

# Card Expenditure Statistics

December 2014

## Card Expenditure Statistics (Seasonally Adjusted) – December 2014

	Total Spending <i>£ billions</i>		Annual growth rates for spending		Number of purchases <i>Millions</i>	
	Dec 2014	Dec 2013	Dec 2014	Dec 2013	Dec 2014	Dec 2013
<b>All payment cards</b>	<b>49.0</b>	45.7	<b>6.4%</b>	6.9%	<b>1,049</b>	946
<b>Debit cards</b>	<b>34.5</b>	32.1	<b>7.2%</b>	8.0%	<b>806</b>	728
<b>Credit cards</b>	<b>14.6</b>	13.5	<b>4.4%</b>	4.4%	<b>244</b>	218

With effect of January 2014 the methodology used for seasonal adjustment - using X12 ARIMA - was changed. Trading days and leap years have been incorporated into the monthly seasonal adjustment process. Unless otherwise stated all data referred to are seasonally adjusted. 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.

### Introduction

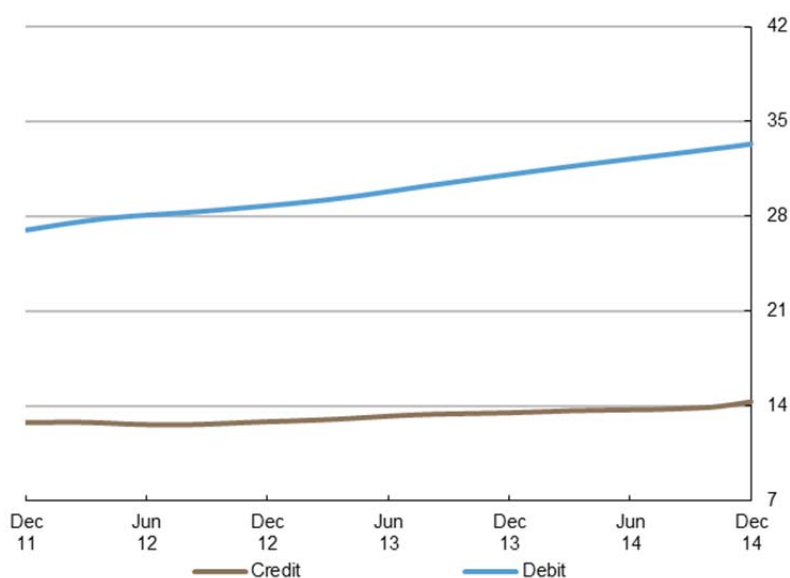
Despite expectations of subdued growth in December following on from record sales in November, **payment card expenditure** rose by £0.6 billion on November and amounted to £49.0 billion. The **number of purchases** reached a record monthly total of 1.05 billion, up by 14 million on November.

During December consumers made 55 million more purchases and spent £2.0 billion above the monthly average for 2014. For the year as a whole, total payment card spending amounted to £567 billion from 12.0 billion transactions, up from respective figures of £533 billion and 10.9 billion in 2013.

The continuing strength in spending reflected underlying growth in the economy<sup>1</sup>, alongside the ongoing migration from cash payments. Other factors driving the growth included pre-Christmas shopping and the price discounts on offer most notably on Boxing Day.

### Chart 1

Average monthly expenditure  
Three-month moving average (£ billions)



<sup>1</sup> ONS Gross Domestic Product Preliminary Estimate Q4 2014: <http://www.ons.gov.uk/ons/rel/gva/gross-domestic-product--preliminary-estimate/q4-2014/stb-gdp-preliminary-estimate--q4-2014.html>

## Annual growth rates

The pace of growth in spending has continuously decelerated since peaking at 7.4% in April, mainly driven by the falling inflation rate. The **annual growth rate** remained at 6.4% in the final quarter of the year, slightly below the twelve month average of 6.9%. Debit card spending grew by 7.2%, while credit card spending rose by 4.4%.

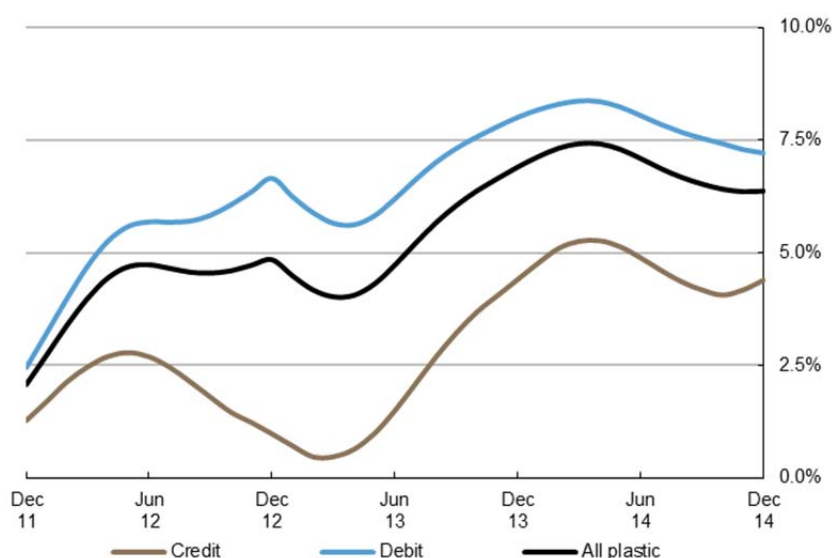
According to the Office for National Statistics, the annual **consumer price inflation** continued to decline and halved to an annual rate of 0.5% in December from 1.0% in November<sup>2</sup>, the joint lowest ever record since May 2000. The major contributor to downward pressure on the price index was the continuing drop in motor fuel prices. Falling prices most likely accounted for the slower growth rate in spending in the final quarter.

Meanwhile, the **annual growth rate of the number of purchases** continued to outstrip that of the values, highlighting a preference to use cards more often for lower value payments and also reflecting the migration of low value payments from cash. During December the annual number of purchases grew by 9.6% representing the highest rate of growth in almost a decade. Growth in the **service** sector continued to be strong, increasing by 8.7%, while **retail sales** grew more modestly, rising by 4.1%.

Chart 2

### Spending on payment cards

Year-on-year growth rates



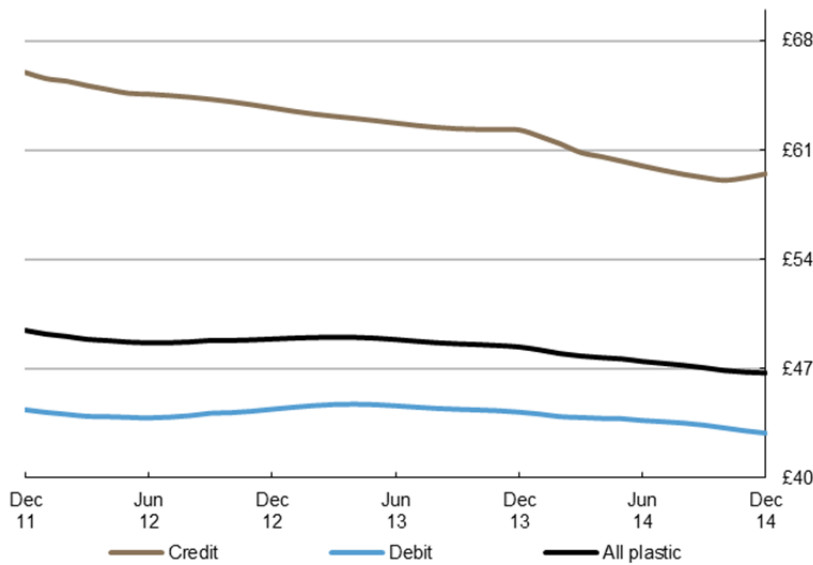
<sup>2</sup> ONS, Consumer Price Inflation, December 2014: <http://www.ons.gov.uk/ons/rel/cpi/consumer-price-indices/december-2014/index.html>

### Average transaction values

The **average transaction value** (ATV) on all payment cards decreased between November and December, falling by 5p to £46.73, and for the year as whole the ATV decreased by £1.67. The ATV for **debit cards** decreased by 15p to £42.88 in December and compares to £44.22 a year ago. Meanwhile, the ATV for **credit cards** increased by 26p to £59.49 in December; however, in over twelve months it fell considerably, by £2.81. Within the sectors, the ATV in **retail sales** declined by 6p to £33.30, while the ATV for **services** fell by 30p to £75.72.

