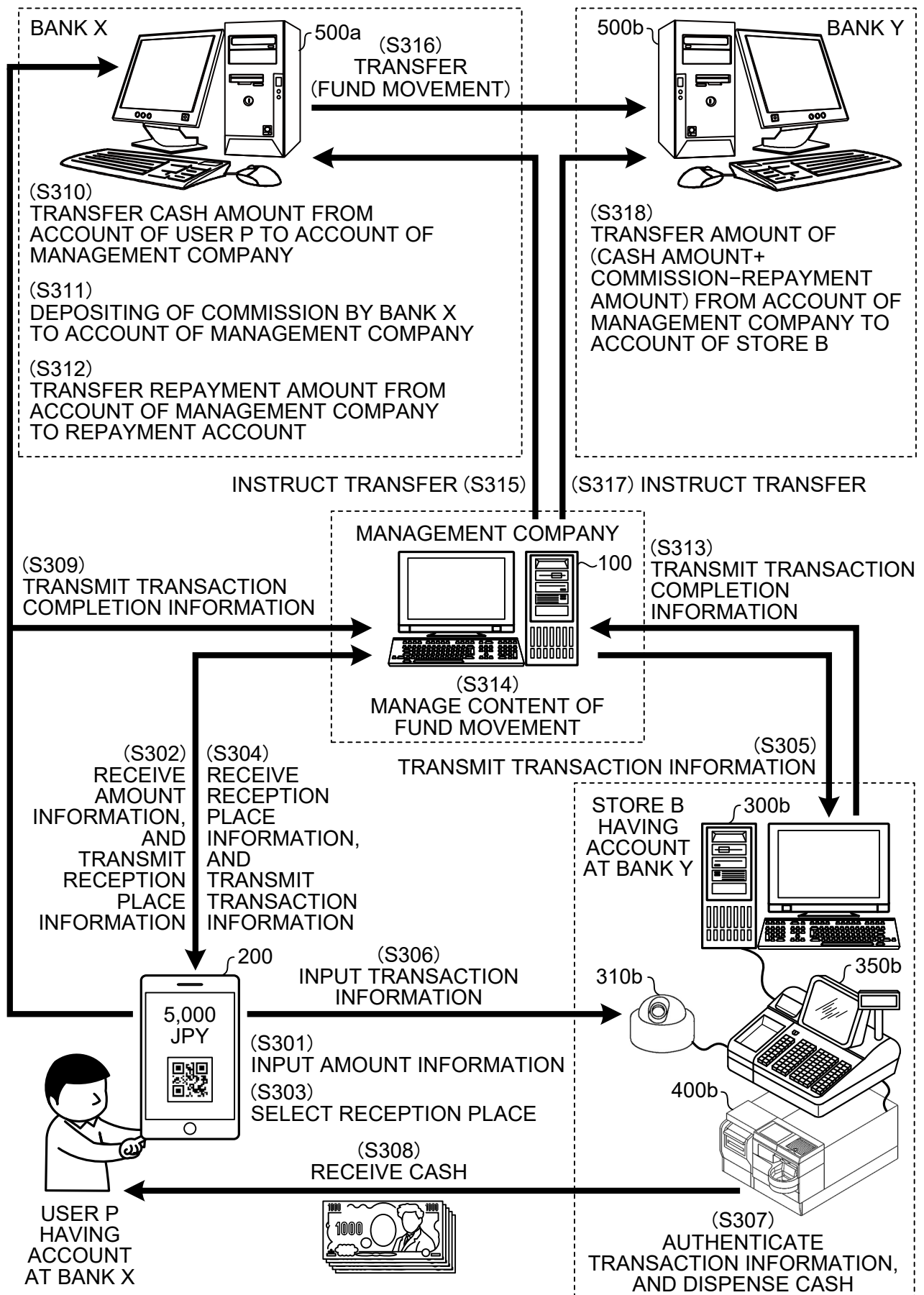


FIG.11

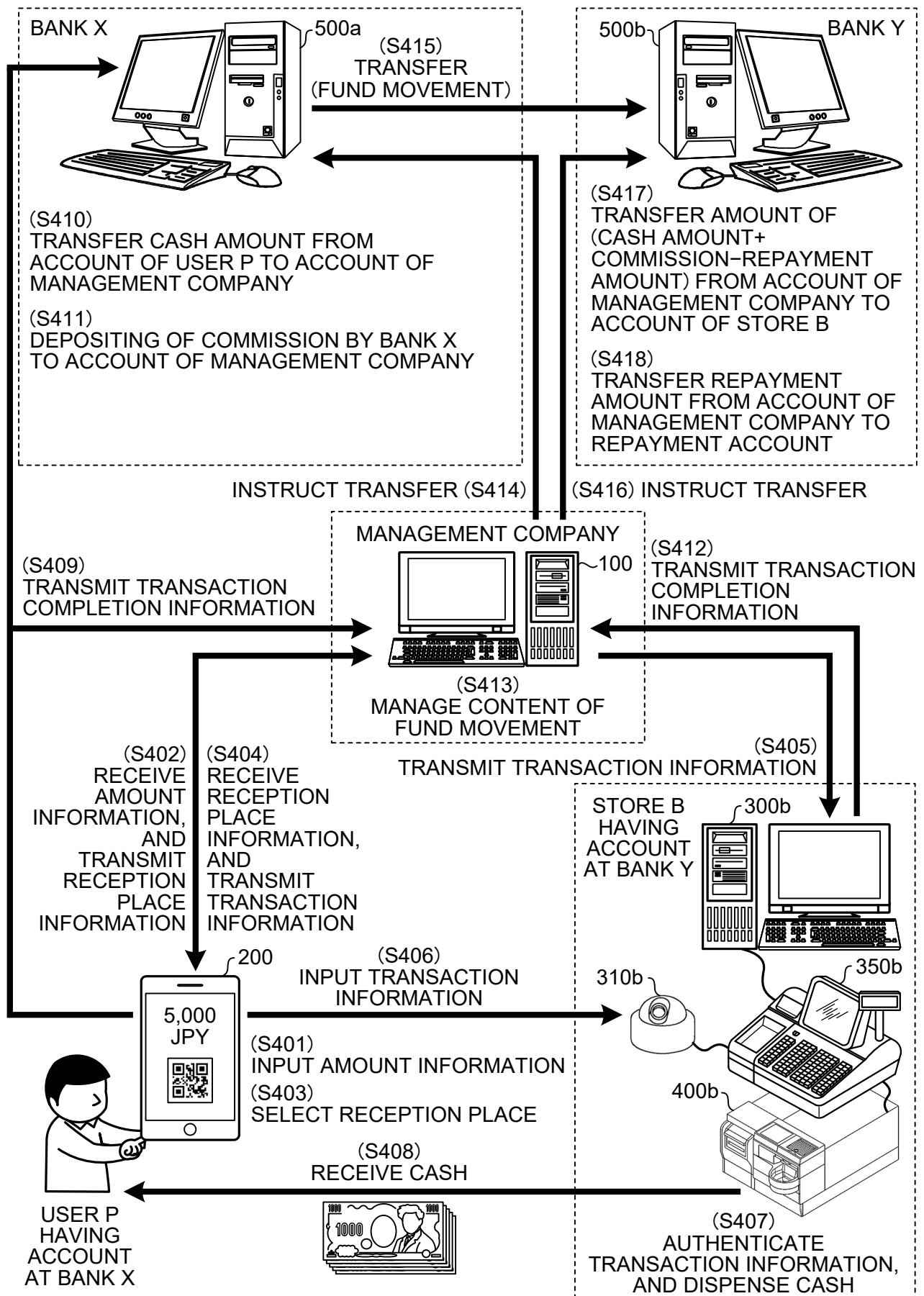


FIG.12

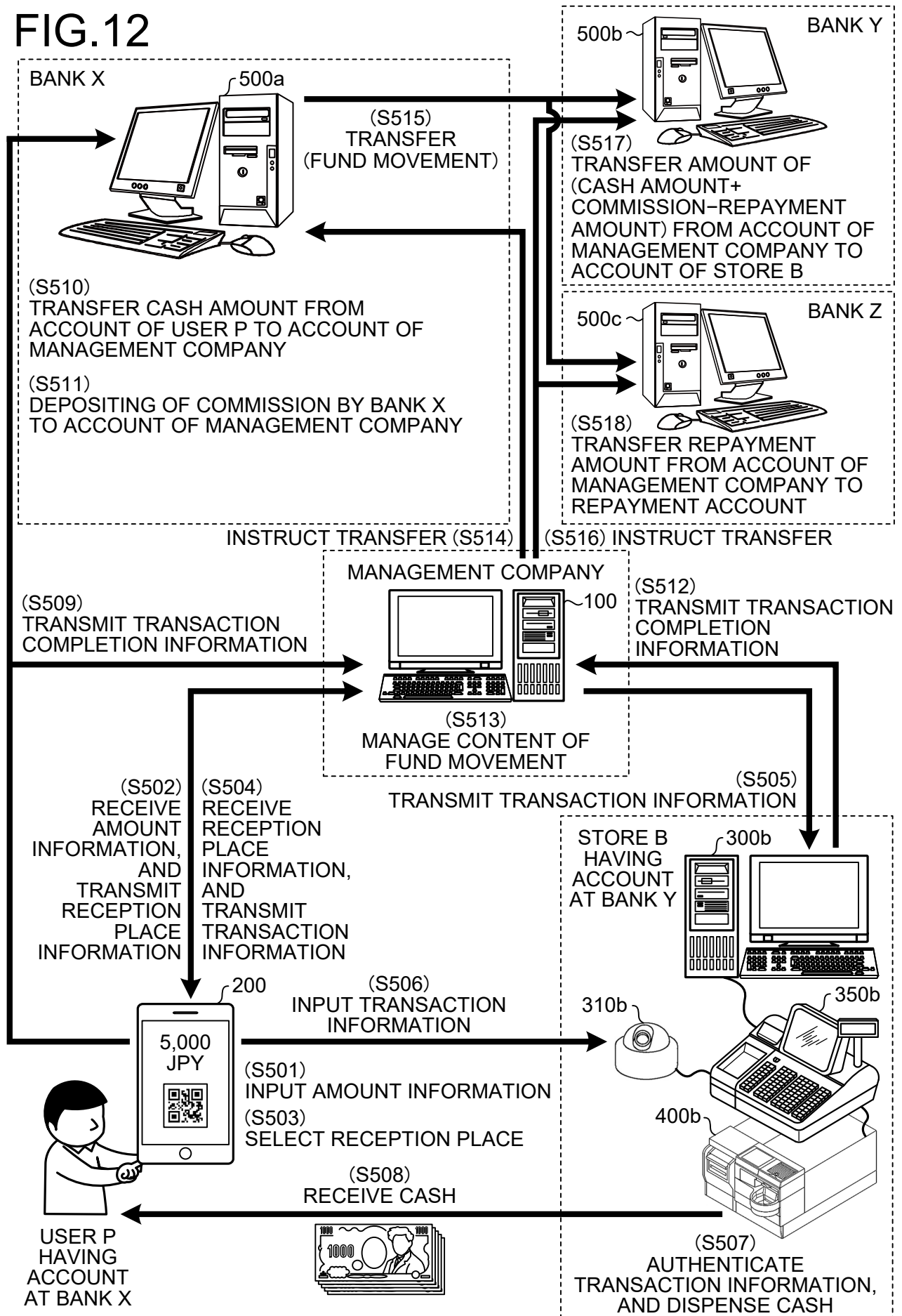


FIG.13A

TRANSFER SOURCE	TRANSFER DESTI- NATION	TOTAL AMOUNT	STORE	ACCOUNT	TRANSACTION DATE/TIME	AMOUNT	COMMISSION	REPAYMENT AMOUNT	...
B001 (BANK X)	B002 (BANK Y)	100... (Pxy)	S0002	530...	201910121644	0	0	10	...
			S0004	570...	201910121647	10,000	10	0	
			⋮						
	B003	130...	S0014	710...	201910121132	10,000	10	10	...
	⋮								
B002 (BANK Y)	B001 (BANK X)	120... (Pyx)	S0003	500...	201910121001	20,000	20	0	...
			⋮						
			S0016	700...	201910120821	0	0	5	
	B003	110...	⋮						...
	⋮								
⋮									

FIG.13B

TRANSFER SIDE	RECEPTION SIDE		
	BANK X	BANK Y	
BANK X		Pxy	
BANK Y	Pyx		

WHEN $P_{xy}=P_{yx}$, TRANSFER IS NOT NECESSARY

WHEN $P_{xy}>P_{yx}$,
TRANSFER AMOUNT OF $P_{xy}-P_{yx}$
FROM ACCOUNT OF BANK X TO ACCOUNT OF BANK Y

WHEN $P_{xy}<P_{yx}$,
TRANSFER AMOUNT OF $P_{yx}-P_{xy}$
FROM ACCOUNT OF BANK Y TO ACCOUNT OF BANK X