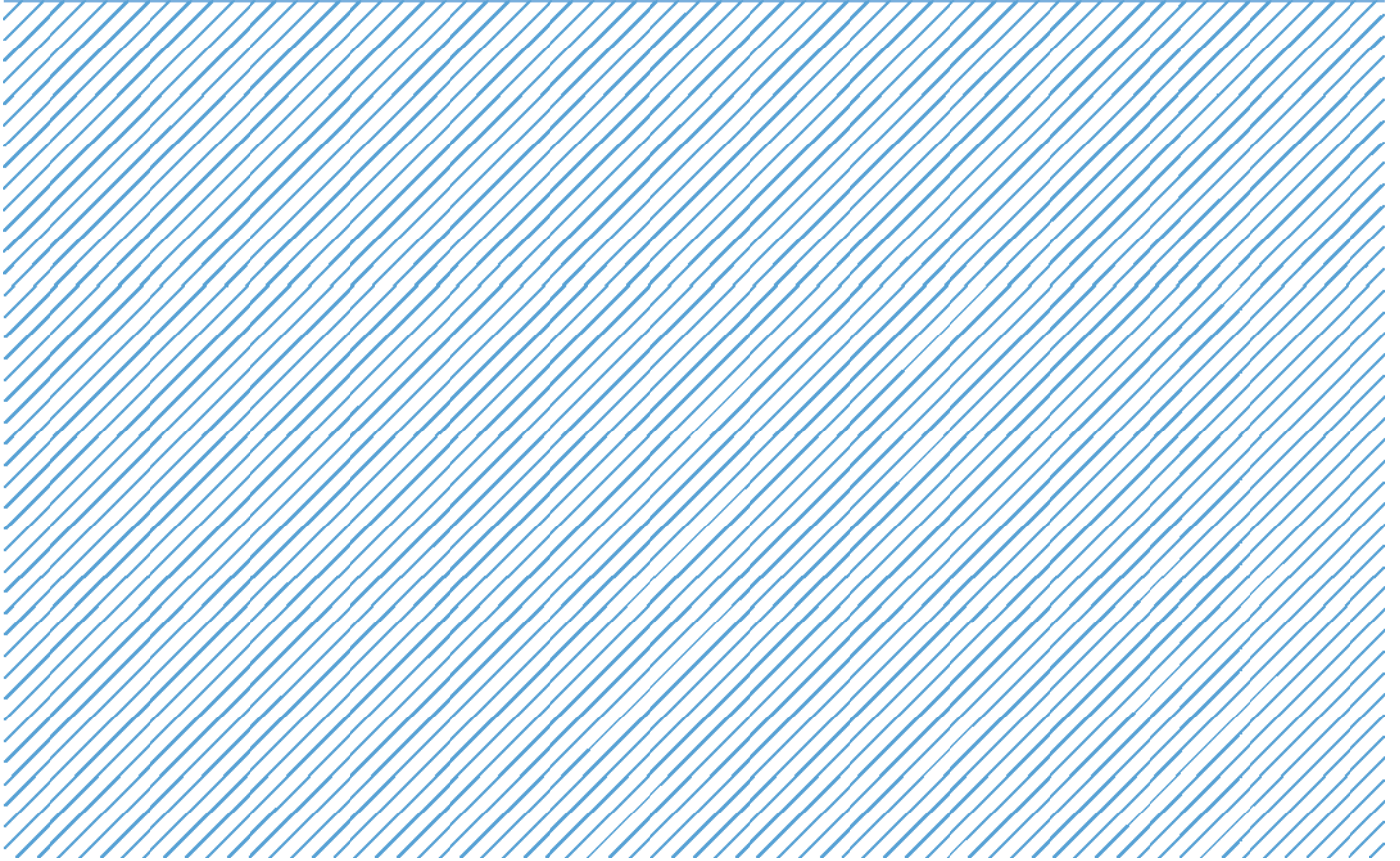


Card Expenditure Statistics

December 2015



Card Expenditure Statistics – December 2015

	Total Spending £ billions		Annual growth rates for spending		Number of purchases Millions	
	Dec 2015	Dec 2014	Dec 2015	Dec 2014	Dec 2015	Dec 2014
All payment cards	53.0	49.5	8.3%	7.7%	1,172	1,047
<i>Of which online *</i>	11.9	10.5	14.0%	–	145	117
Debit cards	37.6	35.0	8.9%	8.2%	902	802
Credit cards	15.4	14.6	7.0%	6.3%	270	246

Unless otherwise stated all data referred to are seasonally adjusted and depict the underlying trend. The X12 ARIMA monthly seasonal adjustments include trading days and leap years. Unadjusted data are located in tables 3A to 3D. There is a step change in the data between 2010 and 2011 following a change in the reporting population. Average transaction values are based on three-month rolling averages, while growth rates are based on twelve-month rolling periods.

* As there are insufficient online data series collected to apply X12 ARIMA seasonal adjustment, the underlying trend is determined using linear regression. This allows an estimation of the likely scale of seasonal impacts to be made until there are sufficient data (3 years) to use a recognised method of seasonal adjustment.

Introduction

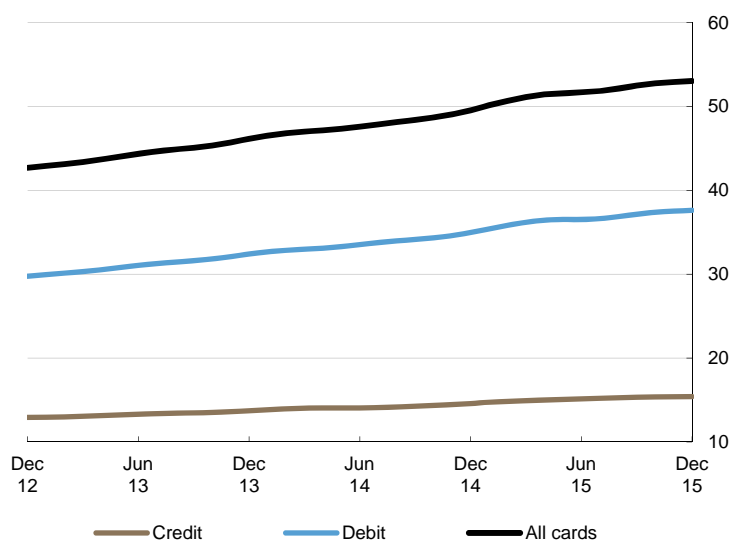
Despite some evidence of subdued spending in December¹, **payment card expenditure** rose by £113 million on November and amounted to £53 billion. The **number of purchases** also increased and reached 1.2 billion, up by 6.3 million on November. This rise, in part was a reflection of the Christmas shopping season and the price discounts on offer, most notably on Boxing Day².

During Q4 of 2015 consumers made 94 million more purchases and spent £2.2 billion above the level recorded in Q3. For the year as a whole, total card spending amounted to £622 billion from 13.4 billion transactions, up from respective figures of £574 billion and 12.0 billion in 2014.

Other factors driving the growth included the expansion in **contactless** and **online** payments. Spending **online** grew by 1.0% in December to £11.9 billion, while the number of online purchases rose by 1.6% to reach 145 million. The number of **contactless** payments amounted to 140 million, up by 10% on November, with corresponding spending reaching £1.2 billion, up by 17% during the month. In total, there were 1.05 billion contactless transactions made in 2015 amounting to £7.75 billion.

Chart 1

Monthly expenditure
(£ billions)



¹ City AM, Retail sales fell in December: <http://www.cityam.com/232942/weird-christmas-retail-sales-fell-in-december-but-clothing-sales-fell>

² BBC, Boxing Day sales: Millions of bargain-hunters hit shops: <http://www.bbc.co.uk/news/business-35179234>

Annual growth rates

The **annual growth rate** accelerated from 7.6% in January to 8.3% in December, representing actual growth in payment card spending, given that there was virtually no annual inflation in 2015³. This robust growth could, in part stem from underlying improvement in the economy alongside record-high employment rate⁴, rising wages and positive growth in consumer confidence⁵.

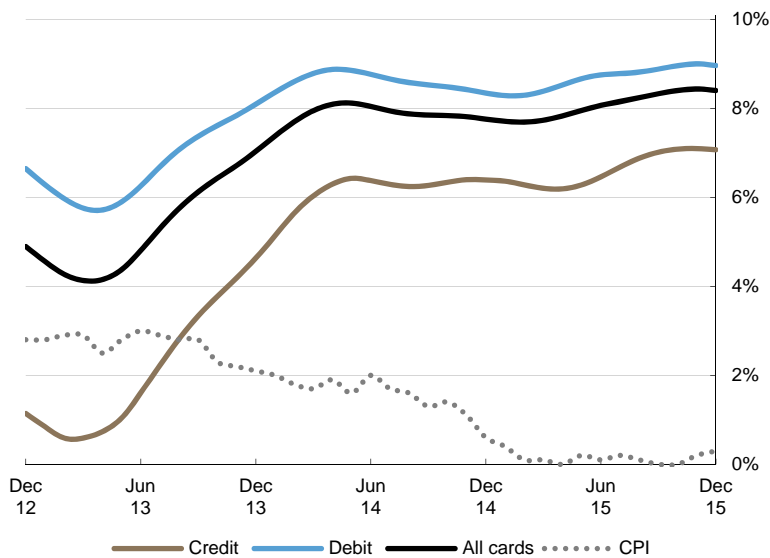
Within the sectors, the **financial** sub-sector rose by a record 18.0%, driven by an increasing proportion of **tax payments** being made using cards. In contrast, the spending in the **automotive fuels** category continued to decrease after falling by 8.3%. This decline was most likely a reflection of the falling oil prices to their lowest level in eleven years⁶.

The annual growth rate of the **number of purchases** (11.4%) has continued to outstrip that of amount spent for the last four years, highlighting a growing consumer preference to use cards more often for lower value payments. Meanwhile, the number of **online** purchases grew annually at more than double (26%) the overall rate. The number of **contactless** payments soared by 228% in 2015, driven by acceptance on the Transport for London network with over a million journeys a day being paid by contactless cards⁷.

Chart 2

Spending on payment cards

Year-on-year growth rates



Sub-sector	Annual growth (%)
Other retail	9.9
Mixed business	8.9
Household	7.6
Clothing	7.2
Food & drink	0.8
Automotive Fuels	-8.3
Retail sales	3.5
Financial	18.0
Entertainment	13.8
Hotels	13.7
Other services	12.1
Vehicle Sales & Services	10.4
Travel	8.3
Services	12.9

³ The Financial Times, UK had lowest inflation in 2015 for 50 years: <http://on.ft.com/1Wqw3VG>

⁴ ONS, UK Labour Market: <http://www.ons.gov.uk/ons/rel/lms/labour-market-statistics/january-2016/statistical-bulletin.html#tab-1--Employment>

⁵ GfK, UK Consumer Confidence remains positive: <http://www.gfk.com/en-gb/insights/press-release/uk-consumer-confidence-remains-positive-as-2015-closes/>

⁶ Reuters, Oil skids toward 11-year low: <http://reut.rs/1Y0srOG>

⁷ TechWeek Europe, Contactless TfL Journeys Top 1m A Day: <http://www.techweekeurope.co.uk/e-marketing/london-tfl-visa-europe-contactless-183789>

Average transaction values

There has been a consistent trend of declining **average transaction values** (ATV) since 2011, mainly driven by the continuous migration of low value cash payments to cards. This has been accelerated by the increasing usage of **contactless** cards, with the number of contactless payments accounting for 12% of total card purchases in December – up from 4.4% a year ago. Further downward pressure on ATVs is stemming from changing consumer preferences to pursue better value purchases at discount retailers⁸ coupled with the intense competition among the major British supermarkets⁹.

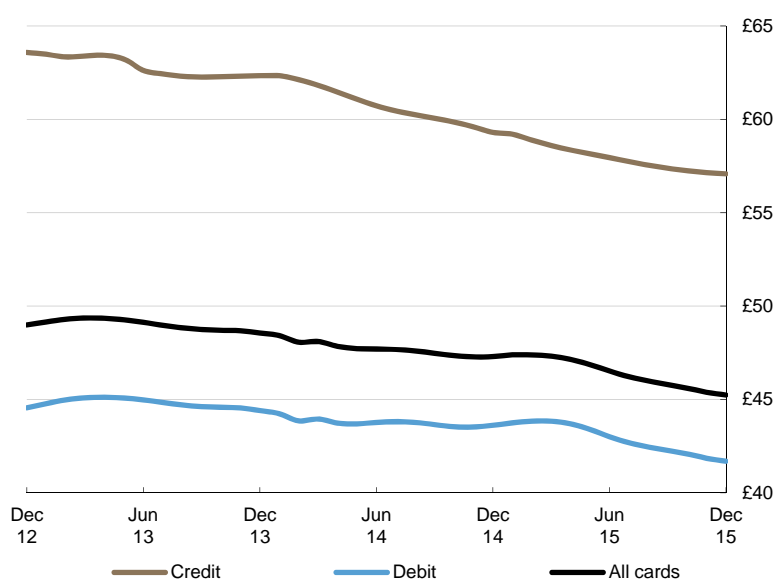
The ATV on all payment cards decreased between November and December, falling by 15p to £45.24, and for the year as whole the ATV decreased by £2.06. The ATV for **debit cards** decreased by 15p to £41.69, down from £43.62 a year ago. Meanwhile, the ATV for **credit cards** in December fell by just 7p to £57.08; however, in over twelve months it fell considerably, by £2.22.

Within the sectors, the **retail sales** ATV declined by 8p to £31.71, while the ATV for **services** fell by 45p to £71.90 and compares to £77.42 a year ago. The largest decrease was registered in the **other services** sub-sector, which recorded an ATV fall of 98p in December and £7.93 in the year, while **financial services** registered the largest increase, growing by £1.60 during the month and £25.36 since December 2014.

The ATV for **online spending** on all payment cards increased by £2.25 to £76.94 in December, while the ATV on **contactless** cards reached £8.57, up by 54p on November.

Chart 3

Average transaction values



Sub-sector	ATV
Household	£70.09
Clothing	£40.94
Other retail	£38.54
Mixed business	£31.87
Automotive Fuels	£28.31
Food & drink	£23.82
Retail sales	£31.71
Financial	£364.32
Vehicle Sales & Services	£189.45
Hotels	£126.48
Other services	£97.67
Travel	£76.10
Entertainment	£21.70
Services	£71.90

⁸ BBC, Aldi and Lidl double market share in three years: <http://www.bbc.co.uk/news/business-34842198>

⁹ The Guardian, Waitrose fights back: <http://gu.com/p/4gvp8/stw>

Spending by sector – retail sales and services

The number of transactions within the **retail sector** increased by 2.5 million to 778 million, with the corresponding spend rising by £15 million to £24.7 billion. Meanwhile, the number of transactions in the **services sector** grew by 3.8 million to 395 million, corresponding to a rise in spending of £98 million to £28.4 billion.

The highest increase in **retail** spending came from the **food & drink** sub-sector, recording a rise of £30 million to £9.4 billion with particularly strong performance at **sweet stores** and **off-licences**. Spending at **other retailers** amounted to £4.0 billion, with considerably strong increase (86%) in spending at **jewellers**¹⁰.

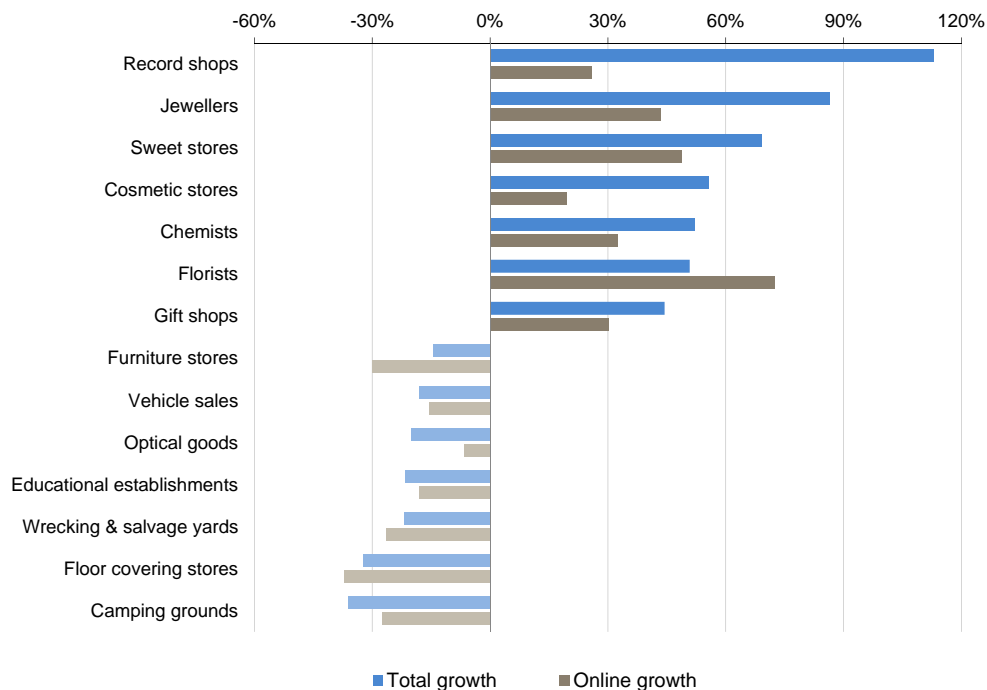
Meanwhile, the largest growth within the **services** sector was registered at **financial services** after increasing by £84 million to £6.7 billion. This growth was boosted by a notable rise in **tax payments**. **Entertainment** was also a strong contributor to growth after increasing by £37 million to £4.5 billion, driven by robust growth in spending at **restaurants** and **pubs**.

Spending by merchant categories (not seasonally adjusted)

Along with growth in spending at restaurants, jewellers and sweet stores there was increased consumer traffic at a number of other merchants during December. Spending increased considerably at merchants offering festive goods such as **record shops**, **cosmetic stores**, **florists** and **gift shops**. Spending at chemists rose by over 50%, coinciding with the winter cold and flu season. Meanwhile, spending at **camping grounds**, wrecking & salvage yards and floor covering stores registered the largest decreases on November.

Chart 4

Largest changes in total card spending between November and December¹¹



¹⁰ Jewellery sales grow at fastest rate in five months: <http://www.professionaljeweller.com/jewellery-sales-grow-at-fastest-rate-in-five-months/>

¹¹ Actual monthly total and online growth rates for spending on hobbies, toys and games (158% and 156% respectively) are not fully covered in chart in order to illustrate the majority of changes within the given scale

Spending online (not seasonally adjusted)

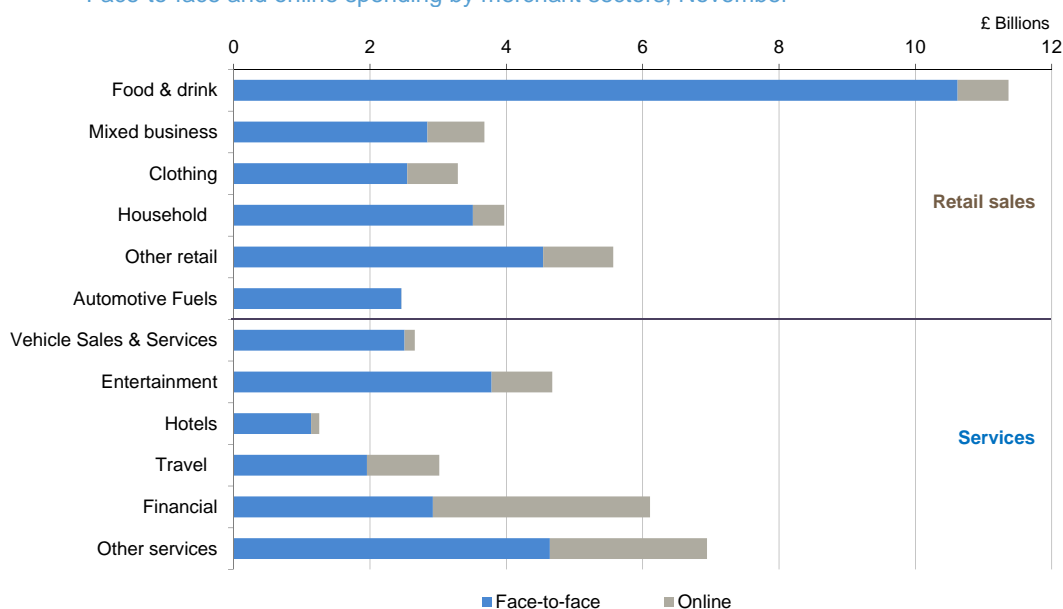
In 2015 the volume and value of **e-commerce** payments continued to rise more rapidly than those of card payments overall at 26% and 14% respectively, compared to 11% and 8%. In December spending **online** accounted for 22.4% of total card spending, up from 21.1% a year ago, while the number of online purchases reached 12.4% of total card purchases, up from 11.2% on December 2014.

Online shopping continued to dominate within the **services** sector where 31% of total card spend was made via the internet, while within the **retail** sector just 13% of spending was online. The highest e-commerce traffic remained within **financial** services, where 52% of spending was completed via the internet, followed by **travel** with 35%. **Clothing** sub-sector recorded the largest increase in online spending of 13% in December, while e-commerce spending at **hotels** shrunk by 13%.