The persistent decline in ATVs over the last three years is likely a reflection of the continuing migration of low value cash payments to cards alongside the increasing acceptance and usage of **contactless cards**, including on the Transport for London network. Changing consumer habits have also been contributing to the decline in ATVs, such as pursuing better value purchases at budget retailers and service providers. The ongoing price war amongst the major British supermarkets<sup>3</sup>, the falling petrol prices and record low inflation were other major factors applying downward pressure on purchase values.

**Chart 3**  
Average transaction values  
Three-month moving average



<sup>3</sup> The Financial Times, Supermarket price war to intensify: <http://www.ft.com/cms/s/0/2d6b012a-95a7-11e4-b3a6-00144feabdc0.html#axzz3QJ5PI442>

## Spending by sector – retail sales and services

The number of transactions within the **retail sector** increased by 8.5 million to 715 million, with the corresponding spend rising by £290 million to £23.8 billion. The majority of the increase in spending was in the **food & drink** and **other retail** sub-sectors. Food & drink expenditure reached £9.2 billion after increasing by almost £100 million – the largest increase in two years and mainly driven by Christmas shopping. Other retailers spending increased by £125 million to reach £3.8 billion, mainly driven by growth in spending at **jewellers** and **chemists**. The spending in the **automotive fuels** category continued to decline in December after falling by £28 million to £2.7 billion. This decline was most likely a reflection of the falling petrol prices to their lowest level in five years<sup>4</sup>.

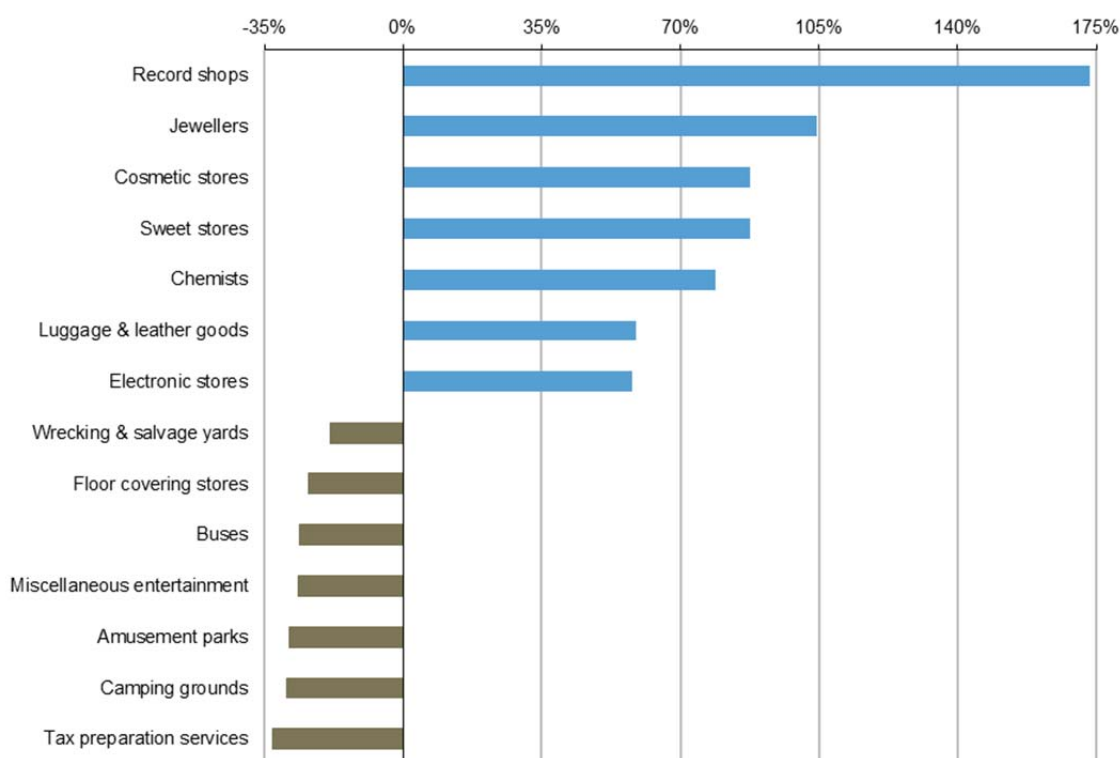
Meanwhile, the number of transactions in the **services sector** grew by 5.6 million to 334 million, corresponding to growth in spending of £344 million to £25.2 billion. A major contributor of growth was the **financial services** sub-sector, which recorded an increase of £123 million to £5.4 billion. **Entertainment** also remained a strong contributor to growth after increasing by £49 million to £4.1 billion, mainly driven by strong growth in spending in **cinema, theatre & dance** and **restaurants**.

## Spending by merchant categories – retail sales and services (not seasonally adjusted)

Along with growth in expenditure at supermarkets and restaurants, there were notable increases in card spending at a number of other merchants during December. Spending increased considerably at merchants offering festive goods such as record shops, jewellers, sweet and cosmetic stores. Spending at chemists rose by nearly 80%, coinciding with the winter cold and flu season. Meanwhile, spending on leisure activities such as amusement parks and camping grounds continued to record the largest decreases.

Chart 4<sup>5</sup>

Biggest change in total card spending between November and December



<sup>4</sup> The Telegraph, Petrol prices plunge: <http://www.telegraph.co.uk/news/uknews/11301955/Charts-and-graphs-petrol-prices-plunge.html>

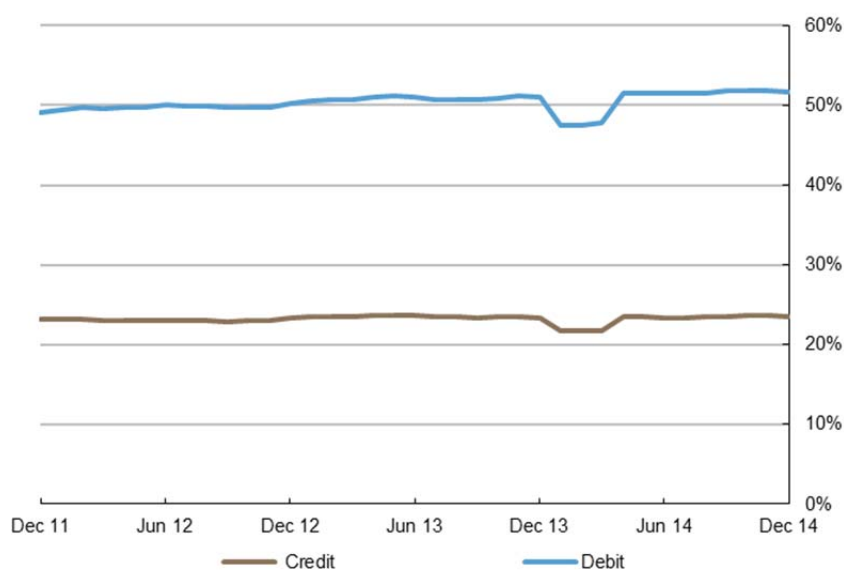
<sup>5</sup> Chart 4 shows relative growth rates. Some listed merchant categories are too small in size to make a material impact on the overall total.

## Payment card spending within national retail sales

The **payment card share** of total **retail sales** (including automotive fuels)<sup>6</sup> amounted to 75.1% during December, with a split of 51.6% by debit and 23.5% by credit cards. The share of spending within **food & drink** accounted for by payment cards stood at 71.4% in December and compares to a figure of 67.5% a year ago. In comparison to food & drink, nearly all expenditure on **automotive fuels** was accounted for by payment cards at 89.8%, a figure that compares with 90.9% a year ago. These trends reflect the increasing use of cards over cash within the retail space, driven by new technology and the continuous change in consumer habits alongside the underlying improvement in the economy.

Chart 5<sup>7</sup>

Proportion of retail sales made on payment cards (including automotive fuel)  
Three-month moving average



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<sup>6</sup> CES 3-month moving average spend of £23.6 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.

<sup>7</sup> The step change in between January and March 2014 stems from calendar day effects in total retail sales published by the ONS.

# Table 1 Card expenditure statistics (seasonally adjusted)

Summary<sup>1 and 2</sup>

		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
<b>Annual</b>																			
2009		2,004	5,943	7,947	1,227	3,895	5,122	777	2,047	2,825	125,134	262,368	387,502	61,597	125,431	187,028	63,537	136,936	200,473
2010		2,010	6,504	8,513	1,382	4,722	6,103	628	1,782	2,410	128,150	289,623	417,774	69,575	148,580	218,155	58,575	141,044	199,619
2011		2,259	7,227	9,486	1,555	5,298	6,853	704	1,928	2,632	151,334	323,883	475,217	78,889	165,556	244,446	72,445	158,326	230,771
2012		2,373	7,834	10,207	1,621	5,641	7,263	751	2,193	2,944	152,816	345,426	498,242	81,055	175,335	256,390	71,761	170,090	241,852
2013		2,547	8,386	10,934	1,734	5,959	7,693	814	2,428	3,241	159,551	373,083	532,634	84,567	183,500	268,068	74,983	189,583	264,566
<b>Monthly</b>																			
2013	Dec	218	728	946	146	513	659	71	216	287	13,548	32,136	45,684	7,119	15,616	22,735	6,429	16,520	22,949
2014	Jan	223	736	959	151	517	668	72	219	291	13,602	32,362	45,965	7,144	15,675	22,820	6,458	16,687	23,145
	Feb	224	745	969	151	523	674	73	222	295	13,652	32,573	46,225	7,175	15,749	22,924	6,477	16,825	23,301
	Mar	226	745	971	152	521	674	74	224	298	13,690	32,764	46,454	7,204	15,827	23,031	6,486	16,936	23,423
	Apr	227	752	979	153	526	679	74	226	300	13,708	32,924	46,632	7,223	15,892	23,115	6,485	17,032	23,517
	May	229	757	986	154	529	683	74	228	303	13,715	33,070	46,786	7,234	15,939	23,173	6,481	17,131	23,612
	Jun	230	762	992	155	531	687	75	230	305	13,735	33,217	46,951	7,247	15,972	23,219	6,487	17,245	23,732
	Jul	232	766	998	157	533	690	75	233	308	13,774	33,369	47,144	7,265	15,993	23,258	6,509	17,376	23,886
	Aug	234	773	1,007	158	537	694	76	236	312	13,835	33,550	47,385	7,287	16,029	23,317	6,548	17,520	24,068
	Sep	236	781	1,016	159	540	699	77	241	317	13,912	33,739	47,651	7,312	16,078	23,390	6,599	17,662	24,261
	Oct	237	789	1,026	160	544	703	77	245	322	13,994	33,918	47,912	7,338	16,124	23,462	6,656	17,794	24,450
	Nov	241	795	1,035	161	546	707	80	248	328	14,356	34,054	48,410	7,359	16,159	23,518	6,997	17,894	24,891
	Dec	244	806	1,049	162	553	715	81	253	334	14,583	34,461	49,044	7,458	16,350	23,808	7,125	18,111	25,236
<b>Year-on-year growth rates (percentages)</b>																			
<b>Annual</b>																			
2009		1.8	8.9	7.0	3.5	9.0	7.6	-0.7	8.7	5.9	-0.4	7.8	5.0	1.5	7.9	5.7	-2.2	7.6	4.3
2010		0.3	9.4	7.1	12.6	21.2	19.2	-19.3	-12.9	-14.7	2.4	10.4	7.8	13.0	18.5	16.6	-7.8	3.0	-0.4
2011		12.4	11.1	11.4	12.5	12.2	12.3	12.2	8.2	9.2	18.1	11.8	13.7	13.4	11.4	12.1	23.7	12.3	15.6
2012		5.0	8.4	7.6	4.3	6.5	6.0	6.7	13.7	11.8	1.0	6.7	4.8	2.7	5.9	4.9	-0.9	7.4	4.8
2013		7.4	7.0	7.1	6.9	5.6	5.9	8.3	10.7	10.1	4.4	8.0	6.9	4.3	4.7	4.6	4.5	11.5	9.4
<b>Monthly</b>																			
2013	Dec	7.4	7.0	7.1	6.9	5.6	5.9	8.3	10.7	10.1	4.4	8.0	6.9	4.3	4.7	4.6	4.5	11.5	9.4
2014	Jan	7.8	7.5	7.5	7.3	6.1	6.3	8.8	11.1	10.5	4.8	8.2	7.1	4.4	4.8	4.7	5.1	11.6	9.7
	Feb	8.1	8.0	8.0	7.5	6.5	6.8	9.4	11.6	11.1	5.1	8.3	7.3	4.5	5.0	4.8	5.7	11.7	9.9
	Mar	8.4	8.4	8.4	7.7	6.9	7.1	10.0	12.1	11.6	5.3	8.4	7.4	4.5	5.1	4.9	6.1	11.7	10.0
	Apr	8.6	8.7	8.7	7.7	7.2	7.3	10.4	12.6	12.1	5.3	8.4	7.4	4.4	5.2	5.0	6.2	11.5	10.0
	May	8.6	9.0	8.9	7.6	7.3	7.4	10.7	13.1	12.5	5.1	8.2	7.3	4.2	5.2	4.9	6.2	11.2	9.8
	Jun	8.5	9.1	9.0	7.4	7.4	7.4	10.8	13.4	12.8	4.9	8.0	7.1	3.9	5.2	4.8	6.0	10.9	9.5
	Jul	8.4	9.2	9.0	7.2	7.3	7.3	10.8	13.8	13.0	4.6	7.8	6.9	3.6	5.1	4.6	5.7	10.6	9.2
	Aug	8.3	9.2	9.0	7.1	7.3	7.2	10.9	14.1	13.3	4.4	7.7	6.7	3.3	5.0	4.5	5.5	10.3	9.0
	Sep	8.3	9.4	9.1	7.1	7.3	7.3	11.0	14.5	13.6	4.2	7.5	6.5	3.2	4.9	4.3	5.3	10.2	8.8
	Oct	8.5	9.5	9.3	7.3	7.4	7.3	11.1	14.9	14.0	4.1	7.4	6.4	3.1	4.7	4.2	5.2	10.0	8.7
	Nov	8.8	9.7	9.5	7.6	7.4	7.4	11.3	15.3	14.3	4.2	7.3	6.4	3.1	4.6	4.1	5.4	9.9	8.6
	Dec	9.2	9.8	9.6	8.1	7.4	7.6	11.6	15.6	14.6	4.4	7.2	6.4	3.2	4.5	4.1	5.8	9.8	8.7

<sup>1</sup> There was a step change in 2011 due to a change in reporting population

<sup>2</sup> With effect of January 2014 the seasonal adjustment methodology using X12 ARIMA was reviewed and changed. Trading days and leap years have been incorporated into the monthly seasonal adjustment process.

# Table 2A Card expenditure statistics (seasonally adjusted)

Retail sales<sup>1 and 2</sup>

Number of purchase transactions (millions)