Within the merchant categories, **tax payments** and **timeshares** registered the highest online spending (both 84%) followed by **catalogues** (80%) and **wire transfer / money order** services (79%). The lowest share was recorded in the **vehicle sales & services** sub-sector, where just 6% of spending was made online, while virtually all spending on **automotive fuels** occurred in the face-to-face environment, which was also the case at **employment agencies**, funeral services and laundries.

Chart 5

Face-to-face and online spending by merchant sectors, November



Payment card spending within national retail sales

Payment card share of total **retail sales** (including automotive fuels)¹² amounted to a record **78.5%**, up by 0.4 percentage points on November, and compares to 75.4% a year ago. Debit cards accounted for 54.0% of retail sales, up from 51.8% in December 2014, while credit cards share reached 24.5%, up from 23.5% a year ago. This trend was also reflected in other sub-sectors such as **food & drink** and **automotive fuels**. The share of spending within food & drink accounted for by cards rose to 73.7%, while the majority of expenditure on automotive fuels was accounted for by payment cards at 84.8%. These trends reflect the increasing use of cards over cash within the retail space, driven by new technology and the continuous change in consumer preferences alongside the underlying improvement in the economy.

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¹² CES 3-month moving average spend of £24.7 billion expressed as a percentage of a similar 3-month moving average for ONS Retail Sales – All Retailing Including Automotive Fuel (J5A3) that amounted to £31.4 billion.

Table 1 Card expenditure statistics (seasonally adjusted)

Summary^{1 and 2}

		Number of purchase transactions (millions)									Value of purchase transactions (£ millions)								
		All sectors			Retail sales			Services			All sectors			Retail sales			Services		
		Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total
Annual																			
	2010	2,013	6,511	8,524	1,385	4,727	6,112	628	1,784	2,412	128,189	289,960	418,149	69,575	148,669	218,244	58,614	141,291	199,905
	2011	2,254	7,232	9,486	1,550	5,301	6,851	704	1,931	2,634	151,308	324,530	475,839	78,852	165,797	244,649	72,457	158,733	231,190
	2012	2,373	7,860	10,233	1,621	5,665	7,287	751	2,195	2,946	152,887	345,781	498,667	81,033	175,316	256,349	71,854	170,464	242,318
	2013	2,549	8,335	10,884	1,733	5,903	7,636	816	2,432	3,248	159,825	373,441	533,266	84,521	183,304	267,825	75,304	190,136	265,440
	2014	2,797	9,238	12,035	1,874	6,433	8,307	923	2,805	3,728	169,883	404,242	574,125	87,426	193,680	281,106	82,457	210,561	293,019
Monthly																			
	2014 Dec	246	802	1,047	164	550	714	81	252	334	14,562	34,977	49,539	7,429	16,270	23,699	7,133	18,707	25,840
	2015 Jan	249	809	1,058	166	553	719	83	256	340	14,757	35,397	50,153	7,467	16,264	23,731	7,289	19,133	26,422
	Feb	252	817	1,069	168	556	724	84	261	345	14,841	35,822	50,663	7,507	16,270	23,776	7,335	19,552	26,887
	Mar	255	826	1,080	170	560	730	85	266	350	14,919	36,199	51,118	7,544	16,305	23,849	7,375	19,895	27,270
	Apr	257	834	1,091	172	564	735	85	270	355	14,989	36,447	51,436	7,577	16,371	23,947	7,412	20,077	27,489
	May	259	842	1,101	173	568	741	86	274	360	15,062	36,525	51,588	7,604	16,467	24,071	7,458	20,059	27,517
	Jun	261	849	1,111	175	572	747	87	277	364	15,139	36,532	51,671	7,630	16,578	24,208	7,509	19,954	27,463
	Jul	263	858	1,122	176	577	753	87	281	369	15,213	36,622	51,835	7,653	16,689	24,343	7,560	19,933	27,493
	Aug	266	868	1,134	177	582	759	88	286	374	15,283	36,861	52,143	7,674	16,792	24,466	7,608	20,069	27,677
	Sep	267	879	1,146	178	587	766	89	292	380	15,338	37,157	52,495	7,689	16,871	24,560	7,649	20,286	27,936
	Oct	269	889	1,157	179	592	771	89	297	386	15,377	37,389	52,766	7,696	16,922	24,618	7,681	20,467	28,148
	Nov	269	896	1,166	180	596	775	90	301	391	15,399	37,517	52,916	7,697	16,950	24,647	7,703	20,567	28,269
	Dec	270	902	1,172	180	598	778	90	304	395	15,411	37,618	53,029	7,693	16,968	24,662	7,718	20,650	28,368
Year-on-year growth rates (percentages)																			
Annual																			
	2010	0.5	9.7	7.4	13.0	21.6	19.5	-19.2	-12.9	-14.6	2.4	10.5	7.9	12.9	18.5	16.7	-7.8	3.2	-0.3
	2011	12.0	11.1	11.3	12.0	12.1	12.1	12.0	8.2	9.2	18.0	11.9	13.8	13.3	11.5	12.1	23.6	12.3	15.7
	2012	5.3	8.7	7.9	4.6	6.9	6.4	6.8	13.7	11.8	1.0	6.5	4.8	2.8	5.7	4.8	-0.8	7.4	4.8
	2013	7.4	6.0	6.4	6.9	4.2	4.8	8.5	10.8	10.3	4.5	8.0	6.9	4.3	4.6	4.5	4.8	11.5	9.5
	2014	9.8	10.8	10.6	8.1	9.0	8.8	13.2	15.3	14.8	6.3	8.2	7.7	3.4	5.7	5.0	9.5	10.7	10.4
Monthly																			
	2014 Dec	9.8	10.8	10.6	8.1	9.0	8.8	13.2	15.3	14.8	6.3	8.2	7.7	3.4	5.7	5.0	9.5	10.7	10.4
	2015 Jan	10.0	10.8	10.6	8.5	8.8	8.7	13.3	15.5	15.0	6.3	8.2	7.6	3.4	5.4	4.8	9.4	10.9	10.5
	Feb	10.3	10.5	10.5	8.9	8.4	8.5	13.2	15.6	15.0	6.2	8.2	7.6	3.4	5.0	4.5	9.2	11.3	10.7
	Mar	10.5	10.4	10.4	9.2	8.1	8.4	13.1	15.8	15.1	6.1	8.3	7.6	3.4	4.5	4.2	9.0	11.9	11.1
	Apr	10.7	10.3	10.4	9.6	7.8	8.2	13.0	16.2	15.4	6.1	8.4	7.7	3.5	4.1	3.9	8.9	12.6	11.5
	May	11.0	10.2	10.4	10.0	7.5	8.0	13.0	16.7	15.8	6.2	8.6	7.9	3.6	3.7	3.7	9.0	13.2	12.0
	Jun	11.3	10.2	10.4	10.5	7.2	7.9	13.0	17.2	16.2	6.4	8.7	8.0	3.9	3.5	3.6	9.1	13.6	12.3
	Jul	11.7	10.3	10.6	10.9	7.1	7.9	13.1	17.8	16.6	6.6	8.7	8.1	4.1	3.3	3.5	9.3	13.8	12.5
	Aug	12.0	10.4	10.8	11.4	7.0	8.0	13.2	18.3	17.1	6.8	8.7	8.1	4.3	3.1	3.5	9.4	14.0	12.7
	Sep	12.2	10.6	10.9	11.7	7.0	8.1	13.2	18.8	17.4	6.9	8.8	8.2	4.5	3.0	3.5	9.5	14.2	12.8
	Oct	12.3	10.7	11.1	11.9	7.1	8.2	13.2	19.3	17.8	7.0	8.9	8.3	4.6	3.0	3.5	9.5	14.3	13.0
	Nov	12.3	10.9	11.3	11.9	7.2	8.2	13.1	19.6	18.0	7.0	8.9	8.3	4.6	2.9	3.5	9.5	14.4	13.0
	Dec	12.1	11.2	11.4	11.8	7.3	8.3	12.9	20.0	18.2	7.0	8.9	8.3	4.6	3.0	3.5	9.5	14.3	12.9

¹ There was a step change in 2011 due to a change in reporting population

² Data are seasonally adjusted and depict the underlying trend. The X12 ARIMA monthly seasonal adjustments include trading days and leap years.

Table 2A Card expenditure statistics (seasonally adjusted)

Retail sales^{1 and 2}

Number of purchase transactions (millions)

Total retail sales

		Food & drink			Mixed business			Clothing			Household			Other retailers			Automotive Fuels ³			Number of purchases		
		Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total
Annual																						
	2010	533	2,289	2,822	138	406	545	129	424	553	148	350	498	275	733	1,007	162	525	687	1,385	4,727	6,112
	2011	599	2,565	3,165	136	425	562	139	427	566	157	370	526	295	781	1,076	224	732	956	1,550	5,301	6,851
	2012	663	2,848	3,511	148	479	627	145	453	598	157	375	532	281	757	1,038	228	754	982	1,621	5,665	7,287
	2013	721	3,009	3,730	182	522	704	152	459	611	165	400	566	276	720	996	236	792	1,028	1,733	5,903	7,636
	2014	768	3,454	4,222	249	476	725	163	478	641	172	433	605	285	783	1,067	237	810	1,047	1,874	6,433	8,307
Monthly																						
	2014 Dec	67	296	363	24	40	64	14	41	55	15	37	52	25	68	93	19	67	87	164	550	714
	2015 Jan	67	297	365	25	40	65	14	41	56	15	38	52	25	68	94	19	67	87	166	553	719
	Feb	68	299	367	26	41	67	14	42	56	15	38	53	26	69	95	19	67	87	168	556	724
	Mar	68	301	369	27	41	68	15	42	57	15	38	53	26	70	95	19	68	87	170	560	730
	Apr	69	303	372	28	42	70	15	42	57	15	38	53	26	70	96	19	68	87	172	564	735
	May	69	305	374	29	43	71	15	42	57	15	39	53	26	71	97	19	68	88	173	568	741
	Jun	70	307	377	29	43	73	15	42	57	15	39	54	27	72	99	19	68	88	175	572	747
	Jul	70	309	379	30	44	74	15	42	57	15	39	54	28	73	100	19	68	88	176	577	753
	Aug	70	312	382	30	45	75	15	43	57	15	40	55	28	74	102	19	69	88	177	582	759
	Sep	71	315	386	30	46	76	15	43	58	15	40	55	29	75	103	19	69	88	178	587	766
	Oct	71	318	389	30	46	76	15	43	58	15	40	55	29	75	104	19	69	88	179	592	771
	Nov	71	321	392	30	46	77	15	43	58	15	41	56	29	75	105	19	69	88	180	596	775
	Dec	71	323	394	30	46	77	15	43	58	15	41	56	29	76	105	19	69	89	180	598	778
Year-on-year growth rates (percentages)																						
Annual																						
	2010	3.9	10.1	8.9	5.7	0.7	1.9	2.8	4.7	4.3	1.6	9.6	7.1	-11.7	7.5	1.5	2.3	10.7	8.6	13.0	21.6	19.5
	2011	12.5	12.1	12.2	-1.5	4.6	3.1	8.1	0.8	2.5	5.9	5.7	5.7	7.4	6.6	6.8	38.2	39.4	39.1	12.0	12.1	12.1
	2012	10.5	11.0	10.9	8.4	12.6	11.6	4.5	5.9	5.5	0.2	1.4	1.0	-4.8	-3.1	-3.6	1.9	3.0	2.7	4.6	6.9	6.4
	2013	8.9	5.6	6.3	22.8	9.2	12.4	4.8	1.5	2.3	5.2	6.8	6.3	-1.6	-4.9	-4.0	3.7	5.0	4.7	6.9	4.2	4.8
	2014	6.4	14.8	13.2	37.4	-8.9	3.0	7.0	4.1	4.8	4.0	8.0	6.9	2.9	8.7	7.1	0.5	2.3	1.9	8.1	9.0	8.8
Monthly																						
	2014 Dec	6.4	14.8	13.2	37.4	-8.9	3.0	7.0	4.1	4.8	4.0	8.0	6.9	2.9	8.7	7.1	0.5	2.3	1.9	8.1	9.0	8.8
	2015 Jan	6.6	14.6	13.1	38.2	-10.9	1.9	7.3	4.7	5.3	3.8	7.8	6.7	4.2	9.3	7.9	0.1	1.9	1.5	8.5	8.8	8.7
	Feb	6.8	14.2	12.8	38.8	-12.7	0.9	7.5	5.1	5.7	3.6	7.7	6.5	5.4	9.7	8.5	-0.3	1.4	1.0	8.9	8.4	8.5
	Mar	7.0	13.4	12.2	39.4	-11.6	2.2	7.5	5.5	6.0	3.4	7.6	6.4	6.7	9.8	9.0	-0.7	1.0	0.6	9.2	8.1	8.4
	Apr	7.2	12.5	11.5	40.1	-10.3	3.6	7.5	5.6	6.1	3.4	7.6	6.4	7.8	9.8	9.3	-1.1	0.7	0.3	9.6	7.8	8.2
	May	7.5	11.5	10.8	40.9	-8.6	5.4	7.4	5.6	6.1	3.5	7.8	6.6	9.0	9.7	9.5	-1.4	0.5	0.1	10.0	7.5	8.0
	Jun	7.8	10.6	10.1	41.7	-6.5	7.6	7.4	5.7	6.1	3.7	8.1	6.8	10.2	9.7	9.9	-1.7	0.5	0.0	10.5	7.2	7.9
	Jul	8.1	9.8	9.5	42.3	-3.9	9.9	7.5	5.8	6.2	3.9	8.4	7.1	11.4	9.9	10.3	-1.9	0.5	-0.1	10.9	7.1	7.9
	Aug	8.4	9.0	8.9	42.4	-1.1	12.2	7.8	6.1	6.5	3.9	8.6	7.3	12.6	10.1	10.8	-2.1	0.5	-0.1	11.4	7.0	8.0
	Sep	8.7	8.4	8.5	42.0	1.8	14.5	8.1	6.4	6.8	3.9	8.8	7.4	13.6	10.4	11.3	-2.2	0.6	-0.1	11.7	7.0	8.1
	Oct	8.9	8.0	8.2	41.1	4.7	16.5	8.3	6.6	7.0	3.9	8.9	7.4	14.5	10.6	11.6	-2.3	0.7	0.0	11.9	7.1	8.2
	Nov	8.9	7.7	7.9	39.8	7.5	18.3	8.3	6.7	7.1	3.8	8.9	7.4	15.1	10.8	11.9	-2.3	0.9	0.2	11.9	7.2	8.2
	Dec	8.7	7.5	7.7	38.2	10.1	19.8	8.0	6.6	7.0	3.8	8.9	7.5	15.4	10.8	12.0	-2.3	1.2	0.4	11.8	7.3	8.3

¹ There was a step change in 2011 due to a change in reporting population

² Data are seasonally adjusted and depict the underlying trend. The X12 ARIMA monthly seasonal adjustments include trading days and leap years.

³ Automotive Fuels data is effective from January 2010. Data shown pre 2010 are for growth trend purposes only; these data are excluded from totals as these are already included in their former Services sector of Motoring (now known as Vehicle Sales & Service)

Table 2B Card expenditure statistics (seasonally adjusted)

Retail sales^{1 and 2}

Value of purchase transactions (£ millions)

		Value of purchase transactions (£ millions)																		Total retail sales		
		Food & drink			Mixed business			Clothing			Household			Other retailers			Automotive Fuels ³			Value of purchases		
		Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total
Annual																						
	2010	18,768	63,776	82,544	7,170	13,946	21,116	6,791	13,649	20,439	14,694	18,870	33,564	15,524	23,587	39,111	6,628	14,842	21,470	69,575	148,669	218,244
	2011	21,060	69,671	90,731	7,090	14,763	21,852	7,837	14,485	22,322	15,172	20,529	35,701	17,514	24,370	41,884	10,178	21,980	32,157	78,852	165,797	244,649
	2012	22,569	74,149	96,717	7,727	16,410	24,137	8,201	15,628	23,829	15,376	21,633	37,009	16,762	24,444	41,206	10,398	23,053	33,451	81,033	175,316	256,349
	2013	24,078	77,805	101,883	8,706	17,911	26,617	8,648	16,038	24,687	15,883	23,244	39,127	16,523	24,415	40,937	10,682	23,892	34,574	84,521	183,304	267,825
	2014	24,534	84,626	109,160	9,564	16,688	26,252	9,106	17,037	26,143	16,866	25,989	42,855	17,120	25,742	42,862	10,236	23,598	33,834	87,426	193,680	281,106
Monthly																						
	2014 Dec	2,065	7,077	9,142	832	1,395	2,227	785	1,446	2,231	1,429	2,252	3,680	1,524	2,212	3,736	795	1,889	2,684	7,429	16,270	23,699
	2015 Jan	2,071	7,022	9,093	842	1,414	2,256	798	1,460	2,258	1,438	2,270	3,708	1,538	2,229	3,768	781	1,868	2,649	7,467	16,264	23,731
	Feb	2,077	6,976	9,052	853	1,431	2,284	809	1,474	2,284	1,446	2,290	3,737	1,550	2,241	3,791	771	1,858	2,629	7,507	16,270	23,776
	Mar	2,083	6,951	9,034	862	1,448	2,311	819	1,486	2,305	1,454	2,312	3,765	1,560	2,253	3,813	766	1,856	2,622	7,544	16,305	23,849
	Apr	2,089	6,948	9,037	871	1,465	2,336	825	1,494	2,320	1,459	2,334	3,792	1,569	2,271	3,840	763	1,858	2,622	7,577	16,371	23,947
	May	2,095	6,969	9,064	878	1,484	2,362	829	1,502	2,330	1,462	2,357	3,819	1,579	2,294	3,874	761	1,860	2,621	7,604	16,467	24,071
	Jun	2,102	7,005	9,107	885	1,506	2,390	830	1,511	2,341	1,466	2,381	3,847	1,592	2,319	3,910	756	1,857	2,613	7,630	16,578	24,208
	Jul	2,110	7,048	9,157	891	1,526	2,417	831	1,520	2,351	1,470	2,404	3,874	1,605	2,343	3,947	748	1,848	2,596	7,653	16,689	24,343
	Aug	2,117	7,093	9,210	897	1,543	2,440	831	1,527	2,358	1,474	2,423	3,897	1,618	2,370	3,988	737	1,835	2,572	7,674	16,792	24,466
	Sep	2,123	7,137	9,261	902	1,552	2,453	831	1,532	2,364	1,477	2,435	3,912	1,630	2,392	4,022	726	1,823	2,549	7,689	16,871	24,560
	Oct	2,128	7,178	9,306	904	1,553	2,456	833	1,535	2,368	1,476	2,443	3,918	1,640	2,401	4,041	717	1,813	2,529	7,696	16,922	24,618
	Nov	2,133	7,213	9,346	903	1,547	2,450	834	1,537	2,371	1,470	2,448	3,918	1,646	2,399	4,045	710	1,807	2,517	7,697	16,950	24,647
	Dec	2,137	7,238	9,376	902	1,537	2,438	836	1,539	2,375	1,462	2,454	3,916	1,650	2,396	4,047	705	1,805	2,510	7,693	16,968	24,662
Year-on-year growth rates (percentages)																						
Annual																						
	2010	3.7	5.9	5.4	1.5	0.3	0.7	6.9	7.6	7.4	1.7	13.8	8.2	-0.8	7.0	3.8	13.1	17.2	15.9	12.9	18.5	16.7
	2011	12.2	9.2	9.9	-1.1	5.9	3.5	15.4	6.1	9.2	3.3	8.8	6.4	12.8	3.3	7.1	53.6	48.1	49.8	13.3	11.5	12.1
	2012	7.2	6.4	6.6	9.0	11.2	10.5	4.6	7.9	6.8	1.3	5.4	3.7	-4.3	0.3	-1.6	2.2	4.9	4.0	2.8	5.7	4.8
	2013	6.7	4.9	5.3	12.7	9.1	10.3	5.5	2.6	3.6	3.3	7.4	5.7	-1.4	-0.1	-0.7	2.7	3.6	3.4	4.3	4.6	4.5
	2014	1.9	8.8	7.1	9.9	-6.8	-1.4	5.3	6.2	5.9	6.2	11.8	9.5	3.6	5.4	4.7	-4.2	-1.2	-2.1	3.4	5.7	5.0
Monthly																						
	2014 Dec	1.9	8.8	7.1	9.9	-6.8	-1.4	5.3	6.2	5.9	6.2	11.8	9.5	3.6	5.4	4.7	-4.2	-1.2	-2.1	3.4	5.7	5.0
	2015 Jan	1.8	8.5	6.9	9.5	-7.7	-2.1	5.4	6.3	6.0	5.9	11.3	9.1	4.8	5.7	5.3	-5.1	-1.9	-2.9	3.4	5.4	4.8
	Feb	1.8	8.0	6.5	9.2	-8.2	-2.4	5.4	6.2	5.9	5.5	10.8	8.7	6.0	5.8	5.9	-6.2	-2.6	-3.7	3.4	5.0	4.5
	Mar	1.7	7.2	5.9	8.9	-8.1	-2.4	5.4	6.1	5.8	5.1	10.3	8.2	7.2	5.8	6.4	-7.1	-3.3	-4.5	3.4	4.5	4.2
	Apr	1.7	6.3	5.2	8.8	-7.5	-2.0	5.5	5.8	5.7	4.8	10.0	7.9	8.4	5.9	6.9	-8.0	-3.8	-5.1	3.5	4.1	3.9
	May	1.8	5.4	4.5	8.9	-6.3	-1.2	5.8	5.6	5.7	4.5	9.9	7.8	9.5	5.9	7.4	-8.8	-4.3	-5.7	3.6	3.7	3.7
	Jun	1.9	4.4	3.8	9.2	-4.7	0.1	6.2	5.5	5.7	4.4	10.0	7.8	10.6	6.1	7.9	-9.5	-4.8	-6.2	3.9	3.5	3.6
	Jul	2.1	3.5	3.2	9.7	-2.6	1.6	6.7	5.5	5.9	4.4	10.1	7.8	11.5	6.4	8.4	-10.3	-5.2	-6.7	4.1	3.3	3.5
	Aug	2.3	2.6	2.5	10.1	-0.3	3.3	7.4	5.7	6.3	4.4	10.1	7.8	12.1	6.9	9.0	-11.0	-5.6	-7.3	4.3	3.1	3.5
	Sep	2.5	1.8	1.9	10.5	2.0	5.0	8.0	5.9	6.6	4.4	10.1	7.8	12.5	7.5	9.5	-11.7	-6.1	-7.8	4.5	3.0	3.5
	Oct	2.7	1.0	1.4	10.7	4.3	6.6	8.5	6.1	6.9	4.3	10.0	7.8	12.5	8.0	9.8	-12.2	-6.4	-8.1	4.6	3.0	3.5
	Nov	2.9	0.5	1.0	10.8	6.3	7.9	8.8	6.3	7.1	4.2	9.9	7.7	12.4	8.3	9.9	-12.6	-6.5	-8.3	4.6	2.9	3.5
	Dec	3.0	0.2	0.8	10.7	7.9	8.9	8.8	6.3	7.2	4.1	9.9	7.6	12.0	8.4	9.9	-12.7	-6.4	-8.3	4.6	3.0	3.5

¹ There was a step change in 2011 due to a change in reporting population

² Data are seasonally adjusted and depict the underlying trend. The X12 ARIMA monthly seasonal adjustments include trading days and leap years.