Total retail sales

		Food & drink			Mixed business			Clothing			Household			Other retailers			Automotive Fuels <sup>3</sup>			Number of purchases		
		Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total
<b>Annual</b>																						
	2009	514	2,086	2,601	132	404	535	125	405	530	146	319	465	310	682	991	158	475	633	1,227	3,895	5,122
	2010	532	2,284	2,816	139	406	545	129	424	553	148	350	498	273	733	1,006	162	525	686	1,382	4,722	6,103
	2011	602	2,563	3,165	137	425	562	139	428	567	157	370	526	297	781	1,077	223	733	956	1,555	5,298	6,853
	2012	662	2,823	3,486	148	479	627	145	453	598	157	375	532	281	757	1,038	227	754	981	1,621	5,641	7,263
	2013	722	3,058	3,780	181	523	703	153	461	614	165	403	568	277	721	998	236	793	1,029	1,734	5,959	7,693
<b>Monthly</b>																						
	2013 Dec	62	265	327	15	46	61	13	39	52	14	35	49	22	61	83	20	67	87	146	513	659
	2014 Jan	62	269	331	19	46	65	13	39	52	14	35	49	22	61	83	20	68	87	151	517	668
	Feb	63	273	335	19	46	65	13	40	53	14	35	49	22	62	84	20	68	88	151	523	674
	Mar	63	277	340	20	39	58	13	40	53	14	35	49	22	62	85	20	68	88	152	521	674
	Apr	63	280	344	20	39	59	14	40	54	14	35	50	23	63	86	20	68	88	153	526	679
	May	64	283	346	20	38	59	14	40	54	14	36	50	23	64	87	20	68	88	154	529	683
	Jun	64	284	348	21	38	59	14	40	54	14	36	50	23	65	88	20	68	88	155	531	687
	Jul	64	286	350	21	38	60	14	40	54	14	36	50	24	65	89	20	68	88	157	533	690
	Aug	64	288	352	22	38	60	14	40	54	14	37	51	24	65	89	20	68	88	158	537	694
	Sep	65	291	356	22	39	61	13	40	54	14	37	51	24	66	90	20	68	87	159	540	699
	Oct	65	293	359	23	39	62	13	40	54	15	37	52	24	66	91	20	68	87	160	544	703
	Nov	66	295	361	23	39	62	14	40	54	15	37	52	25	67	91	19	68	87	161	546	707
	Dec	67	298	365	22	40	62	14	41	55	15	38	52	25	69	94	20	68	87	162	553	715
<b>Year-on-year growth rates (percentages)</b>																						
<b>Annual</b>																						
	2009	2.8	11.6	9.7	-1.7	-0.9	-1.1	3.2	9.5	7.9	2.0	9.3	6.9	8.0	7.4	7.6	-5.4	3.8	1.3	3.5	9.0	7.6
	2010	3.5	9.5	8.3	5.1	0.7	1.8	2.7	4.8	4.3	1.6	9.6	7.1	-11.9	7.5	1.4	2.1	10.5	8.4	12.6	21.2	19.2
	2011	13.1	12.2	12.4	-1.1	4.5	3.1	8.1	0.8	2.5	5.9	5.7	5.7	8.7	6.5	7.1	38.3	39.6	39.3	12.5	12.2	12.3
	2012	10.0	10.2	10.1	8.0	12.7	11.5	4.7	5.9	5.6	0.2	1.5	1.1	-5.3	-3.0	-3.6	1.8	2.9	2.6	4.3	6.5	6.0
	2013	9.0	8.3	8.4	22.2	9.2	12.2	4.9	1.9	2.6	5.2	7.4	6.7	-1.5	-4.8	-3.9	3.8	5.2	4.9	6.9	5.6	5.9
<b>Monthly</b>																						
	2013 Dec	9.0	8.3	8.4	22.2	9.2	12.2	4.9	1.9	2.6	5.2	7.4	6.7	-1.5	-4.8	-3.9	3.8	5.2	4.9	6.9	5.6	5.9
	2014 Jan	8.9	8.4	8.5	24.9	9.9	13.5	5.1	2.1	2.8	5.8	8.3	7.6	-1.3	-3.6	-3.0	4.0	5.5	5.1	7.3	6.1	6.3
	Feb	8.7	8.6	8.6	27.2	10.6	14.6	5.5	2.4	3.2	6.2	9.1	8.2	-1.2	-2.3	-2.0	4.1	5.9	5.5	7.5	6.5	6.8
	Mar	8.4	8.9	8.8	29.1	9.8	14.4	5.9	2.8	3.5	6.4	9.5	8.6	-1.1	-0.9	-1.0	4.1	6.4	5.8	7.7	6.9	7.1
	Apr	8.1	9.2	9.0	30.4	8.6	13.9	6.2	3.1	3.9	6.3	9.6	8.6	-1.0	0.6	0.1	3.8	6.0	5.5	7.7	7.2	7.3
	May	7.7	9.4	9.1	31.4	7.2	13.1	6.4	3.4	4.1	5.9	9.3	8.3	-1.1	2.2	1.3	3.4	5.5	5.1	7.6	7.3	7.4
	Jun	7.3	9.6	9.2	32.1	5.4	11.9	6.4	3.6	4.3	5.3	9.0	7.9	-1.2	3.8	2.4	2.9	5.0	4.5	7.4	7.4	7.4
	Jul	7.0	9.9	9.3	32.6	3.2	10.5	6.3	3.7	4.3	4.8	8.6	7.5	-1.3	4.3	2.7	2.4	4.5	4.0	7.2	7.3	7.3
	Aug	6.7	10.2	9.6	33.2	0.9	9.0	6.1	3.8	4.4	4.4	8.3	7.2	-1.2	4.8	3.1	1.8	4.0	3.5	7.1	7.3	7.2
	Sep	6.5	10.7	9.9	34.1	-1.4	7.6	6.0	3.9	4.4	4.2	8.2	7.0	-1.0	5.3	3.6	1.4	3.6	3.1	7.1	7.3	7.3
	Oct	6.5	11.1	10.2	35.5	-3.8	6.3	5.9	4.1	4.5	4.1	8.1	6.9	-0.4	5.9	4.1	1.0	3.2	2.7	7.3	7.4	7.3
	Nov	6.4	11.4	10.5	37.5	-6.1	5.1	6.0	4.3	4.7	4.0	8.0	6.8	0.5	6.5	4.8	0.6	2.9	2.4	7.6	7.4	7.4
	Dec	6.6	11.7	10.7	39.6	-8.2	4.1	6.2	4.6	5.0	3.8	7.8	6.6	1.7	7.4	5.8	0.4	2.6	2.1	8.1	7.4	7.6

<sup>1</sup> There was a step change in 2011 due to a change in reporting population

<sup>2</sup> With effect of January 2014 the seasonal adjustment methodology using X12 ARIMA was reviewed and changed. Trading days and leap years have been incorporated into the monthly seasonal adjustment process.

<sup>3</sup> 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<sup>1 and 2</sup>

Value of purchase transactions (£ millions)

		Value of purchase transactions (£ millions)																		Total retail sales		
		Food & drink			Mixed business			Clothing			Household			Other retailers			Automotive Fuels <sup>3</sup>			Value of purchases		
		Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total
<b>Annual</b>																						
2009		18,105	60,227	78,331	7,064	13,917	20,981	6,359	12,669	19,029	14,410	16,583	30,993	15,659	22,035	37,694	5,860	12,668	18,528	61,597	125,431	187,028
2010		18,768	63,675	82,443	7,164	13,955	21,120	6,806	13,650	20,456	14,683	18,863	33,546	15,519	23,580	39,099	6,634	14,856	21,491	69,575	148,580	218,155
2011		21,068	69,442	90,509	7,089	14,758	21,847	7,847	14,483	22,330	15,184	20,530	35,714	17,512	24,367	41,879	10,190	21,977	32,168	78,889	165,556	244,446
2012		22,570	74,115	96,685	7,731	16,415	24,146	8,208	15,632	23,840	15,376	21,657	37,032	16,746	24,450	41,197	10,424	23,066	33,490	81,055	175,335	256,390
2013		24,103	77,860	101,962	8,720	17,937	26,657	8,653	16,111	24,764	15,932	23,246	39,178	16,488	24,431	40,919	10,672	23,914	34,586	84,567	183,500	268,068
<b>Monthly</b>																						
2013	Dec	2,027	6,596	8,622	763	1,529	2,292	735	1,380	2,115	1,364	2,058	3,423	1,347	2,058	3,405	882	1,996	2,877	7,119	15,616	22,735
2014	Jan	2,028	6,632	8,660	774	1,507	2,281	738	1,393	2,131	1,374	2,088	3,462	1,350	2,058	3,409	879	1,998	2,877	7,144	15,675	22,820
	Feb	2,032	6,693	8,725	785	1,477	2,261	744	1,407	2,151	1,382	2,113	3,496	1,356	2,061	3,416	876	1,998	2,875	7,175	15,749	22,924
	Mar	2,038	6,766	8,804	791	1,442	2,234	750	1,421	2,171	1,389	2,132	3,521	1,363	2,069	3,432	873	1,997	2,870	7,204	15,827	23,031
	Apr	2,041	6,829	8,870	793	1,409	2,202	755	1,432	2,187	1,393	2,142	3,536	1,371	2,086	3,457	869	1,993	2,863	7,223	15,892	23,115
	May	2,041	6,873	8,914	792	1,381	2,173	758	1,436	2,195	1,395	2,151	3,546	1,382	2,108	3,490	866	1,990	2,856	7,234	15,939	23,173
	Jun	2,041	6,894	8,935	793	1,363	2,156	758	1,435	2,194	1,397	2,163	3,560	1,395	2,127	3,522	863	1,989	2,852	7,247	15,972	23,219
	Jul	2,039	6,907	8,946	796	1,354	2,150	756	1,430	2,186	1,401	2,179	3,580	1,413	2,136	3,550	858	1,988	2,846	7,265	15,993	23,258
	Aug	2,038	6,936	8,974	803	1,351	2,155	754	1,423	2,177	1,406	2,196	3,602	1,435	2,142	3,577	851	1,982	2,832	7,287	16,029	23,317
	Sep	2,040	6,978	9,018	811	1,354	2,165	753	1,419	2,172	1,411	2,211	3,621	1,458	2,148	3,605	839	1,969	2,809	7,312	16,078	23,390
	Oct	2,045	7,013	9,058	819	1,359	2,179	754	1,419	2,174	1,414	2,223	3,638	1,478	2,159	3,637	827	1,951	2,778	7,338	16,124	23,462
	Nov	2,052	7,031	9,084	825	1,366	2,191	759	1,425	2,183	1,416	2,234	3,650	1,493	2,173	3,666	815	1,930	2,744	7,359	16,159	23,518
	Dec	2,084	7,093	9,177	816	1,408	2,223	775	1,445	2,220	1,431	2,249	3,680	1,538	2,253	3,791	813	1,903	2,717	7,458	16,350	23,808
<b>Year-on-year growth rates (percentages)</b>																						
<b>Annual</b>																						
2009		2.7	10.1	8.3	0.3	2.8	1.9	7.8	12.9	11.2	0.0	6.5	3.4	-0.5	4.0	2.1	-12.1	-2.0	-5.4	1.5	7.9	5.7
2010		3.7	5.7	5.2	1.4	0.3	0.7	7.0	7.7	7.5	1.9	13.8	8.2	-0.9	7.0	3.7	13.2	17.3	16.0	13.0	18.5	16.6
2011		12.3	9.1	9.8	-1.1	5.8	3.4	15.3	6.1	9.2	3.4	8.8	6.5	12.8	3.3	7.1	53.6	47.9	49.7	13.4	11.4	12.1
2012		7.1	6.7	6.8	9.1	11.2	10.5	4.6	7.9	6.8	1.3	5.5	3.7	-4.4	0.3	-1.6	2.3	5.0	4.1	2.7	5.9	4.9
2013		6.8	5.1	5.5	12.8	9.3	10.4	5.4	3.1	3.9	3.6	7.3	5.8	-1.5	-0.1	-0.7	2.4	3.7	3.3	4.3	4.7	4.6
<b>Monthly</b>																						
2013	Dec	6.8	5.1	5.5	12.8	9.3	10.4	5.4	3.1	3.9	3.6	7.3	5.8	-1.5	-0.1	-0.7	2.4	3.7	3.3	4.3	4.7	4.6
2014	Jan	6.4	4.9	5.3	13.2	9.3	10.5	5.8	3.4	4.2	4.3	8.6	6.8	-1.4	0.4	-0.3	2.2	3.4	3.1	4.4	4.8	4.7
	Feb	6.0	4.8	5.1	13.6	9.0	10.5	6.2	4.0	4.7	4.9	9.8	7.8	-1.4	0.9	0.0	2.1	3.2	2.9	4.5	5.0	4.8
	Mar	5.5	4.7	4.9	13.8	8.5	10.2	6.6	4.5	5.2	5.4	10.9	8.6	-1.4	1.3	0.2	1.8	3.0	2.7	4.5	5.1	4.9
	Apr	5.0	4.7	4.8	13.8	7.7	9.7	6.8	5.1	5.7	5.8	11.7	9.2	-1.4	1.8	0.5	1.4	2.7	2.3	4.4	5.2	5.0
	May	4.5	4.8	4.7	13.6	6.4	8.7	6.7	5.5	5.9	6.0	12.1	9.6	-1.4	2.2	0.8	0.8	2.3	1.8	4.2	5.2	4.9
	Jun	4.0	4.9	4.7	13.1	4.8	7.5	6.4	5.8	6.0	6.0	12.4	9.7	-1.3	2.7	1.1	0.0	1.8	1.2	3.9	5.2	4.8
	Jul	3.4	5.0	4.7	12.4	3.0	6.0	5.9	5.9	5.9	5.9	12.5	9.8	-1.1	3.1	1.4	-0.8	1.3	0.7	3.6	5.1	4.6
	Aug	2.9	5.2	4.7	11.8	0.9	4.5	5.4	6.0	5.8	5.9	12.7	9.9	-0.6	3.4	1.8	-1.5	0.8	0.1	3.3	5.0	4.5
	Sep	2.4	5.5	4.8	11.3	-1.2	2.9	5.0	6.0	5.6	5.8	12.8	9.9	0.1	3.6	2.2	-2.2	0.4	-0.4	3.2	4.9	4.3
	Oct	2.0	5.7	4.8	10.9	-3.3	1.4	4.7	6.0	5.6	5.8	12.8	9.9	1.0	3.7	2.6	-2.9	-0.1	-0.9	3.1	4.7	4.2
	Nov	1.8	5.9	4.9	10.6	-5.1	0.0	4.6	6.0	5.5	5.6	12.6	9.8	2.0	3.9	3.1	-3.6	-0.5	-1.4	3.1	4.6	4.1
	Dec	1.7	6.1	5.1	10.1	-6.5	-1.1	4.6	6.0	5.6	5.5	12.2	9.5	3.3	4.5	4.0	-4.1	-0.9	-1.9	3.2	4.5	4.1

<sup>1</sup> There was a step change in 2011 due to a change in reporting population

<sup>2</sup> With effect of January 2014 the seasonal adjustment methodology using X12 ARIMA was reviewed and changed. Trading days and leap years have been incorporated into the monthly seasonal adjustment process.

<sup>3</sup> 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<sup>1 and 2</sup>

### Number of purchase transactions (millions)

		Number of purchase transactions (millions)																		Total services		
		Vehicle Sales & Services <sup>3</sup>			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																						
2009		236	658	894	206	593	798	37	31	68	101	183	283	32	112	144	167	470	637	777	2,047	2,825
2010		76	204	280	222	726	948	37	35	72	97	202	300	32	129	161	164	487	650	628	1,782	2,410
2011		51	89	139	268	881	1,149	51	43	94	116	236	352	33	145	178	186	535	720	704	1,928	2,632
2012		50	93	144	309	1,062	1,371	53	48	100	124	265	389	30	160	190	186	564	751	751	2,193	2,944
2013		53	104	157	352	1,220	1,572	54	53	108	130	284	414	29	173	202	196	593	789	814	2,428	3,241
Monthly																						
2013	Dec	5	9	14	32	111	143	5	5	9	11	25	36	2	15	17	17	51	68	71	216	287
2014	Jan	5	9	14	32	114	146	5	5	9	11	25	36	2	15	17	17	51	68	72	219	291
	Feb	5	10	14	33	116	149	5	5	10	11	25	37	2	15	17	17	51	68	73	222	295
	Mar	5	10	14	34	118	151	5	5	10	11	26	37	2	15	17	17	51	68	74	224	298
	Apr	5	10	14	34	119	153	5	5	10	11	26	37	2	15	17	17	52	69	74	226	300
	May	5	10	14	34	121	155	5	5	10	11	26	38	2	15	17	17	52	69	74	228	303
	Jun	5	10	14	35	122	157	5	5	10	11	26	38	2	15	17	17	52	69	75	230	305
	Jul	5	10	15	35	124	159	5	5	10	11	27	38	2	15	17	17	53	70	75	233	308
	Aug	5	10	15	35	126	161	5	5	10	11	27	39	2	15	17	17	53	71	76	236	312
	Sep	5	10	15	36	129	165	5	5	10	11	28	39	2	14	17	17	54	71	77	241	317
	Oct	5	10	15	37	132	169	5	5	10	12	28	40	2	14	16	17	54	72	77	245	322
	Nov	5	10	15	37	135	172	5	5	11	13	29	42	2	14	16	18	55	72	80	248	328
	Dec	5	11	16	38	137	174	5	6	11	13	30	44	2	14	16	18	56	74	81	253	334