³ Automotive Fuels data is effective from January 2010. Data shown pre 2010 are for growth trend purposes only; these data are excluded from totals as these are already included in their former Services sector of Motoring (now known as Vehicle Sales & Service)

Table 2C Card expenditure statistics (seasonally adjusted)

Services^{1 and 2}

		Number of purchase transactions (millions)																		Total services			
		Vehicle Sales & Services ³			Entertainment			Hotels			Travel			Financial			Other services			Number of purchases			
		Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	
Annual																							
	2010	76	204	280	222	726	948	37	35	72	98	203	300	32	129	161	164	487	650	628	1,784	2,412	
	2011	51	89	139	268	882	1,150	51	43	94	116	238	354	33	145	178	186	535	720	704	1,931	2,634	
	2012	50	94	144	309	1,062	1,371	52	48	100	124	266	389	30	160	190	186	565	751	751	2,195	2,946	
	2013	53	104	157	353	1,222	1,576	54	53	107	130	287	417	29	174	203	196	592	788	816	2,432	3,248	
	2014	58	120	179	423	1,499	1,921	60	62	122	150	328	478	25	166	191	207	630	837	923	2,805	3,728	
Monthly																							
	2014 Dec	5	11	16	38	137	174	5	6	11	13	30	44	2	14	16	18	55	73	81	252	334	
	2015 Jan	6	11	17	38	139	177	5	6	11	14	31	45	2	14	17	18	55	73	83	256	340	
	Feb	6	11	17	38	141	180	5	6	11	14	32	46	2	15	17	18	56	74	84	261	345	
	Mar	6	11	17	39	144	183	5	6	11	14	33	47	2	15	17	18	57	75	85	266	350	
	Apr	6	11	17	39	147	186	5	6	11	14	34	48	2	15	17	19	57	76	85	270	355	
	May	6	12	17	39	149	188	5	6	12	15	34	49	2	15	17	19	58	76	86	274	360	
	Jun	6	12	17	39	151	190	5	6	12	15	35	50	2	15	18	19	58	77	87	277	364	
	Jul	6	12	18	39	153	193	6	6	12	15	36	51	2	15	18	19	58	77	87	281	369	
	Aug	6	12	18	40	157	196	6	6	12	15	37	52	2	16	18	19	59	78	88	286	374	
	Sep	6	12	18	40	160	200	6	7	12	16	38	54	2	16	18	19	59	79	89	292	380	
	Oct	6	12	18	40	164	204	6	7	12	16	39	54	2	16	18	20	60	79	89	297	386	
	Nov	6	12	18	40	167	207	6	7	12	16	39	55	2	16	18	20	60	80	90	301	391	
	Dec	6	12	18	41	169	209	6	7	13	16	40	56	2	16	18	20	60	80	90	304	395	
		Year-on-year growth rates (percentages)																					
Annual																							
	2010	-67.8	-69.0	-68.7	7.8	22.5	18.7	1.6	10.4	5.7	-3.0	10.9	6.0	0.4	15.3	12.0	-1.8	3.4	2.0	-19.2	-12.9	-14.6	
	2011	-33.3	-56.6	-50.3	20.7	21.4	21.3	36.2	24.2	30.4	19.1	17.2	17.8	3.5	11.9	10.2	13.4	9.9	10.8	12.0	8.2	9.2	
	2012	-0.5	5.6	3.4	15.3	20.4	19.2	3.3	11.3	7.0	6.4	11.9	10.1	-10.1	10.8	6.9	0.5	5.6	4.3	6.8	13.7	11.8	
	2013	4.9	10.9	8.8	14.5	15.1	14.9	3.5	11.3	7.2	5.4	7.8	7.1	-3.3	8.4	6.6	5.1	4.9	5.0	8.5	10.8	10.3	
	2014	10.2	15.9	14.0	19.6	22.6	21.9	9.7	17.4	13.5	15.3	14.4	14.7	-11.8	-4.8	-5.8	5.9	6.3	6.2	13.2	15.3	14.8	
Monthly																							
	2014 Dec	10.2	15.9	14.0	19.6	22.6	21.9	9.7	17.4	13.5	15.3	14.4	14.7	-11.8	-4.8	-5.8	5.9	6.3	6.2	13.2	15.3	14.8	
	2015 Jan	10.7	15.5	13.9	19.4	22.5	21.8	9.6	17.5	13.6	15.5	15.6	15.6	-10.3	-3.8	-4.7	5.7	6.3	6.2	13.3	15.5	15.0	
	Feb	11.0	15.0	13.7	19.0	22.2	21.5	9.7	17.6	13.6	15.6	16.9	16.5	-8.8	-2.9	-3.7	5.7	6.4	6.3	13.2	15.6	15.0	
	Mar	11.3	14.7	13.5	18.4	21.9	21.1	9.7	17.7	13.7	15.7	18.2	17.4	-7.2	-2.0	-2.8	5.9	6.8	6.6	13.1	15.8	15.1	
	Apr	11.7	14.5	13.6	17.7	21.8	20.9	9.9	17.8	13.8	15.7	19.5	18.3	-5.6	-1.2	-1.8	6.1	7.4	7.1	13.0	16.2	15.4	
	May	12.1	14.7	13.8	17.1	21.9	20.8	10.2	18.0	14.1	15.8	20.9	19.3	-3.8	-0.2	-0.7	6.6	8.1	7.7	13.0	16.7	15.8	
	Jun	12.6	15.0	14.2	16.5	22.1	20.9	10.6	18.3	14.4	16.2	22.5	20.5	-2.0	0.9	0.5	7.1	8.7	8.3	13.0	17.2	16.2	
	Jul	13.2	15.5	14.7	15.9	22.3	20.9	10.9	18.7	14.8	16.7	24.1	21.8	0.0	2.2	1.9	7.7	9.3	8.9	13.1	17.8	16.6	
	Aug	13.9	16.0	15.3	15.2	22.4	20.8	11.2	19.1	15.2	17.3	25.8	23.1	2.1	3.7	3.4	8.3	9.7	9.3	13.2	18.3	17.1	
	Sep	14.6	16.4	15.8	14.4	22.6	20.8	11.5	19.5	15.6	18.0	27.5	24.5	4.2	5.2	5.1	8.8	9.9	9.7	13.2	18.8	17.4	
	Oct	15.5	16.8	16.4	13.6	22.6	20.6	11.6	20.0	15.8	18.6	29.0	25.7	6.5	6.9	6.9	9.3	10.2	9.9	13.2	19.3	17.8	
	Nov	16.4	17.1	16.9	12.7	22.7	20.5	11.5	20.4	16.0	19.1	30.1	26.6	8.7	8.7	8.7	9.7	10.3	10.2	13.1	19.6	18.0	
	Dec	17.6	17.3	17.4	11.8	22.8	20.4	11.3	20.8	16.1	19.4	30.7	27.2	10.7	10.6	10.6	10.0	10.5	10.4	12.9	20.0	18.2	

¹ There was a step change in 2011 due to a change in reporting population

² Data are seasonally adjusted and depict the underlying trend. The X12 ARIMA monthly seasonal adjustments include trading days and leap years.

³ With effect of January 2010 Automotive Fuels was published as a separate sub-sector in retail sales. See tables 2A and 2B

Table 2D Card expenditure statistics (seasonally adjusted)

Services^{1 and 2}

Value of purchase transactions (£ millions)

		Value of purchase transactions (£ millions)																		Total services		
		Vehicle Sales & Services ³			Entertainment			Hotels			Travel			Financial			Other services			Value of purchases		
		Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total
Annual																						
	2010	8,756	24,839	33,595	9,958	17,044	27,001	5,510	3,088	8,597	12,783	15,900	28,683	5,934	39,536	45,470	15,675	40,884	56,558	58,614	141,291	199,905
	2011	7,774	22,465	30,239	14,091	20,700	34,790	8,629	3,852	12,481	16,331	18,489	34,820	7,143	46,403	53,546	18,491	46,824	65,314	72,457	158,733	231,190
	2012	7,564	23,557	31,121	14,685	22,789	37,474	8,898	4,311	13,210	16,557	20,625	37,182	5,480	50,093	55,573	18,670	49,089	67,758	71,854	170,464	242,318
	2013	7,699	25,737	33,436	15,664	24,569	40,232	9,311	4,775	14,086	17,392	22,145	39,537	5,138	55,394	60,532	20,101	57,517	77,618	75,304	190,136	265,440
	2014	8,102	28,895	36,997	17,423	28,502	45,925	10,379	5,575	15,954	20,046	25,216	45,262	5,122	58,274	63,395	21,384	64,100	85,485	82,457	210,561	293,019
Monthly																						
	2014 Dec	664	2,508	3,172	1,537	2,587	4,124	916	498	1,414	1,706	2,209	3,915	456	5,073	5,528	1,854	5,832	7,686	7,133	18,707	25,840
	2015 Jan	766	2,538	3,304	1,538	2,624	4,163	927	502	1,429	1,714	2,222	3,936	471	5,198	5,669	1,873	6,048	7,921	7,289	19,133	26,422
	Feb	764	2,565	3,329	1,539	2,661	4,200	936	507	1,443	1,720	2,234	3,954	485	5,334	5,819	1,890	6,251	8,141	7,335	19,552	26,887
	Mar	764	2,590	3,354	1,541	2,695	4,237	944	513	1,457	1,724	2,248	3,972	498	5,465	5,962	1,904	6,383	8,288	7,375	19,895	27,270
	Apr	764	2,615	3,379	1,547	2,723	4,270	952	519	1,471	1,729	2,262	3,991	506	5,572	6,078	1,915	6,386	8,301	7,412	20,077	27,489
	May	764	2,633	3,397	1,557	2,748	4,304	961	526	1,487	1,741	2,268	4,010	511	5,647	6,158	1,924	6,237	8,161	7,458	20,059	27,517
	Jun	764	2,645	3,409	1,567	2,771	4,338	972	534	1,506	1,760	2,277	4,038	516	5,695	6,211	1,931	6,031	7,962	7,509	19,954	27,463
	Jul	762	2,659	3,421	1,575	2,796	4,370	982	541	1,523	1,783	2,299	4,082	522	5,742	6,263	1,937	5,896	7,833	7,560	19,933	27,493
	Aug	759	2,677	3,436	1,579	2,824	4,404	991	548	1,539	1,806	2,333	4,139	530	5,806	6,336	1,943	5,880	7,823	7,608	20,069	27,677
	Sep	754	2,697	3,452	1,580	2,858	4,438	998	554	1,553	1,829	2,362	4,191	539	5,894	6,433	1,949	5,921	7,869	7,649	20,286	27,936
	Oct	749	2,707	3,456	1,579	2,893	4,472	1,005	561	1,565	1,847	2,376	4,223	548	5,991	6,539	1,954	5,938	7,892	7,681	20,467	28,148
	Nov	744	2,707	3,451	1,577	2,931	4,509	1,011	568	1,578	1,859	2,379	4,237	554	6,083	6,637	1,958	5,899	7,857	7,703	20,567	28,269
	Dec	740	2,707	3,447	1,578	2,968	4,546	1,018	574	1,592	1,863	2,383	4,246	558	6,163	6,721	1,962	5,854	7,816	7,718	20,650	28,368
Year-on-year growth rates (percentages) ²																						
Annual																						
	2010	-40.3	-30.1	-33.1	3.5	16.7	11.4	3.9	13.4	7.1	-2.3	12.6	5.4	3.3	20.2	17.7	3.4	10.5	8.4	-7.8	3.2	-0.3
	2011	-11.2	-9.6	-10.0	41.5	21.5	28.8	56.6	24.8	45.2	27.8	16.3	21.4	20.4	17.4	17.8	18.0	14.5	15.5	23.6	12.3	15.7
	2012	-2.7	4.9	2.9	4.2	10.1	7.7	3.1	11.9	5.8	1.4	11.6	6.8	-23.3	8.0	3.8	1.0	4.8	3.7	-0.8	7.4	4.8
	2013	1.8	9.3	7.4	6.7	7.8	7.4	4.6	10.8	6.6	5.0	7.4	6.3	-6.3	10.6	8.9	7.7	17.2	14.6	4.8	11.5	9.5
	2014	5.2	12.3	10.7	11.2	16.0	14.2	11.5	16.8	13.3	15.3	13.9	14.5	-0.3	5.2	4.7	6.4	11.4	10.1	9.5	10.7	10.4
Monthly																						
	2014 Dec	5.2	12.3	10.7	11.2	16.0	14.2	11.5	16.8	13.3	15.3	13.9	14.5	-0.3	5.2	4.7	6.4	11.4	10.1	9.5	10.7	10.4
	2015 Jan	5.7	11.4	10.1	11.4	16.7	14.7	11.6	17.0	13.5	14.3	13.2	13.7	1.0	5.6	5.2	6.1	11.9	10.4	9.4	10.9	10.5
	Feb	6.0	10.7	9.6	11.4	17.2	15.0	11.8	17.1	13.6	13.0	12.4	12.7	2.6	6.2	5.9	5.9	13.0	11.2	9.2	11.3	10.7
	Mar	6.3	10.1	9.2	11.4	17.7	15.2	12.1	17.1	13.8	11.4	11.8	11.6	4.4	7.0	6.8	6.0	14.5	12.3	9.0	11.9	11.1
	Apr	6.7	9.9	9.2	11.3	18.0	15.4	12.4	17.0	14.0	9.9	11.5	10.8	6.3	7.9	7.7	6.2	16.0	13.5	8.9	12.6	11.5
	May	7.2	9.9	9.3	11.3	18.4	15.6	12.7	16.9	14.1	8.7	11.4	10.2	8.2	8.8	8.8	6.5	17.0	14.3	9.0	13.2	12.0
	Jun	7.8	9.9	9.4	11.3	18.6	15.8	12.9	16.8	14.2	7.8	11.3	9.8	10.1	9.8	9.8	7.0	17.2	14.6	9.1	13.6	12.3
	Jul	8.4	10.0	9.6	11.2	18.8	15.9	13.0	16.7	14.3	7.3	11.2	9.5	12.0	10.8	10.9	7.4	16.9	14.5	9.3	13.8	12.5
	Aug	9.1	9.9	9.7	10.9	18.8	15.8	13.0	16.5	14.2	7.0	11.0	9.2	14.2	12.1	12.2	7.8	16.3	14.2	9.4	14.0	12.7
	Sep	9.7	9.9	9.9	10.3	18.7	15.4	13.0	16.3	14.2	6.8	10.7	9.0	16.4	13.5	13.7	8.0	15.9	13.9	9.5	14.2	12.8
	Oct	10.4	9.9	10.0	9.4	18.3	14.9	13.0	16.1	14.0	6.6	10.3	8.7	18.6	15.0	15.3	8.2	15.4	13.6	9.5	14.3	13.0
	Nov	11.3	9.9	10.2	8.5	17.9	14.4	12.8	15.8	13.9	6.6	9.9	8.4	20.5	16.5	16.8	8.2	14.7	13.1	9.5	14.4	13.0
	Dec	12.2	9.9	10.4	7.7	17.5	13.8	12.7	15.6	13.7	6.6	9.6	8.3	21.8	17.7	18.0	8.2	13.5	12.1	9.5	14.3	12.9

¹ There was a step change in 2011 due to a change in reporting population

² Data are seasonally adjusted and depict the underlying trend. The X12 ARIMA monthly seasonal adjustments include trading days and leap years.

³ With effect of January 2010 Automotive Fuels was published as a separate sub-sector in retail sales. See tables 2A and 2B

Table 3A Card expenditure statistics (not seasonally adjusted)

Number of credit card transactions

Detailed sector breakdown - retail sectors (not seasonally adjusted)