### Year-on-year growth rates (percentages)

Annual																						
2009		-4.7	4.9	2.2	4.3	18.7	14.6	1.0	13.7	6.5	-2.3	8.5	4.4	-0.6	1.2	0.8	0.0	4.4	3.2	-0.7	8.7	5.9
2010		-67.9	-69.0	-68.7	7.7	22.5	18.7	1.6	10.2	5.6	-3.0	10.5	5.7	0.7	15.4	12.1	-1.9	3.5	2.1	-19.3	-12.9	-14.7
2011		-33.4	-56.4	-50.2	20.9	21.3	21.2	36.6	24.3	30.7	19.3	16.8	17.6	3.1	12.0	10.2	13.4	9.9	10.8	12.2	8.2	9.2
2012		-0.5	5.3	3.2	15.2	20.5	19.3	3.3	11.3	7.0	6.3	12.4	10.4	-9.9	10.7	6.9	0.4	5.5	4.2	6.7	13.7	11.8
2013		5.2	11.3	9.2	14.1	14.9	14.7	3.6	11.5	7.3	4.8	7.1	6.4	-3.7	8.1	6.3	5.2	5.1	5.1	8.3	10.7	10.1
Monthly																						
2013	Dec	5.2	11.3	9.2	14.1	14.9	14.7	3.6	11.5	7.3	4.8	7.1	6.4	-3.7	8.1	6.3	5.2	5.1	5.1	8.3	10.7	10.1
2014	Jan	6.1	12.5	10.3	14.4	15.1	15.0	4.8	12.2	8.3	5.3	7.5	6.8	-3.4	8.0	6.3	5.8	5.7	5.7	8.8	11.1	10.5
	Feb	7.0	13.6	11.3	14.8	15.7	15.5	5.8	13.1	9.3	5.9	8.0	7.3	-3.2	7.9	6.2	6.3	6.1	6.2	9.4	11.6	11.1
	Mar	7.7	14.5	12.1	15.4	16.4	16.2	6.7	13.8	10.1	6.4	8.4	7.8	-3.0	7.8	6.1	6.6	6.4	6.4	10.0	12.1	11.6
	Apr	8.3	15.1	12.7	15.9	17.2	16.9	7.2	14.4	10.7	6.8	8.7	8.1	-2.8	7.6	6.0	6.8	6.4	6.5	10.4	12.6	12.1
	May	8.6	15.4	13.0	16.4	18.1	17.7	7.4	14.7	11.0	7.0	9.0	8.3	-2.7	7.2	5.8	6.7	6.4	6.5	10.7	13.1	12.5
	Jun	8.7	15.4	13.1	16.7	18.8	18.3	7.4	14.8	11.0	7.0	9.3	8.5	-2.8	6.8	5.4	6.6	6.3	6.4	10.8	13.4	12.8
	Jul	8.7	15.4	13.1	17.0	19.4	18.9	7.2	14.8	10.9	6.9	9.7	8.8	-2.9	6.1	4.8	6.3	6.3	6.3	10.8	13.8	13.0
	Aug	8.6	15.4	13.1	17.4	20.0	19.4	6.9	14.8	10.8	6.7	10.3	9.2	-3.3	5.3	4.0	6.0	6.5	6.4	10.9	14.1	13.3
	Sep	8.4	15.4	13.0	17.9	20.6	20.0	6.7	14.9	10.8	6.5	11.2	9.7	-3.8	4.3	3.2	5.7	6.7	6.4	11.0	14.5	13.6
	Oct	8.0	15.3	12.9	18.4	21.2	20.6	6.6	15.2	10.9	6.3	12.1	10.3	-4.4	3.3	2.2	5.5	6.8	6.5	11.1	14.9	14.0
	Nov	7.5	15.2	12.6	18.8	21.8	21.1	6.6	15.6	11.1	7.4	13.0	11.3	-5.2	2.3	1.2	5.3	6.9	6.5	11.3	15.3	14.3
	Dec	7.2	15.1	12.4	19.0	22.2	21.5	6.7	15.9	11.3	8.4	14.1	12.3	-5.9	1.2	0.2	5.3	7.0	6.6	11.6	15.6	14.6

<sup>1</sup> There was a step change in 2011 due to a change in reporting population

<sup>2</sup> With effect of January 2014 the seasonal adjustment methodology using X12 ARIMA was reviewed and changed. Trading days and leap years have been incorporated into the monthly seasonal adjustment process.

<sup>3</sup> 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<sup>1 and 2</sup>

Value of purchase transactions (£ millions)

		Value of purchase transactions (£ millions)																		Total services		
		Vehicle Sales & Services <sup>3</sup>			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																						
	2009	14,655	35,541	50,196	9,618	14,610	24,228	5,301	2,723	8,024	13,078	14,119	27,197	5,724	32,995	38,719	15,161	36,948	52,109	63,537	136,936	200,473
	2010	8,763	24,844	33,607	9,957	17,041	26,998	5,502	3,082	8,584	12,768	15,873	28,641	5,909	39,470	45,380	15,675	40,734	56,409	58,575	141,044	199,619
	2011	7,778	22,466	30,244	14,074	20,698	34,772	8,633	3,843	12,476	16,315	18,476	34,791	7,149	46,162	53,311	18,496	46,681	65,178	72,445	158,326	230,771
	2012	7,547	23,552	31,099	14,695	22,793	37,488	8,870	4,313	13,183	16,536	20,653	37,189	5,471	49,883	55,354	18,642	48,897	67,539	71,761	170,090	241,852
	2013	7,664	25,681	33,345	15,649	24,572	40,221	9,240	4,777	14,017	17,409	22,117	39,527	5,116	55,465	60,581	19,905	56,971	76,876	74,983	189,583	264,566
Monthly																						
	2013 Dec	651	2,305	2,957	1,346	2,152	3,498	797	421	1,218	1,496	1,926	3,421	414	4,695	5,110	1,725	5,021	6,746	6,429	16,520	22,949
	2014 Jan	655	2,343	2,998	1,358	2,194	3,552	800	428	1,228	1,501	1,949	3,450	412	4,693	5,105	1,732	5,080	6,812	6,458	16,687	23,145
	Feb	656	2,366	3,022	1,370	2,238	3,608	802	435	1,237	1,501	1,962	3,463	411	4,706	5,117	1,736	5,118	6,854	6,477	16,825	23,301
	Mar	656	2,373	3,029	1,382	2,273	3,654	806	441	1,247	1,494	1,970	3,464	410	4,731	5,141	1,739	5,149	6,888	6,486	16,936	23,423
	Apr	654	2,371	3,025	1,390	2,291	3,681	811	446	1,257	1,480	1,970	3,450	410	4,756	5,165	1,740	5,199	6,939	6,485	17,032	23,517
	May	652	2,369	3,021	1,399	2,297	3,697	819	450	1,268	1,463	1,965	3,428	409	4,770	5,179	1,740	5,279	7,019	6,481	17,131	23,612
	Jun	651	2,375	3,026	1,413	2,311	3,724	828	454	1,282	1,446	1,963	3,409	409	4,774	5,182	1,741	5,368	7,109	6,487	17,245	23,732
	Jul	651	2,390	3,041	1,432	2,347	3,779	839	459	1,298	1,434	1,970	3,404	409	4,772	5,181	1,744	5,438	7,182	6,509	17,376	23,886
	Aug	652	2,414	3,065	1,457	2,401	3,857	851	465	1,316	1,428	1,990	3,418	410	4,771	5,181	1,751	5,480	7,231	6,548	17,520	24,068
	Sep	653	2,433	3,085	1,482	2,459	3,941	862	473	1,335	1,428	2,020	3,448	413	4,778	5,191	1,762	5,499	7,261	6,599	17,662	24,261
	Oct	654	2,445	3,098	1,504	2,511	4,015	872	481	1,353	1,432	2,054	3,486	417	4,796	5,212	1,777	5,508	7,285	6,656	17,794	24,450
	Nov	654	2,452	3,107	1,519	2,549	4,068	882	487	1,370	1,728	2,082	3,810	420	4,813	5,234	1,793	5,511	7,304	6,997	17,894	24,891
	Dec	674	2,503	3,177	1,543	2,574	4,117	896	493	1,389	1,736	2,100	3,836	438	4,918	5,356	1,838	5,523	7,361	7,125	18,111	25,236
Year-on-year growth rates (percentages) <sup>2</sup>																						
Annual																						
	2009	-5.1	7.7	3.6	-0.2	12.7	7.2	-3.3	11.9	1.3	-5.3	2.9	-1.2	-2.8	12.2	9.7	3.1	3.4	3.3	-2.2	7.6	4.3
	2010	-40.2	-30.1	-33.0	3.5	16.6	11.4	3.8	13.2	7.0	-2.4	12.4	5.3	3.2	19.6	17.2	3.4	10.2	8.3	-7.8	3.0	-0.4
	2011	-11.2	-9.6	-10.0	41.3	21.5	28.8	56.9	24.7	45.3	27.8	16.4	21.5	21.0	17.0	17.5	18.0	14.6	15.5	23.7	12.3	15.6
	2012	-3.0	4.8	2.8	4.4	10.1	7.8	2.8	12.2	5.7	1.4	11.8	6.9	-23.5	8.1	3.8	0.8	4.7	3.6	-0.9	7.4	4.8
	2013	1.6	9.0	7.2	6.5	7.8	7.3	4.2	10.7	6.3	5.3	7.1	6.3	-6.5	11.2	9.4	6.8	16.5	13.8	4.5	11.5	9.4
Monthly																						
	2013 Dec	1.6	9.0	7.2	6.5	7.8	7.3	4.2	10.7	6.3	5.3	7.1	6.3	-6.5	11.2	9.4	6.8	16.5	13.8	4.5	11.5	9.4
	2014 Jan	2.2	10.2	8.3	6.7	7.8	7.4	5.7	11.0	7.5	5.6	7.2	6.4	-5.5	10.6	9.0	7.5	17.0	14.4	5.1	11.6	9.7
	Feb	2.8	11.3	9.2	7.0	8.2	7.7	7.1	11.3	8.5	5.9	7.3	6.7	-4.3	9.9	8.5	8.1	17.1	14.7	5.7	11.7	9.9
	Mar	3.1	12.2	10.0	7.3	8.9	8.2	8.2	11.7	9.4	6.0	7.4	6.8	-5.0	9.2	7.9	8.4	17.0	14.7	6.1	11.7	10.0
	Apr	3.3	12.7	10.4	7.6	9.5	8.7	8.9	12.1	10.0	5.9	7.3	6.7	-5.4	8.6	7.3	8.6	16.6	14.4	6.2	11.5	10.0
	May	3.3	12.9	10.6	7.7	10.1	9.2	9.1	12.5	10.3	5.5	7.0	6.3	-5.5	8.0	6.7	8.6	16.0	14.0	6.2	11.2	9.8
	Jun	3.3	13.0	10.7	7.8	10.6	9.5	9.1	12.8	10.4	4.9	6.7	5.9	-5.5	7.3	6.1	8.3	15.2	13.4	6.0	10.9	9.5
	Jul	3.2	13.1	10.7	7.9	11.2	9.9	9.0	13.1	10.4	4.2	6.6	5.6	-5.4	6.5	5.5	7.9	14.6	12.8	5.7	10.6	9.2
	Aug	3.2	13.3	10.9	8.1	11.8	10.4	8.9	13.5	10.5	3.4	7.0	5.4	-5.2	5.6	4.7	7.5	14.1	12.4	5.5	10.3	9.0
	Sep	3.1	13.5	11.1	8.5	12.7	11.1	8.9	13.9	10.6	2.7	7.5	5.4	-4.9	4.7	3.8	7.1	13.7	12.0	5.3	10.2	8.8
	Oct	3.0	13.4	11.0	9.0	13.7	11.9	8.8	14.4	10.7	2.0	8.0	5.4	-4.5	3.9	3.2	6.6	13.4	11.7	5.2	10.0	8.7
	Nov	2.7	12.9	10.6	9.6	14.8	12.8	8.8	14.9	10.9	3.0	8.4	6.0	-3.9	3.4	2.8	6.2	13.1	11.3	5.4	9.9	8.6
	Dec	2.6	12.3	10.0	10.2	15.8	13.6	9.0	15.4	11.1	3.8	8.5	6.4	-2.9	3.3	2.7	6.0	12.6	10.9	5.8	9.8	8.7