Historical data located in hidden columns

	December 2014	January 2015	February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	August 2015	September 2015	October 2015	November 2015	December 2015	Total (latest 12 months)
Supermarkets	73,763,834	57,588,888	55,586,648	65,052,107	61,399,330	62,498,646	67,250,065	66,514,921	60,652,888	66,890,671	64,852,573	68,207,288	73,569,666	770,063,691
Bakers & dairies	392,198	332,212	348,942	441,972	395,763	432,237	449,436	473,131	463,095	490,717	529,408	517,208	531,723	5,405,844
Sweet stores	675,080	193,040	257,673	354,246	294,081	255,853	283,719	292,114	271,194	291,130	334,772	424,677	712,285	3,964,784
Miscellaneous foodstores	3,881,861	3,064,243	3,126,141	3,622,369	3,487,764	3,575,917	3,948,514	4,013,042	3,661,968	3,992,586	3,953,541	3,962,509	4,292,140	44,700,734
Off-licences	906,763	477,140	508,981	591,989	585,129	695,749	839,878	881,044	828,050	791,196	853,621	930,348	1,248,968	9,232,093
Food & drink	79,619,736	61,655,523	59,826,365	70,062,683	66,162,067	67,458,402	72,771,612	72,174,252	65,877,195	72,456,300	70,523,915	74,042,030	80,354,782	833,367,146
Department stores	11,204,390	5,879,120	4,534,345	5,213,990	5,372,906	5,503,285	6,318,905	6,766,917	5,639,397	5,793,213	6,075,856	6,503,642	11,168,991	76,770,567
Discount stores	3,718,388	1,986,850	1,846,955	2,162,942	2,109,940	2,230,282	2,330,834	2,536,318	2,490,904	2,466,413	2,724,547	3,411,788	4,220,114	30,517,887
Catalogues	13,355,044	13,038,976	11,460,890	14,547,500	15,935,516	15,912,801	16,576,907	16,934,356	16,806,372	20,438,174	19,206,273	22,764,905	16,202,809	199,825,479
Miscellaneous mixed	4,443,373	2,347,602	2,276,975	2,775,193	2,727,693	2,761,991	3,024,082	2,824,720	2,373,176	2,798,534	2,751,909	3,140,599	3,615,381	33,417,856
Mixed business	32,721,195	23,252,548	20,119,165	24,699,625	26,146,055	26,408,359	28,250,728	29,062,311	27,309,849	31,496,335	30,758,585	37,820,934	35,207,295	340,531,789
Men's clothing	614,427	398,330	282,390	301,997	329,312	357,823	442,695	507,773	495,613	444,048	487,371	543,477	847,599	5,438,428
Women's clothing	3,240,215	2,024,403	1,708,509	2,116,948	2,266,521	2,362,556	2,780,291	2,856,443	2,220,781	2,373,317	2,415,483	2,711,776	3,469,267	29,306,295
Family clothing	14,569,731	8,555,367	7,182,435	8,989,589	9,453,294	9,431,494	10,374,586	11,286,639	8,888,164	9,436,337	11,083,759	9,583,778	13,881,804	118,147,242
Miscellaneous clothing	653,844	390,502	338,027	419,333	418,112	438,040	521,359	539,797	460,159	480,471	492,953	534,912	624,753	5,658,418
Shoe shops	1,752,546	1,272,095	905,035	1,054,427	1,352,048	1,295,124	1,603,718	1,656,453	1,473,879	1,364,843	1,329,548	1,355,895	1,636,433	16,299,498
Clothing	20,830,763	12,640,697	10,416,396	12,882,294	13,819,287	13,885,037	15,722,649	16,847,105	13,538,596	14,099,012	14,309,133	16,229,819	20,459,856	174,849,881
Furniture stores	1,990,907	1,700,090	1,366,865	1,550,345	1,427,301	1,465,811	1,515,095	1,500,292	1,444,154	1,590,406	1,639,405	1,857,878	1,962,256	19,024,899
Household appliance stores	1,818,084	1,411,288	1,273,110	1,456,580	1,393,101	1,417,150	1,384,226	1,449,052	1,406,249	1,477,863	1,517,890	1,652,915	1,871,816	17,711,240
Electronic stores	2,095,151	1,442,582	1,167,846	1,265,852	1,149,132	1,106,038	1,145,498	1,214,868	1,128,824	1,299,213	1,267,557	1,637,960	1,889,323	15,714,693
DIY stores	6,202,095	5,636,883	5,569,233	6,929,812	7,485,530	7,352,175	6,938,820	6,953,865	6,808,829	6,629,518	6,754,202	6,644,878	6,291,075	79,994,820
Floor covering stores	155,818	169,035	165,102	192,750	170,271	173,663	214,048	222,217	219,805	232,107	248,326	265,780	183,152	2,456,256
Garden centres	2,043,295	1,095,535	1,956,339	1,966,439	2,564,636	2,702,405	2,265,116	1,712,663	1,538,728	1,524,410	1,577,938	1,608,351	2,086,401	21,608,538
Miscellaneous household	2,374,306	1,707,694	1,497,446	1,688,439	1,587,504	1,678,135	1,781,920	1,848,132	1,723,087	1,835,722	1,949,386	2,112,042	2,520,049	21,929,556
Household	16,679,656	13,044,107	12,134,618	15,040,117	15,777,475	15,895,377	15,244,723	14,901,089	14,274,676	14,589,239	14,954,704	15,779,804	16,804,072	178,440,001
Books, newspapers & magazines	3,525,931	1,770,179	1,714,598	2,009,524	1,787,245	1,841,686	2,063,275	2,149,740	1,951,842	2,268,220	2,199,514	2,445,267	3,308,054	25,509,144
Record shops	680,466	191,176	178,039	202,886	175,338	165,727	1,147,443	2,474,485	2,269,213	3,220,098	4,091,769	304,208	618,205	15,038,587
Music shops	208,077	134,096	131,316	116,311	113,214	112,789	116,105	112,789	101,751	133,644	147,972	107,517	1,557,005	1,557,005
Hobbies, toys & games	1,434,517	447,838	433,046	468,276	452,918	454,795	482,511	522,151	477,657	621,870	629,876	4,897,324	5,996,188	15,884,450
Photographic	173,055	151,413	142,343	163,296	132,042	139,647	153,670	162,263	145,141	133,096	132,483	141,667	165,539	1,762,600
Handicraft	89,102	81,725	95,204	79,365	79,500	79,500	80,814	83,386	83,094	90,342	93,388	88,086	82,159	1,031,347
Sports shops	3,945,583	2,946,979	2,518,691	2,911,494	3,158,651	3,207,498	3,336,902	3,647,036	3,567,177	3,380,537	3,071,289	3,270,741	4,033,850	39,050,845
Jewellers	1,580,354	622,807	585,679	644,629	559,985	580,082	635,982	678,651	593,540	577,488	573,804	801,312	1,473,595	8,327,554
Computer software	322,798	269,597	237,907	257,936	225,734	213,552	223,019	223,827	203,029	232,827	222,843	237,207	262,958	2,809,981
Medical goods	650,218	505,645	471,859	551,007	523,135	564,904	607,767	607,966	570,491	576,325	613,250	610,655	747,629	6,950,633
Chemists	6,360,944	3,697,467	3,439,281	4,140,786	3,858,870	3,868,906	4,565,762	4,460,212	3,877,114	4,333,889	4,201,159	4,593,938	6,145,657	51,183,041
Optical goods	432,049	478,286	480,324	554,467	517,379	501,234	560,728	559,741	500,461	527,328	503,085	497,851	424,274	6,105,158
Cosmetic stores	1,249,664	504,958	492,957	573,534	521,101	555,905	602,023	601,800	589,594	625,183	653,357	927,841	1,407,185	8,055,438
Tobacconists	49,458	39,940	39,490	46,911	45,916	47,524	53,444	55,445	57,011	65,316	65,797	64,081	74,002	654,877
Florists	546,632	275,768	403,450	557,481	334,084	352,040	360,075	337,926	286,718	335,789	317,172	316,173	547,784	4,424,460
Artists' supplies	399,107	246,760	262,719	307,662	252,362	260,184	268,839	285,376	274,465	303,932	311,390	386,163	382,657	3,542,509
Antiques, art & stamps/coins	196,396	137,743	128,243	145,810	139,196	144,011	153,508	172,236	164,080	175,902	177,698	174,470	194,590	1,907,487
Pawn shops	6,756	3,825	3,602	3,992	3,709	3,888	4,068	4,440	4,197	4,167	4,159	4,530	6,680	51,257
Gift shops	3,396,948	1,272,648	1,352,862	1,617,349	1,390,319	1,499,314	1,769,461	1,800,291	1,717,702	1,747,772	1,784,942	2,345,813	3,498,831	21,797,304
Secondhand shops	25,100	20,969	18,630	32,885	25,388	29,438	29,116	31,634	28,805	27,770	29,031	28,366	29,702	331,734
Luggage & leather goods	178,310	96,678	76,691	93,516	91,841	99,331	114,725	120,496	109,378	107,929	111,783	133,454	170,177	1,325,999
Pet shops	978,092	818,028	769,445	896,022	855,964	877,691	903,880	897,488	863,936	867,405	885,334	888,157	966,076	10,489,426
Religious goods	8,078	6,959	6,463	9,063	9,581	12,035	12,894	14,795	13,197	12,472	11,288	7,492	8,567	124,806
Direct sales	3,704,124	3,613,018	3,425,509	3,948,444	3,539,776	3,470,343	3,269,428	3,202,411	2,875,553	3,368,781	3,393,640	3,434,835	3,140,139	40,681,877
Miscellaneous & speciality shops	5,885,087	4,866,830	4,483,710	5,136,436	4,785,348	5,095,330	5,178,580	5,193,577	4,930,769	5,236,937	5,474,544	5,981,002	6,242,841	62,605,904
Other retail	36,026,846	23,201,332	21,874,817	25,499,926	23,581,558	24,177,779	26,687,627	28,406,554	26,255,915	28,975,700	29,686,239	32,738,605	40,117,371	331,203,423
Automotive Fuels	19,471,196	17,680,607	17,067,636	19,864,018	19,250,747	19,720,570	20,573,323	20,663,627	19,132,569	20,069,378	19,498,020	19,056,115	18,706,617	231,283,227
Total retail sales	205,349,392	151,474,814	141,441,017	168,048,663	164,737,189	167,545,524	179,250,662	182,054,938	166,388,800	181,685,964	179,730,596	195,667,307	211,649,993	2,089,675,467

Table 3A Card expenditure statistics (not seasonally adjusted)

Number of credit card transactions

Detailed sector breakdown - services sectors (not seasonally adjusted)

	December 2014	January 2015	February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	August 2015	September 2015	October 2015	November 2015	December 2015	Total (latest 12 months)
Auto rental	449,455	993,632	976,166	1,193,921	1,196,151	1,275,474	1,359,244	1,434,851	1,326,238	1,303,950	1,151,878	998,297	981,026	14,190,828
Auto parts & accessories	719,396	726,957	707,777	840,390	779,734	751,096	792,874	804,641	719,173	756,119	739,903	708,859	667,834	8,995,357
Auto services	2,142,038	2,073,872	2,111,488	2,441,298	2,218,221	2,273,165	2,453,147	2,493,185	2,127,417	2,528,299	2,508,449	2,532,991	2,337,248	28,098,780
Auto repair shops	769,757	834,511	825,693	1,006,990	881,945	847,160	908,613	935,150	824,235	916,808	877,852	817,546	736,434	10,412,937
Service stations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vehicle sales	459,214	509,783	530,674	681,826	597,120	575,966	628,582	620,056	553,103	614,166	554,988	502,592	445,633	6,814,489
Vehicle Sales & Services	4,539,860	5,138,755	5,151,798	6,164,425	5,673,171	5,722,861	6,142,460	6,287,883	5,550,166	6,119,342	5,833,070	5,560,285	5,168,175	68,512,391
Restaurants	19,702,360	17,468,629	18,323,415	21,372,709	20,686,303	22,119,658	22,463,756	23,919,749	22,933,932	23,413,962	24,740,067	23,582,115	23,192,728	264,217,023
Public houses	2,989,403	2,359,976	2,581,141	3,198,159	3,215,619	3,369,184	3,533,498	3,720,743	3,557,930	3,682,197	3,629,802	3,430,734	3,494,214	39,773,197
Catering services	630,702	618,970	652,581	754,868	684,934	713,181	787,325	804,892	696,597	839,762	870,742	863,665	783,894	9,071,411
Video stores	222,622	248,637	396,261	275,979	270,335	200,510	35,927	34,860	29,729	30,210	31,055	34,371	29,958	1,617,832
Cinema, theatre & dance	2,556,896	2,062,579	2,062,271	2,041,377	1,938,168	1,925,388	2,085,082	2,051,696	1,982,932	1,917,111	2,629,822	2,879,261	2,797,739	26,373,426
Concerts & entertainers	204,442	155,894	142,819	152,074	149,345	166,935	156,513	163,827	157,728	157,250	185,450	237,828	229,444	2,055,107
Tourist attractions	383,982	279,687	364,966	459,616	708,431	726,952	776,021	996,011	1,104,976	1,104,976	825,239	427,404	401,890	7,794,987
Amusement parks	34,322	26,664	43,899	50,917	102,760	96,299	82,396	112,107	154,933	81,849	83,729	46,958	43,257	925,768
Aquariums	21,027	16,900	28,634	32,243	57,254	48,833	45,299	63,489	91,367	53,524	52,560	23,180	22,817	536,100
Sports & games establishments	4,367,895	4,437,815	3,403,643	3,952,897	3,460,588	3,737,930	2,731,521	1,275,631	1,212,531	1,162,078	1,161,583	1,026,097	1,106,606	28,668,920
Professional sports clubs	121,235	94,640	87,997	114,926	100,813	94,128	73,111	92,563	95,775	116,527	138,959	91,141	84,870	1,185,450
Gambling	6,803,324	6,217,794	6,029,887	6,897,959	6,432,579	6,069,026	6,069,113	5,686,552	5,634,252	6,975,395	6,650,206	7,370,812	7,079,093	77,112,668
Personal services	382,897	290,870	273,007	314,164	301,029	319,298	354,987	303,313	324,285	310,550	328,756	358,296	3,810,506	
Miscellaneous entertainment	583,282	738,153	732,128	812,753	841,015	875,848	860,432	922,486	957,592	911,170	897,296	776,322	678,343	10,003,539
Entertainment	39,004,389	35,017,208	35,122,649	40,430,641	38,949,173	40,463,171	40,031,945	40,199,593	38,913,587	40,490,559	42,105,615	41,118,644	40,303,149	473,145,934
Hotels	4,424,903	4,632,595	4,799,973	5,565,834	5,269,172	5,733,646	6,004,296	6,248,486	5,741,106	6,140,996	6,095,088	5,447,219	4,792,533	66,470,944
Airlines	1,888,402	2,894,299	2,588,581	2,916,620	2,790,617	2,744,863	2,743,875	2,635,743	2,539,206	2,878,630	2,662,795	2,268,844	1,995,821	31,659,894
Airport terminals	27,230	31,176	31,655	39,309	40,221	42,867	60,967	79,724	69,473	77,169	64,862	51,851	49,287	638,561
Railways	5,771,604	5,368,574	5,448,994	6,243,563	5,716,846	5,907,351	6,470,149	6,335,560	5,327,447	6,625,896	6,689,202	6,178,623	5,544,257	71,856,462
Buses	568,612	766,613	770,893	897,373	877,078	942,005	1,039,151	1,072,411	921,100	1,054,895	1,060,034	922,247	849,176	11,172,978
Sea travel	150,167	204,276	196,904	244,440	245,222	284,646	313,454	342,783	336,070	280,470	249,453	204,666	190,544	3,092,928
Travel agents	1,555,971	2,263,803	2,080,753	2,325,325	2,148,541	2,158,345	2,300,118	2,493,286	2,872,155	2,466,853	2,456,001	2,206,423	28,455,560	
Timeshares	16,631	26,135	19,605	18,926	16,463	15,428	15,078	15,406	15,226	15,495	16,149	12,865	14,152	200,928
Camping grounds	57,142	113,329	127,401	179,593	256,111	283,155	290,446	355,853	364,500	224,430	175,281	81,427	57,923	2,509,449
Miscellaneous travel	1,511,118	1,795,746	1,845,973	2,185,122	2,145,222	2,364,363	2,555,817	2,753,382	2,603,191	2,791,112	2,993,837	2,765,484	2,707,160	29,506,409
Travel	11,546,877	13,463,951	13,110,759	15,050,271	14,236,321	14,743,023	15,789,055	16,084,148	14,643,066	16,820,252	16,595,570	14,942,008	13,614,743	179,093,167
Telegraph services / Wire transfer money order	23,011	27,018	34,169	39,309	39,193	39,782	39,286	41,360	35,415	37,701	42,700	45,072	48,889	469,894
Insurance services	1,352,680	1,584,886	1,547,949	1,891,021	1,698,351	1,699,776	1,801,937	1,907,016	1,746,104	1,889,383	1,711,041	1,483,784	1,408,014	20,369,262
FIs - cash disbursements (auto & manual)	14,055	29,948	30,495	34,869	31,832	35,416	33,680	33,073	30,799	32,415	31,864	24,816	21,512	370,719
FIs - merchandise & services	118,764	196,393	196,932	226,114	204,758	206,765	216,127	205,252	206,980	230,273	229,139	230,890	228,583	2,578,206
Non-FIs - foreign currency, travellers' cheques	76,097	87,458	114,924	142,908	124,938	146,570	164,073	186,364	149,241	154,275	149,392	100,542	90,226	1,610,911
Security brokers and dealers	20,789	112,045	75,468	86,030	73,594	58,176	51,482	54,753	58,258	50,817	48,012	46,840	50,802	766,277
Tax preparation services	111	211	179	222	171	164	180	165	130	167	171	149	151	2,060
Tax payments	11,790	17,552	19,339	31,554	25,386	22,745	22,671	27,230	24,222	27,025	29,166	28,584	29,526	305,000
Fines, bail and bond payments	56,080	57,229	54,596	61,440	57,529	59,061	57,592	55,921	51,939	52,964	54,322	50,427	48,237	661,257
Miscellaneous financial	79,308	80,090	80,970	109,690	101,552	93,819	77,950	77,969	94,571	98,596	94,734	88,180	74,767	1,072,888
Financial	1,752,685	2,192,830	2,155,021	2,623,157	2,357,304	2,362,274	2,464,978	2,589,103	2,397,659	2,573,616	2,390,541	2,099,284	2,000,707	28,206,474

Table 3A Card expenditure statistics (not seasonally adjusted)

Number of credit card transactions

Detailed sector breakdown - services sectors (continued, not seasonally adjusted)

	December 2014	January 2015	February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	August 2015	September 2015	October 2015	November 2015	December 2015	Total (latest 12 months)
Telecoms	2,072,859	1,974,035	1,759,888	2,011,489	1,880,500	1,922,334	1,928,822	1,973,383	1,924,936	2,092,987	2,080,681	1,940,834	2,003,810	23,493,699
Utilities	387,786	414,914	397,637	487,402	436,326	427,733	440,457	448,707	403,466	458,576	458,628	417,519	426,425	5,217,790
Contractors (residential & commercial)	252,097	261,417	263,301	305,029	269,581	256,792	282,117	287,241	252,139	298,479	300,990	289,692	243,938	3,310,716
Gardening services	60,258	32,281	36,526	49,745	61,814	61,712	57,097	44,371	38,766	37,797	35,660	31,270	36,082	523,121
Veterinary services	647,111	614,431	567,580	646,035	622,905	618,115	663,167	709,127	658,795	686,634	685,496	648,744	657,963	7,778,992
Photocopying & printing	364,848	358,977	318,632	356,810	306,707	313,631	329,218	324,485	300,813	347,779	366,925	443,125	473,101	4,240,203
Photographic studios	267,854	119,347	109,704	144,869	145,090	174,713	212,094	227,091	158,889	177,443	247,861	257,802	209,338	2,184,241
Beauty & barber shops	2,191,032	1,443,711	1,438,098	1,666,855	1,606,010	1,655,159	1,747,446	1,843,388	1,596,885	1,699,440	1,702,637	1,734,313	2,178,929	20,312,871
Employment agencies	20,711	23,717	23,327	30,983	23,911	25,445	24,751	29,264	24,469	24,417	27,041	22,876	24,025	304,226
Counselling services	5,780	6,461	6,082	6,617	6,086	6,166	6,401	6,112	6,568	6,421	6,199	5,537	6,199	75,046
Legal services	48,675	53,322	55,469	49,043	55,916	54,384	58,462	58,658	52,843	57,570	57,545	54,968	47,949	656,129
Laundry & cleaning	193,987	186,139	174,962	201,096	196,740	205,190	231,906	231,540	194,883	223,378	225,063	210,466	192,013	2,473,376
Funeral services	12,157	13,705	12,929	14,892	13,428	12,481	13,209	13,013	11,509	12,676	12,533	12,353	11,996	154,724
Medical services	1,197,862	1,301,976	1,256,337	1,427,029	1,315,926	1,273,377	1,423,803	1,424,064	1,227,114	1,429,760	1,419,589	1,399,205	1,271,969	16,170,149
Moving & courier services	447,052	425,125	424,700	472,955	438,750	446,512	489,862	481,773	401,022	493,607	515,683	503,551	484,739	5,578,279
Repair shops (not auto)	81,348	245,823	217,026	248,012	230,754	233,869	227,133	251,891	256,669	251,599	246,572	246,572	245,563	2,910,245
Accounting services	36,556	39,336	32,285	33,980	26,293	25,139	27,343	28,710	30,067	36,118	33,872	33,466	32,888	379,497
Advertising, consultancy & PR	56,340	63,786	66,416	76,871	69,968	67,593	213,928	213,188	194,280	238,152	229,117	232,565	216,913	1,882,777
Computer programming	2,396,813	1,844,605	1,627,875	1,770,182	1,522,341	1,683,941	1,767,243	1,796,768	1,679,534	1,826,515	1,984,028	2,476,731	2,802,291	22,782,054
Farming services	125,069	103,315	96,146	120,886	112,230	111,653	113,763	110,614	103,310	112,362	110,239	112,342	120,183	1,327,043
Miscellaneous professional services	1,128,921	1,126,257	1,121,432	1,256,221	1,145,396	1,172,760	1,222,125	1,223,140	1,132,654	1,229,566	1,249,715	1,269,091	1,225,748	14,374,105
Engineering services	44,733	47,774	49,064	55,916	51,747	49,923	55,074	55,177	47,347	52,002	51,070	49,528	43,139	607,761
Marina services	34,678	34,278	34,104	52,246	72,247	76,153	87,219	99,722	96,960	72,889	54,329	36,986	33,737	750,870
Wrecking & salvage yards	2,955	3,533	3,778	4,567	4,397	4,073	4,333	4,265	3,576	3,878	3,924	3,586	2,766	46,676
Pest control	2,843	2,969	2,752	3,196	3,238	3,210	4,040	4,354	3,285	3,137	2,941	3,166	2,405	38,693
Educational establishments	671,390	939,826	776,408	942,386	772,482	788,699	850,900	724,232	564,038	1,127,616	1,027,536	1,024,979	777,412	10,316,514
Child care services	19,787	22,647	24,072	24,365	21,413	23,088	22,023	24,734	23,962	23,504	25,052	24,368	23,289	282,517
Social, political & religious organisations	1,387,283	1,172,813	1,141,191	1,532,543	1,572,461	1,596,456	1,535,985	1,489,763	1,390,248	1,595,973	1,448,509	1,429,775	1,478,062	17,383,779
Government services	2,216,602	2,636,231	2,626,626	2,965,516	2,804,226	2,812,774	2,999,614	3,000,265	2,717,590	2,985,182	2,914,716	2,676,440	2,507,188	33,646,368
Miscellaneous services	2,097,444	1,328,314	1,282,991	1,577,042	1,461,026	1,404,915	1,597,799	1,524,738	1,343,005	1,580,527	1,542,490	1,633,858	2,311,859	18,588,564
Commercial equipment	931,419	945,828	865,328	988,720	875,358	854,010	883,758	880,569	782,068	951,208	910,033	922,433	878,331	10,737,644
Other services	19,404,250	17,786,893	16,812,666	19,523,498	18,125,267	18,362,000	19,521,087	19,534,636	17,621,234	20,136,407	19,986,815	20,148,578	20,969,588	228,528,669
Total services	80,672,964	78,232,232	77,152,866	89,357,826	84,610,408	87,386,975	89,953,821	90,943,849	84,866,818	92,281,172	93,006,699	89,316,018	86,848,895	1,043,957,579
TOTAL	286,022,356	229,707,046	218,593,883	257,406,489	249,347,597	254,932,499	269,204,483	272,998,787	251,255,618	273,967,136	272,737,295	284,983,325	298,498,888	3,133,633,048

Table 3B Card expenditure statistics (not seasonally adjusted)

Value of credit card transactions

Detailed sector breakdown - retail sectors (not seasonally adjusted)