<sup>1</sup> There was a step change in 2011 due to a change in reporting population

<sup>2</sup> With effect of January 2014 the seasonal adjustment methodology using X12 ARIMA was reviewed and changed. Trading days and leap years have been incorporated into the monthly seasonal adjustment process.

<sup>3</sup> 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 - services sectors (not seasonally adjusted)

	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014	July 2014	August 2014	September 2014	October 2014	November 2014	December 2014	Total (latest 12 months)
Auto rental	378,236	396,858	383,576	444,885	461,221	484,255	487,455	555,151	500,462	511,270	413,138	457,617	449,455	5,545,343
Auto parts & accessories	675,823	731,647	702,179	813,522	785,705	784,299	775,934	811,061	739,860	754,556	747,991	696,282	719,396	9,062,432
Auto services	1,848,561	1,878,503	1,826,107	2,018,661	1,904,900	2,055,171	2,069,744	2,159,670	1,894,723	2,159,220	2,298,670	2,169,010	2,142,038	24,576,417
Auto repair shops	773,682	873,209	836,421	988,773	879,423	896,408	894,770	929,910	847,137	904,716	892,621	806,306	769,757	10,519,451
Service stations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vehicle sales	447,933	526,409	519,371	650,525	591,055	607,552	611,729	623,550	570,041	611,948	559,613	509,796	459,214	6,840,793
<b>Vehicle Sales &amp; Services</b>	<b>4,124,235</b>	<b>4,406,626</b>	<b>4,267,654</b>	<b>4,916,366</b>	<b>4,622,304</b>	<b>4,827,685</b>	<b>4,839,632</b>	<b>5,079,342</b>	<b>4,552,223</b>	<b>4,941,710</b>	<b>4,912,033</b>	<b>4,639,001</b>	<b>4,539,860</b>	<b>56,544,436</b>
Restaurants	15,937,174	14,497,422	15,000,918	17,383,616	17,078,399	18,428,523	18,681,211	19,675,271	19,650,962	19,474,411	20,357,450	19,192,274	19,702,360	219,122,817
Public houses	2,993,454	2,507,341	2,682,597	3,178,876	2,905,567	2,867,335	2,966,619	3,105,470	3,097,818	3,095,522	2,917,776	2,680,583	2,989,403	34,994,907
Catering services	522,021	502,140	509,397	577,975	546,378	592,204	611,256	637,607	548,786	662,534	700,168	663,467	630,702	7,182,614
Video stores	257,361	291,986	236,679	216,475	193,799	183,136	198,539	187,600	179,737	200,162	194,812	175,604	222,622	2,481,151
Cinema, theatre & dance	2,317,580	2,081,910	1,865,420	1,758,778	1,720,158	1,734,904	1,625,643	1,799,514	1,885,243	1,688,733	2,103,104	2,411,442	2,802,326	23,477,175
Concerts & entertainers	65,612	53,303	56,341	56,671	58,889	60,358	53,412	57,313	72,183	56,304	155,989	186,415	204,442	1,071,620
Tourist attractions	315,830	259,559	313,539	394,829	680,919	640,833	679,940	869,862	1,035,607	688,056	617,247	372,735	383,982	6,937,108
Amusement parks	25,533	20,430	33,766	38,110	97,405	75,533	78,563	105,874	153,147	81,893	84,808	41,451	34,322	845,302
Aquariums	13,400	14,041	20,535	23,566	41,437	31,713	29,453	53,005	77,289	50,730	39,582	22,020	21,027	424,398
Sports & games establishments	3,601,297	3,409,375	2,996,871	3,516,752	3,238,542	3,526,019	3,163,540	3,152,681	3,153,968	3,752,906	3,395,774	3,381,557	4,367,895	41,505,880
Professional sports clubs	150,241	118,217	102,277	129,269	140,729	156,949	111,385	144,396	133,455	156,788	122,882	126,181	121,235	1,563,763
Gambling	5,810,300	5,726,962	5,358,815	6,132,327	5,812,518	5,390,776	5,710,887	5,298,448	4,962,234	5,871,800	5,867,624	5,795,806	6,803,324	68,731,521
Personal services	303,603	241,369	220,650	244,799	239,993	255,865	254,380	259,245	285,033	285,548	308,167	382,897	326,797	3,263,797
Miscellaneous entertainment	458,249	588,093	572,751	644,883	680,714	704,453	654,885	717,810	931,134	783,590	918,186	683,269	583,282	8,463,050
<b>Entertainment</b>	<b>32,771,655</b>	<b>30,312,148</b>	<b>29,970,556</b>	<b>34,296,926</b>	<b>33,435,447</b>	<b>34,648,601</b>	<b>34,819,713</b>	<b>36,064,096</b>	<b>36,166,596</b>	<b>36,849,280</b>	<b>38,196,733</b>	<b>36,055,188</b>	<b>39,249,819</b>	<b>420,065,103</b>
<b>Hotels</b>	<b>4,088,300</b>	<b>4,083,032</b>	<b>4,145,655</b>	<b>4,779,228</b>	<b>4,621,856</b>	<b>5,088,404</b>	<b>5,144,954</b>	<b>5,392,087</b>	<b>5,008,619</b>	<b>5,364,820</b>	<b>5,260,401</b>	<b>4,862,476</b>	<b>4,424,903</b>	<b>58,176,435</b>
Airlines	1,076,908	1,793,149	1,472,817	1,632,121	1,577,849	1,696,763	1,466,496	1,439,314	826,932	1,486,949	1,494,116	2,162,545	1,888,402	18,937,453
Airport terminals	26,467	30,805	30,311	37,202	39,803	43,787	45,051	47,702	41,776	45,075	38,580	28,874	27,230	456,196
Railways	5,470,311	5,395,775	5,136,056	6,016,771	5,637,972	6,055,935	6,308,006	6,493,007	5,606,498	6,422,484	6,582,038	6,104,837	5,771,604	71,530,983
Buses	641,808	699,472	705,467	797,647	785,207	851,027	796,410	834,718	553,618	632,530	632,194	751,024	568,612	8,607,928
Sea travel	108,514	129,609	141,283	180,642	195,449	231,008	226,843	251,004	236,412	227,742	203,222	159,695	150,167	2,333,076
Travel agents	1,493,578	2,139,052	1,838,082	1,962,089	1,789,813	1,890,807	1,855,617	1,836,259	1,704,006	1,855,618	1,633,866	1,555,971	1,555,971	21,967,459
Timeshares	17,424	27,484	20,608	18,897	18,170	17,870	15,935	17,550	741	17,736	18,488	16,426	16,631	206,536
Camping grounds	65,531	108,435	113,108	160,290	243,032	272,975	271,336	338,850	349,572	216,451	148,694	75,636	57,142	2,355,521
Miscellaneous travel	814,053	794,911	793,733	902,792	873,155	947,789	948,123	1,008,342	1,221,358	1,381,001	1,474,862	1,531,282	1,511,118	13,388,466
<b>Travel</b>	<b>9,714,594</b>	<b>11,118,692</b>	<b>10,251,465</b>	<b>11,708,451</b>	<b>11,160,450</b>	<b>12,007,961</b>	<b>11,933,817</b>	<b>12,266,746</b>	<b>10,540,913</b>	<b>12,336,247</b>	<b>12,447,812</b>	<b>12,464,185</b>	<b>11,546,877</b>	<b>139,783,616</b>
Telegraph services / Wire transfer money order	14,129	15,188	15,915	16,698	15,785	18,603	17,196	17,288	3,830	16,334	19,855	21,841	23,011	201,544
Insurance services	1,433,304	1,629,910	1,526,165	1,760,216	1,664,767	1,655,283	1,667,084	1,839,112	1,663,217	1,728,944	1,558,553	1,373,806	1,352,680	19,419,737
Fls - cash disbursements (auto & manual)	13,429	15,639	16,258	17,396	14,963	16,682	17,106	16,167	13,324	18,063	18,007	17,237	14,055	194,897
Fls - merchandise & services	367,935	390,220	353,889	417,721	377,995	375,943	367,773	374,318	352,262	355,847	132,658	113,691	118,764	3,731,081
Non-Fls - foreign currency, travellers' cheques	53,897	56,886	63,712	74,872	96,032	126,063	134,594	133,160	121,116	131,418	98,922	72,867	76,097	1,185,739
Security brokers and dealers	9,894	10,758	8,450	8,458	7,825	7,620	6,234	6,704	5,497	7,105	9,757	18,710	20,789	117,907
Tax preparation services	121	203	201	216	171	160	168	166	131	208	158	160	111	2,053
Tax payments	3,900	3,494	3,719	3,648	4,484	4,192	4,497	5,484	5,021	14,484	13,454	11,746	11,790	86,013
Fines, bail and bond payments	69,803	71,855	68,784	74,170	69,133	70,008	70,385	75,076	69,242	67,078	74,058	67,864	56,080	836,633
Miscellaneous financial	66,068	71,097	69,499	86,999	93,520	91,650	94,717	100,733	89,335	92,888	97,775	85,421	79,461	1,053,095
<b>Financial</b>	<b>2,032,480</b>	<b>2,265,250</b>	<b>2,126,592</b>	<b>2,460,394</b>	<b>2,344,675</b>	<b>2,366,204</b>	<b>2,379,754</b>	<b>2,568,208</b>	<b>2,322,975</b>	<b>2,435,269</b>	<b>2,023,197</b>	<b>1,783,343</b>	<b>1,752,836</b>	<b>26,828,699</b>