Historical data located in hidden columns

£	December 2014	January 2015	February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	August 2015	September 2015	October 2015	November 2015	December 2015	Total (latest 12 months)
Supermarkets	2,630,480,321	1,678,635,431	1,617,530,589	1,914,841,992	1,828,093,490	1,867,223,577	1,965,603,126	1,921,743,384	1,767,494,739	1,943,800,838	1,882,570,671	2,110,194,268	2,520,053,126	23,017,785,231
Bakers & dairies	6,036,341	4,241,317	4,464,634	5,543,623	4,958,324	5,442,804	5,770,694	5,888,546	5,578,068	6,146,245	6,205,640	6,333,732	7,290,806	67,864,433
Sweet stores	17,550,217	3,960,032	5,242,765	8,163,892	6,349,334	5,139,348	5,828,792	6,097,429	5,638,129	6,134,328	7,203,612	10,862,873	18,446,768	89,067,302
Miscellaneous foodstores	141,788,125	94,485,621	94,027,858	109,163,896	103,200,967	106,567,859	116,544,416	114,661,144	102,848,932	114,573,363	112,843,877	118,751,739	150,539,599	1,338,209,271
Off-licences	81,006,626	34,576,570	35,937,378	42,399,466	42,040,671	53,969,447	67,621,886	65,625,000	58,936,710	56,699,684	62,969,973	79,915,033	114,270,597	714,962,415
Food & drink	2,876,861,630	1,815,899,971	1,757,203,224	2,080,112,869	1,984,642,786	2,036,343,035	2,161,368,914	2,114,015,503	1,940,496,578	2,127,354,458	2,071,793,773	2,326,057,645	2,810,600,896	25,227,888,652
Department stores	716,907,891	374,138,319	307,909,254	366,716,989	380,429,276	375,433,338	413,590,003	418,703,133	386,820,363	418,224,311	423,771,395	589,469,204	703,424,617	5,158,630,202
Discount stores	172,897,218	88,644,352	79,189,604	103,962,527	87,496,492	90,229,458	98,232,488	108,765,185	107,630,372	107,769,286	118,370,610	160,991,941	182,771,942	1,334,054,257
Catalogues	186,417,062	195,433,119	175,569,054	221,852,433	222,300,625	213,974,651	221,922,475	213,215,802	206,374,907	239,081,288	233,919,418	306,305,285	214,426,992	2,664,376,049
Miscellaneous mixed	177,570,623	92,313,680	91,904,018	112,340,363	110,602,659	114,198,575	123,446,808	116,396,235	100,690,624	122,636,166	120,048,330	138,887,847	152,402,994	1,395,868,299
Mixed business	1,253,792,794	750,529,470	654,571,930	804,872,312	800,829,052	793,836,022	857,191,774	857,080,355	801,516,266	887,711,051	896,109,753	1,195,654,277	1,253,026,545	10,552,928,807
Men's clothing	64,127,147	44,201,826	32,698,215	39,593,483	40,478,255	45,229,163	54,130,105	51,576,315	46,220,591	48,103,871	51,360,681	57,243,161	74,811,267	585,646,933
Women's clothing	196,326,643	159,149,398	135,245,746	176,902,497	174,289,550	177,937,755	205,366,292	187,413,849	148,950,856	182,461,893	183,473,541	198,888,700	227,013,271	2,157,903,348
Family clothing	686,161,667	385,662,570	353,015,231	452,992,499	460,437,033	457,014,877	497,500,839	494,981,784	424,219,499	495,765,087	566,018,228	643,905,087	5,716,765,932	5,716,765,932
Miscellaneous clothing	40,912,132	25,899,316	24,143,015	31,580,667	30,489,724	32,443,799	36,639,066	35,654,918	31,053,244	34,628,023	36,586,036	37,654,492	42,879,579	399,651,879
Shoe shops	118,920,934	77,099,586	58,080,942	72,656,788	86,990,840	83,548,812	95,801,502	89,677,795	86,784,334	92,116,185	92,480,701	98,916,369	110,268,075	1,044,421,929
Footwear	1,106,448,523	692,012,696	603,183,149	773,725,934	792,685,402	796,174,406	889,437,804	859,304,661	737,228,524	842,562,687	859,666,046	958,720,950	1,098,877,762	9,903,580,021
Furniture stores	290,208,827	341,850,181	281,060,707	318,659,107	286,871,454	298,481,918	291,086,021	300,302,324	281,775,269	315,883,991	336,963,662	339,289,928	280,091,959	3,672,316,521
Household appliance stores	143,838,310	129,957,651	118,658,580	132,936,169	117,426,919	119,763,127	119,900,856	125,419,946	116,088,418	127,997,106	135,000,404	151,539,685	140,384,626	1,535,073,487
Electronic stores	362,461,743	232,674,945	180,777,274	201,318,756	189,025,568	178,518,547	184,156,277	195,082,331	183,303,425	224,520,351	213,013,605	298,801,893	305,288,055	2,584,481,027
DIY stores	410,724,234	437,047,787	428,465,628	544,031,244	539,137,873	532,138,482	517,555,770	523,273,141	488,657,140	495,076,521	523,909,367	483,303,467	409,992,112	5,928,608,539
Floor covering stores	56,573,443	60,832,781	58,591,643	68,991,331	61,781,920	62,821,999	69,065,624	71,166,773	67,803,424	73,883,097	78,860,739	85,776,894	55,886,788	815,463,013
Garden centres	82,278,410	40,414,606	48,666,998	96,935,523	134,726,750	135,474,086	113,937,877	87,788,517	67,334,525	67,982,570	67,800,464	61,938,706	1,013,100,573	1,013,100,573
Miscellaneous household	192,671,516	145,579,611	125,872,725	147,574,305	138,633,478	144,749,617	154,536,471	161,905,810	146,441,472	163,340,159	172,685,282	178,563,003	197,141,389	1,877,023,322
Household	1,538,756,483	1,388,357,362	1,242,093,555	1,510,446,435	1,467,603,962	1,471,947,776	1,450,238,896	1,462,938,842	1,356,089,367	1,468,683,733	1,527,767,584	1,609,175,334	1,470,723,635	17,426,066,481
Books, newspapers & magazines	98,999,105	61,161,716	56,081,927	63,632,164	55,607,407	54,310,127	59,970,917	61,941,189	55,934,016	64,168,211	64,235,263	71,960,803	92,345,230	761,348,970
Record shops	18,884,654	4,952,361	4,786,344	5,563,085	5,214,834	4,634,190	19,203,564	34,572,105	29,900,860	58,038,048	60,611,025	8,715,746	16,843,028	253,035,190
Music shops	26,902,668	18,745,044	16,833,535	18,473,064	16,903,172	16,562,287	16,769,465	16,819,736	15,612,486	16,893,548	17,793,117	18,935,548	21,718,388	224,061,221
Hobbies, toys & games	88,255,251	25,615,586	24,539,527	27,673,461	26,035,054	26,283,465	28,723,831	29,023,831	26,113,405	37,492,936	37,207,099	137,780,308	149,935,687	576,424,190
Photographic	26,461,004	22,497,534	21,240,772	28,171,092	22,946,299	24,039,072	24,273,966	26,171,546	22,922,877	22,478,185	22,315,831	24,464,995	27,399,007	288,921,176
Handicraft	8,030,223	8,058,732	9,032,076	7,773,405	7,592,969	7,773,405	8,251,524	7,960,809	7,959,694	8,418,878	8,657,945	9,160,179	7,460,228	98,367,855
Sports shops	242,218,238	182,560,454	162,079,912	199,115,781	211,210,017	214,669,929	219,844,787	236,237,388	230,127,183	219,104,853	204,087,361	219,403,966	251,370,552	2,549,812,183
Jewellers	275,864,145	106,095,764	111,434,248	122,399,900	111,921,714	118,746,433	127,102,247	131,887,134	121,511,396	122,900,153	122,040,275	152,231,618	271,024,625	1,619,295,507
Computer software	53,597,714	42,424,866	38,717,525	43,805,526	38,982,828	36,436,023	37,929,927	38,825,447	40,891,478	44,446,087	36,017,944	39,730,474	44,446,087	483,401,739
Medical goods	23,330,326	16,320,375	16,242,527	19,667,411	17,892,251	18,444,051	20,176,924	20,152,580	18,224,910	18,493,235	20,257,633	21,945,292	25,155,582	232,972,771
Chemists	173,459,325	76,449,544	71,533,680	88,859,475	80,078,806	83,763,293	98,169,021	94,292,092	82,001,173	90,185,394	95,056,084	113,982,272	167,334,476	1,141,705,310
Optical goods	61,760,769	73,532,422	74,978,311	87,530,604	80,828,240	79,428,560	87,472,590	87,406,547	78,304,674	78,651,453	77,031,567	78,651,453	61,855,894	948,060,661
Cosmetic stores	64,081,371	27,609,474	26,944,655	33,188,890	30,015,856	31,882,534	34,609,744	34,099,256	32,916,723	36,467,331	37,555,476	52,411,540	72,139,171	449,840,650
Tobaccoists	2,486,189	1,876,991	1,867,348	2,319,234	2,228,752	2,216,407	2,542,804	2,637,613	2,629,346	3,036,766	3,119,073	2,961,442	3,520,078	30,955,844
Florists	26,046,914	14,551,445	19,972,097	27,366,166	18,437,840	18,967,116	19,472,890	18,258,029	15,145,775	17,906,683	16,613,410	16,866,564	26,207,424	229,765,439
Artists' supplies	17,303,989	12,369,931	12,664,697	14,689,170	12,482,623	13,073,622	14,111,554	13,816,861	12,873,613	14,972,321	15,165,278	17,588,829	16,152,302	169,960,801
Antiques, art & stamps/coins	29,960,767	22,216,469	21,217,466	28,591,912	25,119,054	25,949,687	28,648,083	26,196,930	22,809,114	28,779,393	28,621,755	28,733,873	28,120,344	315,004,080
Pawn shops	1,396,827	1,009,655	902,834	1,028,383	976,574	1,014,967	1,057,546	1,168,327	1,036,608	1,034,947	1,106,042	1,089,565	1,508,991	12,933,539
Gift shops	108,816,624	45,023,610	45,078,528	53,543,914	49,263,101	52,920,502	58,132,472	61,466,015	59,068,169	61,158,474	62,074,019	82,074,019	104,738,882	735,504,148
Secondhand shops	2,730,704	2,585,549	2,212,641	3,828,943	2,547,624	2,784,926	3,200,489	3,094,837	2,273,528	2,891,550	2,897,743	3,234,225	2,679,841	34,231,896
Luggage & leather goods	26,091,493	14,186,627	12,264,056	15,249,097	15,259,219	16,201,149	18,611,914	18,176,857	17,444,107	17,498,010	17,723,271	19,502,153	26,443,170	208,559,630
Pet shops	40,106,068	34,669,995	32,729,264	38,486,145	36,942,107	37,060,270	38,629,571	38,638,470	37,748,009	37,624,537	37,748,009	39,107,077	39,107,077	445,904,262
Religious goods	284,263	238,908	211,921	319,640	350,689	429,842	447,717	533,422	456,304	483,816	446,117	273,145	303,514	4,495,035
Direct sales	207,548,153	215,828,463	201,369,932	232,196,635	219,604,016	204,738,973	195,826,345	196,960,589	177,625,947	206,804,7				

Table 3B Card expenditure statistics (not seasonally adjusted)

Value of credit card transactions

Detailed sector breakdown - services sectors (not seasonally adjusted)

£	December 2014	January 2015	February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	August 2015	September 2015	October 2015	November 2015	December 2015	Total (latest 12 months)
Auto rental	54,932,445	122,437,662	116,032,788	148,511,563	145,743,577	169,204,770	201,946,636	221,376,504	170,823,458	146,658,827	126,226,020	112,771,021	123,869,335	1,805,602,161
Auto parts & accessories	111,025,849	114,799,301	111,670,937	136,953,966	122,643,324	118,718,992	124,189,942	125,257,720	110,952,722	119,908,876	117,510,509	111,999,228	103,721,051	1,418,326,568
Auto services	45,894,314	50,058,348	50,473,876	60,331,663	53,723,262	55,702,996	60,187,464	59,383,755	51,011,590	59,999,907	55,891,964	52,833,851	47,169,505	656,768,181
Auto repair shops	188,385,314	208,049,743	208,586,297	258,176,350	217,569,585	211,092,719	224,862,211	232,156,747	203,100,885	226,873,364	219,961,121	203,281,305	181,991,601	2,595,701,928
Service stations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vehicle sales	171,391,186	199,180,498	210,718,355	292,612,770	222,903,256	216,508,690	233,464,662	227,277,465	202,387,353	238,069,624	215,752,162	194,751,912	166,591,985	2,620,218,732
Vehicle Sales & Services	571,629,108	694,525,552	697,482,253	896,586,312	762,583,004	771,228,167	844,650,915	865,452,191	738,276,008	791,510,598	735,341,776	675,637,317	623,343,477	9,096,617,570
Restaurants	759,799,380	545,961,094	570,926,077	669,678,017	645,068,495	694,545,735	702,783,340	740,960,377	702,496,286	705,632,441	740,633,963	707,102,971	811,885,797	8,237,674,593
Public houses	146,534,509	94,077,176	101,058,649	125,477,614	123,782,213	130,939,891	136,806,327	143,743,255	137,071,403	140,868,749	137,872,218	132,789,613	157,787,204	1,562,274,312
Catering services	66,497,467	54,178,352	54,676,558	63,996,710	59,994,850	63,719,219	67,340,385	65,966,773	57,399,412	61,883,448	63,975,928	61,901,913	66,799,961	741,833,509
Video stores	2,999,706	2,832,269	3,885,491	3,351,434	3,599,002	2,743,166	872,670	718,943	860,835	652,149	769,176	766,243	813,938	21,775,316
Cinema, theatre & dance	171,926,046	120,395,717	122,720,223	149,836,491	123,946,012	133,045,654	136,751,241	139,973,137	113,210,194	138,671,085	164,297,410	181,609,150	179,160,828	1,703,617,142
Concerts & entertainers	12,477,003	9,488,618	9,029,839	10,807,981	9,500,877	10,935,525	10,021,260	10,133,023	9,193,579	10,469,928	13,934,067	15,265,783	14,375,402	133,155,882
Tourist attractions	23,256,908	21,074,548	24,772,851	31,671,940	41,658,753	42,816,707	46,532,568	55,904,211	55,885,322	43,803,974	39,056,236	25,226,975	24,567,325	452,971,140
Amusement parks	1,857,239	1,676,325	2,255,784	3,030,587	5,250,113	4,972,863	5,030,614	6,211,527	7,165,418	3,787,649	4,000,736	2,434,703	2,220,783	48,037,102
Aquariums	1,250,382	925,954	1,433,372	1,674,159	2,887,754	2,554,822	2,391,541	3,384,423	4,598,116	2,588,087	2,521,135	1,242,527	1,436,290	27,638,180
Sports & games establishments	121,668,881	122,297,483	104,489,760	138,508,223	136,368,112	194,885,842	116,716,395	90,592,545	74,132,073	77,170,877	75,539,798	73,865,851	74,784,808	1,279,351,767
Professional sports clubs	8,579,596	8,582,022	8,135,903	10,656,449	11,487,953	12,896,246	9,164,171	8,473,331	6,802,013	8,818,704	9,665,428	6,425,054	5,932,888	107,040,162
Gambling	135,445,847	132,905,458	126,834,122	143,440,446	134,356,659	126,943,139	124,621,145	122,547,822	127,142,100	154,276,526	140,204,755	145,047,120	141,729,680	1,620,048,972
Personal services	25,917,447	19,927,724	21,130,957	18,237,966	19,916,391	20,444,008	21,181,866	21,635,816	19,132,888	20,679,005	21,795,991	23,731,989	24,178,400	251,993,031
Miscellaneous entertainment	141,733,847	223,545,357	198,833,405	218,182,345	209,875,415	210,530,581	205,939,584	195,509,752	183,089,729	221,708,848	217,868,952	185,934,282	144,016,480	2,415,154,740
Entertainment	1,619,944,258	1,357,868,097	1,347,290,030	1,591,443,353	1,527,692,599	1,651,973,398	1,586,153,107	1,605,754,935	1,497,880,682	1,591,219,886	1,632,255,793	1,563,344,174	1,649,689,794	18,602,565,848
Hotels	756,807,809	788,639,299	797,812,610	942,484,709	907,599,176	1,019,654,449	1,115,988,854	1,153,851,692	1,019,172,305	1,138,449,463	1,131,102,394	952,168,622	804,719,663	11,771,643,236
Airlines	474,680,419	779,674,591	674,126,258	766,151,551	702,053,181	701,660,254	696,341,750	676,219,611	613,493,514	699,526,964	658,246,861	527,038,179	456,708,599	7,951,241,313
Airport terminals	2,852,456	2,920,112	2,860,571	3,568,962	3,557,448	3,949,288	4,674,046	4,856,163	4,124,175	4,854,186	4,113,221	3,299,053	2,949,638	45,726,863
Railways	278,925,739	263,317,268	230,221,656	257,917,388	242,807,779	241,626,010	270,415,271	256,489,790	213,494,979	292,545,465	288,942,717	262,654,076	261,752,701	3,082,185,100
Buses	25,540,035	31,295,941	30,431,741	36,631,711	36,669,273	38,810,768	42,336,848	45,038,412	39,522,335	44,445,654	40,952,291	33,796,186	31,797,546	451,728,706
Sea travel	49,128,488	70,596,761	61,889,380	74,094,419	70,345,119	75,258,094	82,905,152	89,287,165	89,489,850	78,322,021	70,622,349	58,540,056	55,016,002	876,366,368
Travel agents	398,378,747	667,166,873	593,739,633	677,213,914	636,429,875	694,109,931	715,309,531	718,164,106	625,920,300	651,971,105	596,020,752	494,286,537	478,934,223	7,549,266,780
Timeshares	2,718,706	3,523,185	2,584,235	2,500,377	2,294,401	2,155,021	2,188,135	2,154,152	2,115,184	2,171,178	2,211,899	1,813,768	1,992,726	27,704,261
Camping grounds	16,341,278	22,533,414	23,323,215	31,773,059	31,585,217	38,296,710	41,626,530	44,997,143	36,415,545	23,509,369	21,137,768	26,116,656	18,339,074	359,653,700
Miscellaneous travel	54,600,581	66,337,275	65,007,028	78,078,847	73,365,774	80,393,163	92,406,988	90,993,307	76,199,521	78,015,752	77,668,623	69,582,244	64,924,525	912,973,047
Travel	1,303,166,449	1,907,365,420	1,684,183,717	1,927,930,228	1,799,108,067	1,876,259,239	1,948,204,251	1,928,199,849	1,700,775,403	1,875,361,694	1,759,916,481	1,477,126,755	1,372,415,034	21,256,846,138
Telegraph services / Wire transfer money order	3,287,459	4,011,632	5,142,689	5,992,464	5,923,618	6,114,317	6,536,577	6,471,447	5,943,600	6,487,084	6,904,014	7,026,277	7,717,450	74,271,169
Insurance services	240,949,757	301,947,224	289,287,764	361,798,426	323,000,940	316,226,441	334,766,895	347,819,888	320,817,052	356,103,142	331,064,319	295,117,545	270,369,552	3,848,319,188
FIs - cash disbursements (auto & manual)	7,224,181	9,080,242	8,528,236	10,577,847	9,429,638	9,631,741	9,367,783	10,354,358	9,506,666	9,502,947	9,129,878	6,967,781	6,950,911	109,028,028
FIs - merchandise & services	29,281,741	35,931,422	39,582,257	58,152,978	41,279,980	42,579,342	43,929,202	43,023,976	40,296,918	43,985,298	45,491,460	41,460,944	38,396,075	514,109,832
Non-FIs - foreign currency, travellers' cheques	29,001,107	37,860,899	48,798,932	63,620,229	56,628,227	67,222,706	73,535,011	92,927,401	75,258,385	68,451,584	66,056,132	42,616,426	35,928,355	728,904,287
Security brokers and dealers	7,114,400	31,322,976	18,056,998	27,870,296	20,381,525	15,110,591	13,740,275	15,752,848	18,165,611	14,471,679	13,789,971	13,416,254	14,525,447	216,604,501
Tax preparation services	64,178	157,630	292,548	394,432	220,373	409,535	223,333	264,545	111,817	334,984	163,865	161,794	138,962	2,873,818
Tax payments	10,969,102	20,861,959	24,853,350	35,885,269	29,681,688	28,870,892	29,080,962	40,077,012	41,669,142	46,412,507	61,777,586	61,806,574	49,237,767	470,214,708
Fines, bail and bond payments	8,613,982	9,575,720	9,036,614	10,075,503	8,758,899	9,696,864	10,079,148	9,534,468	8,645,049	9,034,960	9,289,458	8,264,594	8,118,397	110,109,674
Miscellaneous financial	15,170,926	16,103,984	15,999,522	19,832,261	18,249,952	17,710,342	16,383,592	16,514,716	17,043,493	19,054,021	18,315,461	18,009,436	15,590,254	208,807,034
Financial	351,676,473	466,853,688	459,680,794	594,097,821	513,554,820	513,572,771	537,642,778	582,740,659	537,457,733	573,838,206	561,982,144	494,847,625	446,973,200	6,283,242,239

Table 3B Card expenditure statistics (not seasonally adjusted)

Value of credit card transactions

Detailed sector breakdown - services sectors (continued, not seasonally adjusted)

£	December 2014	January 2015	February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	August 2015	September 2015	October 2015	November 2015	December 2015	Total (latest 12 months)
Telecoms	98,948,665	93,190,182	79,443,654	87,840,085	80,615,666	82,088,386	80,972,314	85,012,575	82,703,450	92,947,387	95,617,975	91,103,509	96,117,898	1,047,653,081
Utilities	55,353,768	67,503,406	66,619,309	85,907,565	75,339,731	70,392,244	70,069,707	67,902,548	58,719,985	67,445,974	67,653,200	60,890,739	63,298,836	821,743,244
Contractors (residential & commercial)	80,121,717	84,556,259	86,325,875	102,112,164	88,432,338	89,063,293	97,327,231	94,783,903	82,603,621	101,407,698	98,532,783	96,462,412	78,520,102	1,100,127,679
Gardening services	5,846,686	3,014,602	3,767,431	7,346,597	7,288,044	6,572,988	8,048,588	5,771,320	4,558,448	4,269,502	5,803,969	3,579,431	4,567,261	64,588,181
Veterinary services	59,680,217	59,970,251	55,395,185	63,640,842	61,323,389	60,628,149	65,289,881	68,961,663	63,601,203	66,725,128	66,835,368	63,344,716	62,889,413	758,605,189
Photocopying & printing	37,982,605	49,550,846	46,878,895	49,794,168	44,074,718	42,185,198	44,933,136	42,244,687	39,539,847	48,566,660	49,173,439	52,399,545	51,340,918	560,682,057
Photographic studios	10,636,572	6,184,194	6,365,785	7,754,624	7,503,910	8,367,461	9,380,420	10,948,180	7,967,319	11,450,162	10,688,905	11,450,162	8,793,083	105,035,461
Beauty & barber shops	116,659,521	80,127,235	79,895,265	93,279,346	89,872,540	92,493,995	96,310,049	100,737,543	88,405,995	95,226,709	97,009,055	99,504,663	120,033,015	1,132,895,410
Employment agencies	26,708,354	23,140,031	26,565,378	33,059,121	24,078,232	27,482,769	29,995,881	33,913,788	29,593,814	29,907,174	33,347,226	29,216,472	33,253,711	353,553,597
Counselling services	1,804,258	1,573,832	1,551,677	1,602,832	1,636,561	1,483,461	1,533,704	1,569,197	1,635,442	1,550,569	1,589,397	1,592,916	1,823,344	18,823,344
Legal services	20,352,654	21,631,662	22,613,879	26,143,020	22,567,722	22,217,555	24,811,064	24,533,203	21,224,778	23,710,453	24,050,736	23,469,552	20,159,445	277,133,069
Laundry & cleaning	6,589,508	6,418,196	5,905,279	6,828,995	6,740,501	6,895,807	7,817,655	7,940,675	6,785,612	7,698,303	7,715,978	7,284,862	6,544,398	84,576,261
Funeral services	14,741,102	16,939,080	16,287,416	18,775,262	15,805,909	14,081,297	14,640,338	14,072,307	12,856,110	14,218,937	15,188,382	14,924,560	14,224,890	182,014,488
Medical services	160,247,893	173,984,776	174,931,122	197,252,618	178,832,074	176,910,998	195,038,959	195,676,704	166,156,954	192,129,662	195,210,910	193,102,516	169,665,799	2,208,893,092
Moving & courier services	42,254,825	42,040,591	41,839,434	46,957,486	43,290,103	43,355,686	48,681,948	52,140,616	39,985,486	47,012,957	47,833,270	44,801,500	42,970,299	540,909,376
Repair shops (not auto)	12,435,217	19,592,756	17,644,193	21,895,955	17,692,017	19,096,738	18,577,784	22,696,987	20,597,007	20,255,260	20,708,574	20,805,642	22,341,008	241,903,921
Accounting services	8,599,594	10,096,831	8,945,675	9,487,893	7,184,082	6,521,564	6,886,821	7,442,988	7,095,400	7,892,602	7,775,594	8,062,228	8,379,208	95,770,886
Advertising, consultancy & PR	6,795,343	8,153,575	7,980,934	9,428,613	8,283,046	7,771,648	19,682,774	19,611,818	17,539,859	21,650,491	21,515,796	21,420,247	20,679,574	183,718,375
Computer programming	146,022,163	119,170,383	104,019,859	118,672,351	108,221,422	114,481,556	122,083,687	118,411,210	110,315,539	117,111,871	128,945,691	156,145,618	167,368,787	1,484,947,974
Farming services	11,254,931	10,501,259	9,755,574	12,275,257	11,005,129	10,846,069	12,064,602	12,080,762	10,948,496	11,989,201	11,853,475	11,190,085	11,349,632	135,859,541
Miscellaneous professional services	154,357,611	178,978,981	169,634,098	203,128,533	179,563,189	174,233,195	188,019,778	180,749,574	174,674,194	206,893,863	183,398,931	171,074,659	177,031,195	2,187,380,190
Engineering services	13,242,871	14,950,577	15,230,850	17,339,285	15,424,298	14,558,375	16,964,189	16,927,353	14,247,722	15,368,369	16,611,424	13,236,199	184,225,140	184,225,140
Marina services	5,636,031	6,703,353	6,213,521	11,186,321	10,805,830	10,406,418	11,776,069	11,782,882	10,066,496	8,538,055	6,791,605	5,279,694	4,767,272	104,317,516
Wrecking & salvage yards	659,424	733,703	815,137	1,005,827	890,164	806,687	905,261	931,617	729,360	830,684	865,837	788,798	660,217	9,963,292
Pest control	668,535	650,935	624,527	668,748	641,273	660,846	781,028	825,106	698,923	694,076	572,861	603,865	8,120,702	8,120,702
Educational establishments	109,713,169	251,317,005	140,884,476	147,228,439	178,384,234	143,923,642	145,560,177	148,633,293	185,549,248	412,611,719	248,488,439	134,065,727	128,561,910	2,265,208,307
Child care services	2,386,321	2,695,517	2,598,952	3,018,286	2,629,973	2,652,615	3,086,942	3,121,760	2,544,788	3,067,731	2,945,985	2,818,486	2,575,311	33,756,346
Social, political & religious organisations	94,118,627	97,315,050	84,249,472	107,773,218	93,746,360	90,785,591	91,642,357	94,457,506	81,110,835	98,171,005	99,937,531	91,576,239	108,629,418	1,139,394,582
Government services	244,263,188	353,415,054	295,008,807	291,162,522	282,484,904	261,961,093	276,131,076	296,889,828	272,117,869	271,887,691	229,862,472	204,808,585	201,023,916	3,236,753,817
Miscellaneous services	101,961,666	81,404,193	77,281,547	100,539,107	86,575,646	88,749,771	92,845,523	88,921,924	84,652,201	94,182,215	91,685,826	89,437,685	104,008,929	1,080,284,567
Commercial equipment	115,811,389	126,162,123	123,821,690	150,582,767	128,331,261	127,580,216	135,192,369	137,543,065	120,815,761	139,209,325	137,941,430	131,511,755	115,831,995	1,574,523,757
Other services	1,765,854,425	2,011,666,438	1,779,094,896	2,033,687,847	1,879,264,266	1,819,255,311	1,937,051,312	1,967,236,582	1,819,910,074	2,233,598,132	2,023,455,059	1,857,293,769	1,861,858,755	23,223,362,441
Total services	6,369,078,522	7,226,918,494	6,765,544,300	7,986,230,270	7,389,801,932	7,651,943,335	7,969,691,217	8,103,235,908	7,313,472,205	8,203,967,979	7,844,053,647	7,020,418,262	6,758,999,923	90,234,277,472
TOTAL	16,006,358,421	13,984,237,134	13,023,748,592	15,515,429,703	14,650,360,686	15,018,977,361	15,717,281,585	15,818,165,377	14,364,831,113	15,912,435,561	15,571,898,738	15,673,369,483	16,229,159,224	181,479,894,557

Table 3C Card expenditure statistics (not seasonally adjusted)

Number of debit card transactions

Detailed sector breakdown - retail sectors (not seasonally adjusted)

Historical data located in hidden columns

	December 2014	January 2015	February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	August 2015	September 2015	October 2015	November 2015	December 2015	Total (latest 12 months)
Supermarkets	292,824,915	254,199,853	250,604,486	292,633,205	273,955,712	279,345,111	292,358,306	290,790,164	266,080,985	293,605,090	292,576,017	299,994,829	307,167,089	3,393,310,847
Bakers & dairies	3,368,221	2,941,667	3,013,084	3,617,222	3,418,100	3,771,372	3,686,133	3,932,783	3,965,664	4,145,443	4,787,536	4,700,703	4,832,585	46,812,292
Sweet stores	2,164,422	859,699	1,148,723	1,421,883	1,274,670	1,144,361	1,201,875	1,160,069	1,170,298	1,226,087	1,401,304	1,554,595	2,412,085	15,975,649
Miscellaneous foodstores	17,357,667	14,925,248	15,369,279	17,840,496	17,201,227	17,290,150	18,671,094	18,413,554	17,144,162	18,928,564	18,610,780	18,762,526	19,044,053	212,201,133
Off-licences	3,871,355	3,065,297	3,109,951	3,554,995	3,497,229	3,751,468	3,813,894	3,898,767	3,819,889	3,697,879	3,889,945	3,941,072	4,373,615	44,414,001
Food & drink	319,586,580	275,991,764	273,245,523	319,067,801	299,346,938	305,302,462	319,731,302	318,195,337	292,180,998	321,603,063	321,265,582	328,953,725	337,829,427	3,712,713,922
Department stores	25,893,752	13,104,640	11,251,179	12,877,724	13,241,731	13,256,491	14,973,014	16,397,601	14,879,562	15,578,492	16,168,607	20,827,838	28,509,259	191,066,138
Discount stores	20,157,519	11,876,047	11,623,204	13,510,310	12,995,083	13,910,470	14,039,730	14,994,113	14,979,539	15,123,218	17,056,854	19,197,941	23,858,749	183,165,258
Catalogues	3,319,722	4,044,152	3,570,007	4,041,891	3,824,616	3,824,983	3,912,030	4,045,369	3,858,469	4,436,596	4,934,383	5,644,828	5,064,812	51,202,136
Miscellaneous mixed	14,256,485	7,071,956	7,196,824	8,952,107	8,569,395	8,410,898	9,283,150	8,412,121	6,858,323	8,120,270	7,896,914	9,041,743	11,362,626	101,176,327
Mixed business	63,627,478	36,096,795	33,641,214	39,746,039	38,266,818	39,402,842	42,207,924	43,849,204	40,575,893	43,258,576	46,056,758	54,712,350	68,795,446	526,609,859
Men's clothing	1,332,242	698,061	578,946	592,088	670,469	736,102	829,847	951,527	1,056,908	884,382	972,870	1,059,733	1,877,789	10,908,722
Women's clothing	10,097,167	5,547,677	5,111,566	6,309,537	6,497,301	6,707,022	7,590,771	7,802,986	6,449,484	6,996,352	7,054,441	7,015,832	10,058,693	83,141,662
Family clothing	46,284,077	25,273,855	22,650,603	28,152,668	29,071,579	29,321,907	31,689,578	34,051,631	30,178,189	30,457,911	33,027,971	38,027,971	44,278,074	366,561,762
Miscellaneous clothing	1,175,558	603,760	595,957	780,902	693,283	761,371	937,809	921,322	843,233	862,367	961,750	939,431	1,169,301	10,070,486
Shoe shops	3,878,014	2,649,300	2,054,067	2,417,462	3,043,658	2,844,003	3,560,814	3,642,008	3,437,780	3,345,812	3,080,662	2,966,887	3,722,145	36,764,598
Clothing	62,767,058	34,772,653	30,991,139	38,252,657	39,976,290	40,370,405	44,608,819	47,369,474	40,195,316	42,267,102	42,527,519	45,009,854	61,106,002	507,447,230
Furniture stores	5,048,472	3,904,577	3,397,518	3,868,353	3,568,141	3,714,953	3,786,780	3,732,648	4,034,792	4,034,192	4,144,601	4,554,831	5,200,631	47,617,859
Household appliance stores	7,770,250	6,031,614	5,699,660	6,509,032	6,165,365	6,432,100	6,149,769	6,376,988	6,443,203	6,703,404	7,066,362	7,282,737	8,472,466	79,332,700
Electronic stores	4,015,631	2,635,438	2,185,338	2,327,669	2,213,389	2,173,444	2,215,162	2,335,689	2,235,499	2,562,403	2,490,092	3,090,689	3,870,358	30,335,170
DIY stores	18,343,457	16,012,128	16,165,504	19,388,390	21,060,634	20,981,000	20,234,540	20,395,665	19,831,154	19,963,124	20,260,071	20,397,361	19,784,211	234,473,782
Floor covering stores	301,685	306,884	314,111	361,385	330,897	345,433	437,967	456,995	455,433	491,544	523,944	551,578	401,846	4,978,017
Garden centres	4,906,361	2,262,952	2,539,208	4,339,331	5,474,453	5,839,585	5,062,760	3,951,466	3,611,630	3,507,236	3,716,810	4,073,764	5,261,199	49,640,394
Miscellaneous household	2,215,466	1,880,525	1,760,034	1,941,785	1,771,257	1,736,572	1,805,359	1,908,609	1,948,273	2,289,456	2,349,288	2,192,542	2,277,828	23,861,528
Household	42,601,322	33,034,118	32,061,373	38,735,945	40,584,136	41,223,087	39,692,337	39,158,060	38,235,226	39,551,959	40,551,168	42,143,502	45,268,539	470,239,450
Books, newspapers & magazines	11,280,612	6,362,507	6,518,184	7,614,887	6,770,850	7,033,192	7,751,328	7,798,984	7,347,096	8,530,422	8,212,666	8,321,988	11,262,704	93,524,808
Record shops	2,687,290	720,345	697,084	833,887	688,712	658,162	823,394	1,602,453	1,462,942	2,010,286	2,505,475	1,149,973	2,466,246	15,618,959
Music shops	417,475	263,054	243,689	252,763	226,159	222,296	224,010	223,694	203,335	260,639	264,227	261,259	364,227	1,017,270
Hobbies, toys & games	4,933,306	1,632,229	1,633,659	1,835,585	1,703,577	1,746,758	1,814,287	1,846,134	1,773,730	2,286,091	2,344,439	5,144,899	6,965,189	30,726,577
Photographic	367,601	299,918	302,048	338,457	264,979	266,357	295,092	309,973	284,364	259,127	257,794	263,214	329,016	3,470,339
Handicraft	216,077	198,978	211,295	235,054	198,818	197,363	198,729	203,725	203,262	226,420	240,669	230,273	226,420	2,556,910
Sports shops	11,281,857	8,113,325	7,420,496	8,639,888	9,349,477	9,507,282	9,757,572	10,339,535	10,572,916	9,947,768	9,116,029	9,371,966	11,768,673	113,904,927
Jewellers	3,842,573	1,395,384	1,437,268	1,638,570	1,315,944	1,373,401	1,467,243	1,568,167	1,394,524	1,386,033	1,378,705	1,858,013	3,769,159	19,982,411
Computer software	477,794	388,197	336,754	356,407	330,127	317,401	330,516	331,824	315,152	372,111	356,980	377,759	434,677	4,247,905
Medical goods	41,959	42,223	42,185	47,553	45,277	44,319	48,162	48,018	43,981	45,982	47,209	47,535	42,624	545,068
Chemists	28,461,493	17,712,285	17,505,452	21,058,716	19,332,340	19,248,466	22,456,837	21,617,459	19,023,965	22,041,223	21,310,143	22,486,763	29,249,949	253,043,598
Optical goods	860,063	952,802	986,218	1,152,324	1,016,071	1,131,527	1,114,619	1,001,525	1,107,636	1,042,924	1,092,924	878,720	1,250,299	12,501,299
Cosmetic stores	4,045,071	1,663,971	1,738,595	2,074,617	1,852,185	1,962,929	2,094,905	2,040,486	1,977,153	2,166,567	2,303,232	2,818,364	4,739,226	27,432,230
Tobacconists	288,166	280,813	277,465	328,157	319,011	335,052	355,330	368,927	385,132	464,471	494,628	485,303	520,496	4,614,785
Florists	1,218,653	665,905	1,082,264	1,452,345	825,145	864,456	915,417	882,662	766,732	860,700	838,441	880,265	1,296,961	11,259,293
Artists' supplies	1,154,945	706,234	785,171	940,542	743,797	743,797	769,573	797,853	778,375	901,713	940,202	1,118,049	1,182,757	10,415,277
Antiques, art & stamps/coins	415,939	273,110	283,788	312,862	294,848	299,811	300,550	330,048	340,240	359,227	367,555	352,251	420,446	3,934,736
Pawn shops	40,701	27,881	27,156	29,013	28,177	30,364	32,103	35,643	32,245	30,990	31,682	41,893	37,964	378,964
Gift shops	13,299,628	4,977,677	6,143,151	7,287,943	5,347,723	5,660,446	7,128,366	6,407,495	6,131,448	6,634,057	6,874,652	8,548,788	14,691,795	85,833,541
Secondhand shops	95,126	69,261	70,066	80,378	77,456	79,192	81,855	88,637	87,918	94,547	93,827	90,924	104,393	1,018,454
Luggage & leather goods	276,494	134,426	114,205	137,740	126,686	137,791	154,675	163,772	158,778	155,512	155,892	180,000	254,261	1,873,738
Pet shops	3,698,419	3,229,337	3,064,347	3,460,071	3,332,713	3,449,220	3,471,107	3,532,518	3,557,951	3,650,394	3,607,297	3,897,186	4,178,832	41,789,832
Religious goods	8,239	6,049	6,872	7,614	7,310	7,657	8,689	8,274	8,645	8,349	9,252	7,624	9,509	94,024
Direct sales	5,964,422	5,774,985	5,503,260	6,356,257	5,805,456	5,809,497	5,685,748	5,649,805	5,301,642	5,823,009	5,832,648	6,047,103	5,684,458	69,273,868
Miscellaneous & speciality shops	5,437,776	4,253,581	4,079,870	4,535,651	4,304,233	4,499,096	4,501,400	4,528,778	4,387,730	4,705,582	4,871,655	4,717,417	5,061,426	54,446,419
Other retail	100,811,679	60,142,477	60,510,542	71,007,281	64,345,616	65,517,590	71,796,595	71,839,483	67,540,781	74,218,566	73,555,088	79,389,949	105,641,264	865,505,232
Automotive Fuels	67,044,683	61,585,708	60,019,339	70,293,603	67,611,684	69,862,480	71,056,102	71,846,834	67,573,143	69,844,813	70,161,635	70,056,719	67,987,245	817,899,305
Total retail sales	656,438,800	501,623,515	490,469,130	577,103,326										

Table 3C Card expenditure statistics (not seasonally adjusted)

Number of debit card transactions

Detailed sector breakdown - services sectors (not seasonally adjusted)

	December 2014	January 2015	February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	August 2015	September 2015	October 2015	November 2015	December 2015	Total (latest 12 months)
Auto rental	419,694	597,108	607,222	723,739	733,045	766,330	809,028	861,277	814,403	782,453	726,539	635,714	647,798	8,704,656
Auto parts & accessories	1,531,135	1,587,043	1,594,313	1,807,082	1,733,359	1,677,413	1,757,107	1,794,227	1,622,556	1,729,711	1,723,516	1,615,989	1,484,125	20,126,441
Auto services	5,964,368	5,150,612	5,276,268	6,079,092	5,786,788	5,960,997	6,243,592	6,461,731	5,926,722	6,666,646	6,713,529	6,984,468	7,203,982	74,454,427
Auto repair shops	1,542,237	1,746,188	1,754,066	2,091,334	1,906,380	1,845,954	1,957,282	2,021,309	1,792,264	1,845,904	1,959,904	1,809,370	1,581,269	22,467,697
Service stations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vehicle sales	962,902	1,105,860	1,155,992	1,465,178	1,341,974	1,304,324	1,393,684	1,395,448	1,273,626	1,403,841	1,287,479	1,144,930	990,155	15,262,493
Vehicle Sales & Services	10,420,336	10,186,811	10,387,861	12,166,425	11,501,546	11,555,018	12,160,693	12,533,992	11,429,573	12,585,021	12,410,967	12,190,471	11,907,329	141,015,714
Restaurants	85,666,613	75,682,739	79,833,795	93,500,204	89,307,716	96,536,129	92,098,252	95,443,427	96,356,379	97,407,724	106,813,856	105,897,101	105,365,363	1,134,242,685
Public houses	12,468,354	10,212,995	11,320,877	14,036,214	14,008,762	14,443,267	14,539,151	14,494,903	14,605,330	15,385,374	15,398,155	15,440,257	15,254,691	169,139,976
Catering services	2,410,320	2,503,120	2,721,843	3,166,277	2,785,753	2,941,984	3,084,055	3,198,407	2,825,539	3,464,917	3,777,595	4,124,198	3,633,042	38,226,730
Video stores	54,618	51,411	66,562	59,131	56,947	50,290	37,103	32,324	28,485	30,817	33,263	32,758	32,758	506,984
Cinema, theatre & dance	6,642,095	5,853,072	6,111,216	5,222,015	6,282,496	5,573,609	6,329,700	6,022,647	5,732,984	5,358,151	7,223,830	7,563,831	7,667,573	74,941,124
Concerts & entertainers	449,456	433,359	417,193	420,837	411,175	469,710	406,311	444,536	471,229	433,830	496,054	594,801	572,759	5,571,794
Tourist attractions	722,334	529,517	793,134	911,748	1,470,138	1,324,234	1,246,987	1,586,400	1,475,346	1,413,199	1,475,346	861,960	819,755	14,596,753
Amusement parks	111,778	96,927	169,731	194,669	404,226	389,695	335,347	402,204	585,657	348,473	344,076	201,962	153,268	3,626,235
Aquariums	66,836	67,071	119,314	135,747	225,420	188,315	172,673	219,189	333,136	210,462	202,754	90,760	77,093	2,041,934
Sports & games establishments	3,967,071	4,664,389	4,078,557	4,567,241	4,398,042	4,923,177	4,369,973	3,820,778	3,916,486	3,669,012	3,300,383	3,239,392	3,239,392	48,554,357
Professional sports clubs	257,602	220,085	209,543	253,113	244,215	260,980	201,352	253,114	272,854	292,663	323,305	251,470	239,792	3,022,486
Gambling	26,904,005	25,389,507	26,040,163	33,237,256	31,280,685	26,972,947	24,717,510	21,087,634	23,371,720	26,652,891	26,102,952	29,438,725	29,169,958	323,461,948
Personal services	443,673	424,222	515,890	538,480	515,890	531,825	586,675	578,353	470,185	507,286	438,612	440,431	472,964	5,953,139
Miscellaneous entertainment	736,564	896,675	1,035,854	1,057,060	1,182,248	1,181,586	1,067,274	1,303,472	1,648,416	1,208,396	1,268,462	1,060,780	975,588	13,885,811
Entertainment	140,901,319	127,029,083	133,362,004	157,299,992	152,573,713	155,787,748	149,192,363	148,887,388	152,782,143	156,380,925	167,502,679	169,299,922	167,673,996	1,837,771,956
Hotels	5,100,211	5,101,547	5,404,788	6,179,040	6,153,720	6,510,714	6,407,385	6,830,350	7,215,413	6,680,119	6,730,681	6,247,947	6,076,892	75,538,596
Airlines	1,733,290	2,620,080	2,249,620	2,597,389	2,735,689	2,539,694	2,576,766	2,617,254	2,527,732	2,627,469	2,418,202	2,087,670	1,902,251	29,499,816
Airport terminals	36,909	37,705	40,613	53,131	57,303	61,166	95,774	143,419	136,221	145,613	108,922	85,081	91,649	1,056,597
Railways	18,720,621	16,159,293	16,427,164	18,726,186	16,821,310	16,978,171	18,284,136	17,814,699	15,721,937	19,018,031	19,328,179	18,496,741	17,781,320	211,557,167
Buses	1,620,129	2,338,506	2,290,094	2,616,455	2,476,466	2,601,165	2,634,657	2,623,817	2,517,134	2,760,560	2,984,519	2,737,187	2,775,457	31,356,017
Sea travel	137,089	172,181	173,939	215,397	251,162	262,288	289,016	334,092	371,819	273,980	237,962	191,233	203,672	2,976,741
Travel agents	1,166,905	2,278,583	2,058,904	2,403,521	2,162,095	2,220,577	2,239,108	2,246,077	2,020,766	1,760,123	1,410,182	1,410,182	1,237,214	23,994,079
Timeshares	4,173	6,764	5,160	5,164	4,479	4,420	4,132	4,333	4,124	4,041	4,770	3,929	4,606	55,922
Camping grounds	184,658	339,600	406,150	626,283	940,746	997,412	946,989	1,200,855	1,439,346	796,241	693,983	319,126	206,761	8,913,492
Miscellaneous travel	5,378,322	6,285,288	6,593,926	7,932,037	8,062,357	9,208,544	9,762,490	10,742,465	10,669,782	11,456,326	12,932,262	12,547,484	12,875,333	119,068,294
Travel	28,982,096	30,238,000	30,245,570	35,175,563	33,511,607	34,873,437	36,833,068	37,727,011	35,408,661	39,039,190	40,468,922	37,876,633	37,078,263	428,478,125
Telegraph services / Wire transfer money order	137,847	140,830	238,884	288,381	277,848	297,114	306,139	314,377	307,340	318,340	327,696	333,292	357,686	3,507,927
Insurance services	2,791,703	3,427,398	3,396,614	4,117,322	3,825,147	3,820,985	4,034,057	4,237,979	3,916,536	4,224,869	3,967,139	3,474,709	3,126,838	45,569,593
FiS - cash disbursements (auto & manual)	10,653	45,863	47,106	59,815	62,053	74,868	80,326	93,774	82,414	71,309	66,070	51,707	54,616	789,921
FiS - merchandise & services	8,534,787	8,416,699	7,722,528	9,170,794	8,250,848	8,559,706	8,619,092	8,913,967	8,670,555	8,988,249	9,300,289	8,896,575	9,322,812	104,832,114
Non-FiS - foreign currency, travellers' cheques	711,740	722,917	838,326	1,004,685	925,719	1,082,533	1,252,894	1,452,583	1,279,891	1,114,077	1,020,188	730,992	769,514	12,194,319
Security brokers and dealers	215,529	293,050	259,586	340,988	343,533	299,020	262,572	268,671	273,171	248,724	246,373	256,397	238,608	3,330,693
Tax preparation services	428	686	496	596	517	514	541	570	482	524	550	533	490	6,499
Tax payments	106,197	531,551	428,290	256,706	207,366	187,960	205,893	283,915	205,615	253,951	302,011	301,720	332,246	3,497,224
Fines, bail and bond payments	566,958	594,854	553,770	625,302	596,625	636,182	597,015	633,600	614,343	603,518	662,041	597,398	612,506	7,327,154
Miscellaneous financial	144,289	135,169	143,383	178,217	195,197	189,394	154,367	156,218	192,936	200,274	194,475	175,173	145,192	2,059,995
Financial	13,220,131	14,309,017	13,628,983	16,042,806	14,684,853	15,148,276	15,512,896	16,355,654	15,543,283	16,023,835	16,086,832	14,818,496	14,960,508	183,115,439

Table 3C Card expenditure statistics (not seasonally adjusted)

Number of debit card transactions

Detailed sector breakdown - services sectors (continued, not seasonally adjusted)

	December 2014	January 2015	February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	August 2015	September 2015	October 2015	November 2015	December 2015	Total (latest 12 months)
Telecoms	12,148,809	11,668,588	10,556,637	12,102,464	11,385,024	11,830,487	11,459,811	11,812,331	11,750,977	12,137,640	12,483,808	11,665,232	12,203,973	141,056,972
Utilities	2,480,211	2,771,054	2,587,807	3,012,092	2,762,973	2,745,037	2,760,743	2,830,632	2,497,955	2,682,454	2,742,397	2,567,806	2,947,587	32,908,537
Contractors (residential & commercial)	562,070	547,458	563,119	625,346	601,936	572,201	638,709	651,765	580,639	692,068	701,458	682,778	583,114	7,440,591
Gardening services	140,570	73,969	82,354	101,250	127,534	130,078	121,480	96,257	83,590	84,254	79,834	75,855	89,379	1,145,834
Veterinary services	1,770,760	1,728,216	1,630,090	1,838,669	1,785,870	1,789,097	1,891,374	2,030,535	1,927,330	2,008,607	2,021,930	1,897,331	1,888,887	22,437,936
Photocopying & printing	604,398	524,620	508,833	566,022	524,733	543,503	565,908	561,525	547,385	629,685	638,512	687,482	682,068	6,980,276
Photographic studios	802,062	407,401	409,383	526,284	517,470	608,533	704,388	729,417	557,532	599,326	858,862	805,162	7,549,293	
Beauty & barber shops	6,888,108	4,682,127	4,887,363	5,720,662	5,477,128	5,731,831	5,908,854	6,175,325	5,488,314	5,794,306	5,866,583	5,706,301	7,171,137	68,609,931
Employment agencies	7,576	9,349	9,603	10,559	10,285	11,060	10,478	10,410	8,466	10,301	10,223	9,237	7,780	117,751
Counselling services	116,972	115,541	109,507	121,883	108,707	111,090	113,980	114,890	109,103	120,690	125,240	110,652	107,505	1,368,788
Legal services	140,671	159,771	166,981	199,467	178,332	175,970	196,185	200,270	176,219	198,165	198,869	188,726	160,523	2,199,478
Laundry & cleaning	490,742	462,576	447,616	508,569	490,085	517,900	567,827	559,914	493,511	572,053	593,123	560,066	505,143	6,278,383
Funeral services	30,841	36,036	36,693	41,198	36,311	34,372	36,575	36,574	32,411	35,882	37,279	36,178	36,513	436,022
Medical services	2,843,216	3,146,897	3,129,779	3,546,287	3,250,999	3,150,261	3,497,928	3,520,755	3,111,044	3,632,736	3,651,809	3,558,840	3,219,930	40,417,265
Moving & courier services	526,211	460,126	436,089	493,954	472,805	471,383	513,768	508,370	464,167	526,061	531,583	527,359	566,705	5,972,370
Repair shops (not auto)	174,218	381,400	351,616	400,119	373,632	381,535	365,218	403,356	427,274	414,592	427,274	414,592	441,409	4,757,774
Accounting services	148,594	85,389	70,902	77,791	66,970	67,570	76,373	75,899	74,127	87,618	85,439	85,132	80,827	934,037
Advertising, consultancy & PR	110,063	119,461	127,570	147,453	136,798	133,607	162,602	159,770	158,226	186,350	171,555	166,942	138,447	1,808,781
Computer programming	647,842	757,543	731,057	802,402	665,562	728,848	750,652	744,066	702,333	797,751	824,275	765,874	733,935	9,004,298
Farming services	353,148	298,545	284,947	327,633	320,209	321,352	329,406	322,761	309,926	334,580	333,793	337,124	354,875	3,875,151
Miscellaneous professional services	3,116,230	3,225,074	3,178,641	3,617,406	3,358,730	3,446,844	3,240,741	3,239,258	2,914,833	3,385,188	3,430,054	3,561,596	3,451,324	40,049,689
Engineering services	73,788	76,067	80,353	93,741	89,418	85,467	94,517	95,676	82,002	90,268	94,864	88,242	75,641	1,046,256
Marina services	67,115	62,706	67,371	94,637	130,593	132,814	146,567	164,857	174,933	130,630	105,508	75,621	70,265	1,356,502
Wrecking & salvage yards	7,434	8,971	9,545	11,473	11,160	10,626	11,293	11,228	9,984	10,956	10,935	9,797	7,700	123,668
Pest control	4,473	4,678	4,335	5,011	5,182	5,101	6,318	6,967	5,611	5,636	5,521	5,071	4,264	63,695
Educational establishments	2,609,438	3,693,130	3,472,268	4,125,101	3,062,343	3,599,887	3,127,839	2,128,231	1,449,257	4,058,381	4,683,074	5,037,677	3,363,259	41,800,447
Child care services	147,403	182,927	199,403	197,995	168,684	187,270	170,362	190,949	188,971	183,236	200,582	194,067	173,682	2,238,128
Social, political & religious organisations	2,857,263	2,487,774	2,651,009	3,563,849	3,610,835	3,770,425	4,022,097	3,995,489	3,621,123	4,343,290	4,126,296	3,803,978	3,649,622	43,645,787
Government services	7,193,867	8,512,075	8,002,835	9,031,161	8,978,517	8,825,996	9,017,502	8,991,685	8,451,636	9,374,322	9,185,071	8,483,710	8,108,319	104,962,829
Miscellaneous services	8,560,998	5,744,176	5,565,215	6,708,920	6,304,329	5,876,409	6,778,818	6,392,223	5,577,202	6,489,571	6,430,143	6,337,802	8,754,337	76,959,149
Commercial equipment	1,776,722	1,650,184	1,527,155	1,689,205	1,570,601	1,591,286	1,580,552	1,545,944	1,455,793	1,892,986	1,765,412	1,727,773	1,820,548	19,817,439
Other services	57,401,813	54,083,829	51,886,076	60,308,603	56,583,755	57,587,840	58,868,865	58,307,329	53,408,451	61,508,763	62,387,979	60,227,703	62,203,860	697,363,053
Total services	256,025,906	240,948,287	244,915,282	287,172,429	275,009,194	281,463,033	278,975,270	280,641,724	275,787,724	292,217,860	305,588,060	300,663,172	299,900,848	3,363,282,883
TOTAL	912,464,706	742,571,802	735,384,412	864,275,755	825,140,676	843,141,899	868,068,349	872,900,116	822,089,081	882,961,939	899,705,810	920,929,271	986,528,771	10,263,697,881

Table 3D Card expenditure statistics (not seasonally adjusted)

Value of debit card transactions

Detailed sector breakdown - retail sectors (not seasonally adjusted)

Historical data located in hidden columns

£	December 2014	January 2015	February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	August 2015	September 2015	October 2015	November 2015	December 2015	Total (latest 12 months)
Supermarkets	8,039,775,018	5,990,101,944	5,814,725,528	6,839,228,579	6,391,188,446	6,504,106,701	6,739,443,679	6,580,572,440	6,138,683,954	6,696,967,883	6,547,424,344	7,027,168,271	7,937,195,842	79,206,807,611
Bakers & dairies	24,360,695	19,459,633	20,037,553	23,996,915	23,085,621	25,136,291	24,910,271	26,624,649	26,742,726	27,155,461	29,843,628	29,368,819	32,228,728	308,590,295
Sweet stores	35,662,834	11,301,323	14,774,015	20,038,115	17,721,712	14,591,525	15,866,269	15,591,293	15,393,007	16,365,499	18,593,843	22,874,000	38,654,772	221,765,373
Miscellaneous foodstores	374,946,070	283,058,027	284,887,874	327,373,914	317,415,470	319,407,115	340,505,187	334,789,157	313,320,892	341,409,577	332,597,790	339,937,228	397,222,550	3,931,924,781
Off-licences	122,179,270	73,630,383	75,256,293	86,362,213	87,459,635	95,447,960	102,519,175	105,615,570	100,810,262	97,515,905	103,008,040	108,857,397	150,973,939	1,187,456,772
Food & drink	8,596,923,887	6,377,551,310	6,209,681,263	7,296,999,736	6,836,870,884	6,958,689,592	7,223,244,581	7,063,193,109	6,594,950,841	7,179,414,325	7,031,467,645	7,528,205,715	8,556,275,831	84,856,544,832
Department stores	1,060,237,689	478,249,207	412,891,096	499,615,097	485,798,343	504,533,113	562,575,944	574,544,294	517,473,521	590,801,375	518,802,736	813,602,736	1,108,680,700	7,115,935,246
Discount stores	709,579,959	375,188,355	360,762,174	412,165,979	398,578,234	418,730,099	440,653,971	459,286,909	450,905,970	471,941,061	514,512,381	638,964,213	756,651,696	5,698,341,042
Catalogues	153,010,234	167,387,974	149,436,121	173,413,447	159,645,108	155,556,448	163,608,420	164,171,565	153,528,585	174,152,976	176,906,186	198,577,549	183,481,157	2,019,865,533
Miscellaneous mixed	454,734,523	201,146,555	208,643,430	262,653,040	255,809,004	255,675,405	279,325,882	255,081,154	212,342,360	263,164,051	257,201,471	305,636,480	377,274,379	3,131,953,214
Mixed business	2,377,562,405	1,221,972,091	1,131,732,821	1,347,847,563	1,299,830,689	1,334,495,065	1,446,164,217	1,451,083,922	1,334,250,436	1,476,427,908	1,539,421,413	1,956,780,978	2,426,087,932	17,966,095,035
Men's clothing	79,747,548	41,519,098	35,171,923	41,227,128	43,999,652	48,769,103	54,551,290	56,312,651	58,902,612	54,448,485	58,591,027	64,263,218	100,348,095	658,104,282
Women's clothing	373,295,409	211,366,187	200,300,272	249,359,066	256,151,821	259,551,119	293,184,873	283,956,745	232,496,820	275,091,080	278,002,254	286,845,576	369,785,680	3,196,091,493
Family clothing	1,568,372,019	767,916,790	735,607,496	931,026,274	957,135,855	964,724,622	1,027,795,822	1,047,693,697	1,035,368,273	1,047,693,697	1,058,464,838	1,175,015,235	1,489,850,332	12,109,641,262
Miscellaneous clothing	43,693,859	25,396,497	24,094,318	30,995,563	30,688,188	33,640,052	40,522,915	38,465,078	35,245,366	35,658,449	38,824,323	38,714,432	44,948,765	417,193,946
Shoe shops	196,767,051	115,091,537	92,046,793	111,959,541	136,010,437	127,467,677	147,123,977	141,226,654	150,835,887	154,233,586	145,277,320	152,876,450	185,337,397	1,659,487,256
Clothing	2,261,875,526	1,161,290,109	1,087,220,802	1,364,567,572	1,423,985,932	1,434,152,573	1,563,178,877	1,567,654,825	1,396,522,714	1,554,799,873	1,579,159,762	1,717,714,911	2,190,270,269	18,040,518,240
Furniture stores	397,566,575	413,150,889	364,185,937	412,809,482	385,490,558	397,094,806	401,901,920	409,823,001	397,371,202	451,632,302	471,252,734	473,451,797	415,692,038	4,993,856,666
Household appliance stores	284,497,125	243,448,109	231,702,919	262,106,546	240,605,916	242,882,180	237,403,291	241,913,650	231,947,937	250,607,756	261,150,486	282,174,972	293,535,090	3,019,478,852
Electronic stores	464,014,124	278,325,014	222,017,407	244,982,721	236,516,752	225,800,149	233,761,172	244,163,426	232,855,411	290,568,596	270,157,259	378,578,515	415,592,150	3,270,318,572
DIY stores	899,268,819	861,300,753	861,758,150	1,006,679,869	1,114,802,262	1,118,456,659	1,102,674,545	1,128,071,443	1,068,452,108	1,098,947,570	1,174,507,243	1,108,599,305	976,946,077	10,621,195,984
Floor covering stores	85,502,856	84,047,108	83,867,691	98,017,667	93,686,909	95,430,346	107,718,380	111,082,666	108,081,100	119,306,584	126,666,359	135,134,653	93,604,098	1,256,643,561
Garden centres	153,861,418	65,897,195	76,993,318	143,759,782	197,220,805	206,997,772	179,164,707	136,212,057	116,911,170	112,532,252	114,981,572	124,452,230	161,486,088	1,636,609,268
Miscellaneous household	136,651,236	126,813,118	118,305,976	135,715,920	126,781,612	123,878,202	131,101,518	138,499,620	137,649,607	164,880,088	169,896,122	156,051,991	140,672,211	1,670,245,985
Household	2,421,362,153	2,072,982,186	1,958,831,398	2,304,071,987	2,395,104,814	2,410,540,114	2,393,725,533	2,409,765,863	2,293,268,535	2,488,475,468	2,588,611,775	2,655,443,463	2,497,527,752	28,468,348,868
Books, newspapers & magazines	192,971,153	97,637,019	93,821,722	109,053,792	98,309,746	99,290,042	107,283,090	110,128,301	105,483,016	124,763,064	122,838,453	126,496,573	189,393,895	1,384,498,713
Record shops	61,784,896	13,943,176	13,663,965	16,596,639	14,342,157	13,191,089	16,372,981	24,251,363	21,703,484	34,637,184	36,771,358	25,561,303	56,119,501	287,154,200
Music shops	30,890,925	21,150,066	19,079,216	20,752,372	19,374,916	18,680,833	18,999,045	19,352,660	18,270,292	21,598,299	21,598,299	20,307,230	30,395,226	252,717,688
Hobbies, toys & games	228,492,325	60,316,773	57,663,393	66,249,020	60,135,728	61,504,928	67,831,384	65,884,790	61,483,792	93,316,761	95,537,829	204,951,031	237,346,729	1,132,222,158
Photographic	24,553,378	19,563,749	18,838,696	23,490,652	20,041,183	20,741,128	22,769,972	24,204,980	21,399,569	21,157,573	21,272,385	22,612,059	25,619,432	261,711,378
Handicraft	11,171,090	10,791,412	11,714,124	13,195,641	11,666,044	11,666,044	12,573,247	12,992,472	11,525,221	13,071,521	12,559,722	13,375,592	10,913,661	145,539,199
Sports shops	487,012,343	323,089,145	302,569,682	366,686,342	399,570,664	411,739,471	419,322,530	443,640,312	456,356,260	427,867,893	405,363,806	429,195,401	534,943,701	4,920,345,207
Jewellers	377,219,925	129,916,309	143,249,819	158,253,319	138,063,532	147,161,551	159,338,697	171,000,784	157,752,811	156,123,117	153,155,300	199,844,943	385,363,209	2,099,223,391
Computer software	66,548,726	50,004,414	42,557,173	46,121,630	42,464,994	39,724,120	41,841,083	44,320,442	41,142,166	49,839,459	48,062,260	52,383,089	55,388,764	553,849,594
Medical goods	9,858,886	8,986,372	10,329,584	12,264,925	11,446,994	11,011,744	12,326,079	12,788,388	11,337,884	12,002,337	12,582,105	12,848,465	11,140,883	139,065,760
Chemists	560,830,040	252,914,419	252,802,735	314,248,350	281,614,264	289,415,056	337,911,318	320,994,387	280,195,451	322,791,333	321,123,697	372,423,458	571,793,598	3,918,228,066
Optical goods	81,131,619	96,043,749	100,665,272	119,047,054	108,764,578	105,566,791	117,738,776	116,143,502	104,145,225	112,923,864	109,341,835	106,599,158	80,807,106	1,281,786,910
Cosmetic stores	139,510,694	57,448,290	59,610,444	72,314,159	65,938,076	70,574,327	75,264,368	73,197,537	69,369,013	76,909,619	82,438,090	108,136,809	177,749,801	988,950,533
Tobacconists	8,531,233	7,822,917	7,669,417	8,855,909	8,741,407	9,119,205	9,828,249	10,361,621	10,972,562	13,503,280	14,127,697	13,750,998	15,766,702	130,519,964
Florists	48,310,633	29,229,125	45,548,967	57,749,797	36,709,069	38,014,207	39,972,955	38,743,584	33,452,142	37,780,494	35,763,881	35,062,163	52,109,719	480,136,103
Artists' supplies	31,755,707	20,158,443	21,393,313	25,258,765	21,049,544	21,494,544	21,367,784	22,979,068	21,853,998	25,169,812	30,232,878	31,033,687	288,963,471	1,433,687
Antiques, art & stamps/coins	40,886,051	27,660,468	28,590,950	34,180,476	32,249,298	32,671,580	35,710,359	34,265,496	30,316,951	38,181,257	37,571,059	38,150,783	40,813,208	410,361,885
Pawn shops	6,129,393	5,707,459	5,268,272	5,584,353	6,102,743	6,819,932	7,355,587	8,831,221	7,354,996	7,077,765	6,652,082	6,351,682	7,422,650	80,528,742
Gift shops	257,138,344	98,215,840	106,550,361	126,507,157	103,693,801	107,555,865	122,522,686	120,974,753	118,312,835	126,662,754	135,318,962	176,814,696	269,183,962	1,612,313,672
Secondhand shops	6,206,701	4,330,167	5,237,356	5,099,767	5,406,529	5,157,941	6,034,406	6,313,958	5,363,081	6,643,221	6,375,992	5,562,378	6,131,084	67,655,880
Luggage & leather goods	24,556,527	11,354,129	9,765,594	12,425,182	11,563,388	12,591,933	14,367,048	13,703,278	13,487,141	13,947,254	14,099,490	16,322,241	24,792,528	168,419,206
Pet shops	107,345,496	92,554,728	87,907,450	99,477,534	97,196,986	99,719,182	100,713,554	102,506,885	102,663,675	103,001,169	105,095,536	103,424,771	111,417,355	1,205,678,825
Religious goods	226,295	166,995	201,946	211,479	226,170	229,927	213,221	245,984	262,014	291,460</				

Table 3D Card expenditure statistics (not seasonally adjusted)

Value of debit card transactions

Detailed sector breakdown - services sectors (not seasonally adjusted)

£	December 2014	January 2015	February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	August 2015	September 2015	October 2015	November 2015	December 2015	Total (latest 12 months)
Auto rental	49,699,485	67,486,127	69,146,678	87,233,433	86,086,834	95,939,187	106,442,875	117,900,351	97,756,282	89,663,382	83,169,501	72,392,408	75,969,942	1,049,187,000
Auto parts & accessories	187,060,828	204,418,972	206,282,457	257,547,621	234,010,091	227,936,418	237,026,998	239,188,299	211,749,563	247,780,723	230,438,677	212,146,107	190,363,293	2,698,890,219
Auto services	66,873,961	61,833,325	62,718,217	73,893,083	70,535,944	72,261,703	76,664,423	79,262,425	72,394,990	78,077,606	74,987,146	72,660,018	72,755,433	868,044,313
Auto repair shops	490,882,922	586,095,288	581,762,863	803,736,716	666,374,257	655,841,924	660,448,930	672,649,182	602,343,168	731,300,600	666,546,460	588,473,084	497,873,661	7,703,446,133
Service stations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vehicle sales	1,146,720,831	1,366,201,618	1,415,058,573	2,022,635,836	1,720,412,096	1,650,499,117	1,758,132,811	1,700,066,315	1,510,697,172	1,936,402,616	1,658,214,751	1,465,885,675	1,196,240,047	19,400,446,627
Vehicle Sales & Services	1,941,238,027	2,286,035,330	2,334,968,788	3,245,046,689	2,777,419,222	2,702,478,349	2,838,716,037	2,809,066,572	2,494,941,175	3,083,224,927	2,703,357,535	2,411,557,292	2,033,202,376	31,720,014,292
Restaurants	1,455,887,749	1,199,071,466	1,268,259,712	1,482,874,372	1,426,487,259	1,534,239,265	1,450,766,307	1,503,982,500	1,568,603,403	1,497,852,694	1,597,884,000	1,584,157,683	1,686,981,713	17,801,160,374
Public houses	319,016,226	241,513,447	261,342,951	324,495,542	321,172,997	330,034,807	332,559,046	332,984,042	339,301,080	345,483,345	335,799,325	336,312,718	358,916,853	3,859,916,153
Catering services	88,912,799	70,160,395	74,186,653	84,829,305	85,676,156	90,531,410	93,742,832	101,420,083	94,695,327	91,972,162	95,609,938	90,620,130	100,673,008	1,074,117,399
Video stores	1,076,663	962,491	988,143	861,143	1,010,312	971,411	843,535	917,156	808,668	801,161	932,169	944,051	10,743,664	
Cinema, theatre & dance	222,698,361	161,470,582	175,094,116	187,445,340	204,763,625	176,454,114	189,414,285	187,275,011	165,089,035	172,731,658	225,115,851	240,406,647	249,520,347	2,334,780,611
Concerts & entertainers	14,529,879	13,369,504	12,891,839	13,785,199	13,133,480	15,155,192	13,179,780	14,392,800	14,119,814	13,797,791	16,419,467	19,740,069	18,167,732	178,152,667
Tourist attractions	28,140,293	21,571,758	28,781,741	34,462,801	51,446,743	46,914,707	44,346,327	55,946,701	49,133,210	48,577,716	30,968,763	30,945,346	515,001,775	
Amusement parks	3,174,442	2,906,274	4,626,200	5,715,839	12,551,440	11,810,551	9,699,541	11,965,117	17,819,058	9,339,565	9,363,866	5,443,457	4,273,113	105,514,021
Aquariums	2,442,354	2,201,013	3,785,262	4,468,267	7,898,043	6,547,231	5,813,445	7,627,372	11,846,686	6,905,013	6,659,759	3,011,981	2,829,882	69,593,954
Sports & games establishments	124,378,192	136,867,555	126,383,821	165,273,990	159,894,818	201,246,821	146,318,520	141,717,746	130,763,329	130,075,248	129,267,001	116,800,546	122,100,631	1,706,710,026
Professional sports clubs	11,809,711	12,644,536	12,011,429	14,157,280	15,881,779	17,897,121	12,696,261	13,886,308	12,137,782	14,673,372	15,097,079	10,596,463	9,838,781	161,518,191
Gambling	410,154,188	408,658,643	441,541,326	531,812,177	484,973,822	399,119,432	339,115,182	292,779,342	437,842,974	394,551,868	383,688,437	19,079,416	388,842,312	4,881,004,931
Personal services	19,956,277	18,467,595	22,115,860	20,197,872	20,366,499	20,366,499	21,428,268	21,528,264	18,660,303	19,488,800	18,600,567	20,920,505	241,459,248	
Miscellaneous entertainment	26,407,911	27,680,604	32,180,332	39,280,858	43,518,759	41,957,775	33,162,918	39,768,427	45,710,795	35,825,249	36,234,085	29,131,923	28,335,317	432,787,042
Entertainment	2,728,585,045	2,317,392,126	2,460,515,468	2,911,704,973	2,848,607,105	2,893,246,336	2,693,159,868	2,726,117,248	2,929,199,013	2,783,421,311	2,920,004,485	2,865,802,532	3,023,289,591	33,372,460,056
Hotels	405,241,691	468,393,502	442,708,882	506,362,559	530,750,180	558,349,879	575,897,185	612,050,018	621,771,916	621,128,527	597,645,181	485,398,438	449,655,226	6,470,111,493
Airlines	312,112,640	564,976,244	462,564,085	541,135,869	510,143,908	522,686,373	531,715,854	537,064,654	473,874,703	492,336,011	450,053,667	360,906,111	321,739,869	5,769,197,349
Airport terminals	2,993,304	2,960,642	2,704,203	3,618,362	3,979,027	4,147,853	5,083,269	5,553,924	5,012,857	5,404,290	4,348,762	3,125,687	3,132,965	49,071,841
Railways	424,300,254	407,107,875	386,386,851	438,665,715	396,947,897	391,220,189	426,147,598	414,545,540	359,067,311	458,173,449	463,875,990	430,109,985	404,680,175	4,976,928,575
Buses	35,409,072	56,766,725	53,286,614	62,484,009	62,471,958	62,651,770	65,048,114	69,124,924	67,447,258	76,173,081	69,750,872	57,855,551	58,651,891	761,712,767
Sea travel	34,110,530	44,977,559	49,183,904	57,487,225	59,611,726	59,790,435	62,306,612	58,391,065	59,148,370	59,799,039	57,032,057	43,452,436	35,835,494	647,015,922
Travel agents	654,087,795	1,158,853,750	1,098,736,149	1,340,546,321	1,285,291,863	1,437,602,683	1,337,348,558	1,246,592,721	1,037,596,059	954,499,311	905,377,013	728,153,524	675,864,911	13,207,462,863
Timeshares	551,643	851,515	661,010	650,897	597,828	573,060	563,181	556,803	530,570	596,746	588,338	566,287	683,916	7,420,151
Camping grounds	43,934,115	62,565,070	71,460,829	104,151,753	103,073,672	116,519,186	124,211,020	133,103,349	123,508,319	98,059,091	95,482,818	86,884,053	53,894,333	1,172,913,493
Miscellaneous travel	47,123,298	54,421,077	58,191,950	72,453,366	74,135,727	81,065,900	96,765,824	99,903,206	88,116,982	90,680,366	94,819,717	89,618,922	88,132,651	988,305,688
Travel	1,554,622,651	2,353,480,457	2,183,175,595	2,621,193,517	2,496,253,606	2,676,257,449	2,649,190,030	2,564,836,186	2,214,302,429	2,235,721,384	2,141,329,234	1,801,672,556	1,642,616,205	27,580,028,648
Telegraph services / Wire transfer money order	56,956,256	69,655,661	87,401,366	98,656,348	97,648,540	107,696,201	107,815,304	110,392,543	110,023,985	99,594,634	106,776,100	115,137,886	105,666,260	1,216,464,828
Insurance services	462,438,680	599,113,232	586,588,341	759,662,939	686,051,094	654,881,529	684,860,933	716,678,643	658,038,490	732,162,840	699,802,824	627,728,542	548,966,344	7,954,535,751
FIs - cash disbursements (auto & manual)	3,620,256	7,807,402	8,693,333	11,832,346	12,045,179	15,260,933	17,685,126	22,989,258	19,305,087	15,775,030	12,189,468	9,017,948	9,762,591	162,363,701
FIs - merchandise & services	3,122,861,873	3,074,788,592	2,839,218,712	3,510,917,823	3,388,463,046	3,203,273,478	3,201,483,181	3,306,570,602	3,162,958,040	3,381,521,026	3,464,467,223	3,359,384,619	3,559,440,136	39,452,486,478
Non-FIs - foreign currency, travellers' cheques	251,074,653	273,705,798	307,546,478	403,276,194	356,236,256	427,472,174	512,677,087	676,327,376	520,762,748	433,514,766	393,072,549	278,952,460	276,980,999	4,860,524,885
Security brokers and dealers	468,760,161	571,545,307	519,933,015	1,056,984,874	1,289,453,033	611,988,254	596,430,322	632,458,783	520,637,410	457,001,248	476,949,945	443,422,508	7,847,509,767	
Tax preparation services	127,347	259,361	207,896	180,222	180,222	222,761	178,480	194,720	204,681	190,233	163,084	196,763	2,378,629	
Tax payments	109,300,215	1,046,464,817	839,435,134	309,443,927	260,635,782	253,302,688	267,403,716	513,182,417	374,417,590	402,270,367	487,365,495	514,723,778	659,853,595	5,928,499,306
Fines, bail and bond payments	33,993,370	38,245,796	37,102,140	40,415,407	38,084,814	39,755,991	37,926,934	40,403,653	37,629,054	38,233,247	40,780,453	37,088,186	35,691,134	461,356,209
Miscellaneous financial	19,603,229	20,150,927	20,676,743	25,174,558	25,841,940	26,009,268	24,382,635	25,104,106	25,752,296	28,477,640	27,455,922	25,333,006	20,752,225	295,111,266
Financial	4,528,736,040	5,701,736,893	5,246,803,158	6,216,611,407	6,154,639,906	5,339,862,677	5,450,843,718	6,044,302,101	5,579,725,795	5,652,377,193	5,689,115,963	5,444,479,454	5,660,732,555	68,181,230,820

Table 3D Card expenditure statistics (not seasonally adjusted)

Value of debit card transactions

Detailed sector breakdown - services sectors (continued, not seasonally adjusted)

£	December 2014	January 2015	February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	August 2015	September 2015	October 2015	November 2015	December 2015	Total (latest 12 months)
Telecoms	375,493,377	371,069,101	322,437,897	369,775,651	339,079,060	355,579,852	337,849,422	352,968,220	352,076,795	366,712,073	388,714,105	361,238,519	380,344,138	4,297,844,833
Utilities	216,974,563	258,762,012	260,189,232	329,044,668	293,119,381	272,993,260	264,789,042	256,132,632	222,325,292	248,850,628	251,005,608	227,891,741	248,577,964	3,133,681,460
Contractors (residential & commercial)	162,293,188	156,827,656	162,504,839	186,259,010	177,617,982	173,690,832	193,759,445	196,562,448	177,253,122	216,455,656	177,999,627	211,685,736	179,405,124	2,250,021,477
Gardening services	7,381,002	4,936,708	5,818,499	8,533,939	10,350,714	10,139,673	10,106,773	8,441,852	6,954,786	7,201,912	6,652,579	5,932,047	5,765,980	90,835,462
Veterinary services	106,313,469	107,528,673	101,452,828	115,255,844	112,789,765	112,619,178	120,286,310	128,829,815	120,285,954	126,751,192	127,417,778	119,442,841	117,524,697	1,410,184,875
Photocopying & printing	27,521,464	29,664,582	28,923,171	32,187,940	30,344,140	29,927,845	31,748,306	30,731,267	27,582,593	33,444,172	33,488,824	35,054,501	30,887,395	373,984,736
Photographic studios	19,434,252	11,115,400	12,018,609	14,511,667	13,822,284	15,699,462	17,626,121	19,796,596	14,509,929	16,216,480	23,620,167	20,388,057	201,283,478	201,283,478
Beauty & barber shops	272,839,930	185,617,761	196,546,085	229,581,715	219,892,169	229,859,569	234,244,210	245,102,859	218,999,175	233,985,573	238,700,701	235,641,406	289,533,499	2,757,704,722
Employment agencies	1,279,288	1,683,469	1,544,912	1,754,491	1,644,607	1,571,930	1,671,680	1,699,110	1,418,238	1,463,026	1,428,999	1,356,740	1,068,338	18,305,540
Counselling services	6,555,645	6,858,643	6,181,017	6,699,237	6,143,816	6,450,585	6,800,723	6,881,874	6,319,740	6,696,256	6,707,285	6,633,809	79,074,763	6,633,809
Legal services	73,697,655	76,116,977	76,973,651	93,482,241	82,693,466	82,074,390	95,341,993	95,010,888	85,309,945	93,382,860	95,514,417	90,133,685	78,571,329	1,044,605,842
Laundry & cleaning	12,945,313	12,360,399	11,624,806	13,265,791	13,212,138	13,700,883	15,166,822	15,241,061	13,532,938	15,477,467	15,691,321	14,865,961	13,271,552	167,411,139
Funeral services	40,518,419	50,568,037	51,436,670	58,261,530	49,427,209	45,447,373	48,679,676	48,449,736	43,471,055	48,210,447	52,822,267	51,201,449	47,099,970	595,075,419
Medical services	235,651,682	262,409,139	266,104,767	305,622,470	279,710,453	275,029,602	303,244,936	305,972,885	263,776,969	309,248,578	314,211,978	304,972,250	267,456,695	3,457,760,722
Moving & courier services	37,181,930	34,488,340	33,232,750	37,941,458	36,560,835	37,287,565	42,713,374	45,119,382	40,495,030	43,875,786	42,511,237	41,233,869	39,248,986	474,708,612
Repair shops (not auto)	16,438,515	23,338,756	22,370,483	27,580,853	24,429,983	25,070,328	24,274,445	27,732,809	25,985,955	27,748,253	27,848,424	27,523,622	31,283,971	315,187,882
Accounting services	15,129,283	18,179,082	15,197,504	16,276,184	13,844,431	13,551,148	15,229,121	15,363,240	14,094,359	16,102,772	15,700,231	15,396,706	15,078,200	184,012,978
Advertising, consultancy & PR	9,206,509	10,380,962	10,512,238	12,014,949	11,459,352	11,155,921	12,557,125	12,351,328	11,288,011	13,327,752	12,724,086	11,807,665	10,023,046	139,602,435
Computer programming	32,950,400	37,284,610	34,688,696	38,674,661	35,029,030	35,732,501	37,107,796	36,706,691	34,445,173	39,129,832	40,065,589	37,739,394	36,389,929	442,993,902
Farming services	25,228,523	22,869,432	21,472,663	24,153,642	25,031,472	24,540,976	26,814,445	26,881,019	25,746,365	27,417,211	29,391,127	26,694,249	25,811,342	306,823,943
Miscellaneous professional services	540,308,189	679,347,601	621,467,100	742,282,335	763,311,767	641,229,567	615,227,139	624,812,045	587,506,676	680,752,785	607,740,148	558,779,944	520,435,321	7,642,892,428
Engineering services	16,454,443	17,216,126	18,318,895	21,312,670	20,037,824	19,457,001	22,493,945	22,105,425	19,163,854	20,848,007	21,242,131	19,841,584	17,005,391	239,042,853
Marina services	8,062,195	8,863,504	9,162,519	15,384,776	16,106,954	15,370,403	16,948,324	16,583,052	14,821,153	13,263,533	11,193,479	8,232,568	7,455,813	153,386,078
Wrecking & salvage yards	1,209,782	1,493,479	1,493,117	1,882,800	1,918,903	1,841,473	1,984,864	2,069,273	1,715,937	1,857,689	1,976,810	1,800,915	1,363,139	21,398,399
Pest control	819,255	798,099	751,949	894,304	892,994	853,531	1,032,640	1,120,113	949,954	1,023,504	1,043,060	902,037	794,114	11,056,299
Educational establishments	186,674,300	600,615,992	270,258,209	229,102,894	356,643,370	237,364,841	189,927,450	186,089,149	277,438,371	1,071,243,062	808,239,824	305,453,165	216,549,442	4,748,925,769
Child care services	13,460,189	15,672,777	14,618,602	16,681,569	15,486,670	14,905,148	16,228,450	16,438,477	13,922,617	16,656,220	16,453,305	15,574,682	13,936,731	186,575,248
Social, political & religious organisations	100,165,842	100,789,272	94,401,993	129,581,044	124,717,180	124,427,810	194,091,213	215,389,002	186,064,952	216,275,035	229,073,141	188,239,375	192,596,677	1,995,646,694
Government services	1,734,264,844	6,693,516,793	3,168,497,748	2,817,964,701	2,791,280,069	2,783,085,667	2,306,854,028	2,364,077,268	2,042,367,066	2,011,331,661	2,002,403,353	1,776,733,120	1,678,449,214	32,436,560,688
Miscellaneous services	571,832,069	587,707,183	506,926,582	626,128,994	575,728,396	505,786,917	649,573,793	640,653,103	396,834,909	445,001,499	443,808,591	405,591,289	446,413,962	6,230,154,768
Commercial equipment	133,798,934	141,219,411	139,039,443	162,316,243	158,040,914	158,787,884	168,921,352	169,190,677	153,329,942	180,866,106	176,104,870	163,481,277	142,175,093	1,913,473,212
Other services	5,002,084,449	10,529,299,976	6,486,167,474	6,684,410,271	6,600,367,328	6,275,233,115	6,023,294,963	6,134,503,296	5,399,986,855	6,550,816,577	6,259,828,094	5,294,769,789	5,081,538,918	77,320,216,656
Total services	16,160,507,903	23,656,338,284	19,154,339,365	22,185,329,416	21,408,037,347	20,445,427,805	20,231,101,801	20,890,875,421	19,239,927,183	20,926,689,919	20,311,280,492	18,303,680,061	17,891,034,871	244,644,061,965
TOTAL	37,072,881,595	38,112,235,705	33,081,623,487	38,667,556,956	37,306,861,635	36,627,048,779	37,059,068,884	37,630,213,569	34,846,817,747	37,846,851,451	37,248,294,714	36,625,356,517	38,753,779,215	443,805,708,659