Table 3A Card expenditure statistics (not seasonally adjusted)

Number of credit card transactions

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

	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014	July 2014	August 2014	September 2014	October 2014	November 2014	December 2014	Total (latest 12 months)
Telecoms	1,992,186	1,957,337	1,737,496	1,922,201	1,845,789	1,873,705	1,820,424	1,940,226	1,832,428	2,094,885	2,026,129	1,909,968	2,072,859	23,033,447
Utilities	358,992	395,102	375,005	423,441	360,426	394,018	361,589	386,438	344,724	400,384	414,699	372,329	387,786	4,615,941
Contractors (residential & commercial)	238,202	264,917	254,564	279,307	259,777	264,691	264,216	283,335	255,129	285,156	309,577	280,552	252,097	3,253,318
Gardening services	61,863	34,612	37,552	66,987	77,143	79,009	70,139	58,339	48,078	49,984	49,984	45,905	60,258	677,990
Veterinary services	590,999	618,075	561,027	612,151	614,798	635,408	642,890	708,302	673,568	672,697	697,860	630,433	647,111	7,714,320
Photocopying & printing	344,367	298,378	237,636	267,338	238,934	253,817	244,676	250,786	218,538	258,906	270,138	312,541	364,848	3,216,536
Photographic studios	137,012	88,093	102,648	102,648	101,318	122,873	136,376	155,656	118,162	126,215	171,378	118,162	267,854	1,635,580
Beauty & barber shops	2,041,008	1,458,788	1,389,438	1,577,388	1,543,901	1,644,624	1,655,854	1,723,337	1,595,475	1,637,457	1,655,549	1,606,631	2,191,032	19,679,474
Employment agencies	23,239	22,428	21,330	22,317	22,626	22,134	24,877	25,676	22,743	23,563	26,347	23,780	20,711	278,532
Counselling services	4,636	5,896	6,229	6,201	6,229	6,016	6,229	6,146	5,839	6,683	6,314	5,780	5,780	71,845
Legal services	66,712	58,778	39,898	78,454	56,243	56,778	55,962	57,733	53,120	56,910	59,291	53,120	48,675	674,962
Laundry & cleaning	181,537	183,012	163,424	190,058	187,756	203,512	219,132	220,051	191,885	213,948	219,973	201,889	193,987	2,388,627
Funeral services	11,689	12,826	11,994	13,069	12,330	12,390	12,390	12,818	11,217	12,466	12,361	11,692	12,157	147,699
Medical services	1,127,482	1,309,962	1,191,535	1,279,940	1,224,028	1,258,384	1,276,436	1,333,469	1,157,149	1,325,534	1,380,751	1,278,058	1,197,862	15,213,108
Moving & courier services	418,601	386,531	384,439	418,748	406,900	437,923	421,904	444,248	367,785	436,497	474,088	452,351	447,052	5,078,466
Repair shops (not auto)	63,803	66,667	58,736	60,509	57,755	59,730	60,119	64,539	66,613	63,872	66,613	71,445	81,348	771,872
Accounting services	36,013	45,387	35,026	36,575	28,873	27,888	28,911	30,566	30,888	37,028	38,089	36,617	36,556	412,404
Advertising, consultancy & PR	61,132	70,899	64,049	73,146	69,793	70,583	69,569	71,795	67,745	71,402	68,930	62,693	56,340	816,944
Computer programming	2,009,671	1,362,008	1,174,166	1,356,973	1,287,080	1,310,328	1,358,164	1,416,607	1,363,147	1,510,704	1,588,711	1,971,419	2,396,813	18,096,120
Farming services	120,129	103,931	97,123	111,280	112,038	113,761	110,134	107,943	103,520	107,139	107,860	105,191	125,069	1,304,989
Miscellaneous professional services	875,755	935,356	880,584	958,144	907,397	885,235	884,102	922,738	828,243	941,942	1,155,517	1,119,548	1,128,921	11,547,727
Engineering services	44,337	50,440	48,815	54,097	52,167	52,282	53,549	56,524	48,699	51,978	55,759	48,030	44,733	617,073
Marina services	36,047	34,776	31,179	50,505	69,437	74,883	84,199	100,634	92,290	74,317	49,863	38,260	34,678	735,021
Wrecking & salvage yards	2,530	3,544	3,178	3,606	3,710	3,579	3,572	3,914	3,467	4,003	3,889	3,425	2,955	42,842
Pest control	2,363	2,526	2,287	2,657	2,811	3,431	3,392	3,888	3,124	3,416	4,020	3,120	2,843	37,515
Educational establishments	571,025	776,327	629,403	757,142	596,396	670,953	668,813	606,935	474,171	927,772	854,026	816,808	671,390	8,450,136
Child care services	18,333	23,664	22,588	19,639	20,424	21,473	18,318	18,682	22,642	19,920	22,513	19,378	19,787	249,028
Social, political & religious organisations	1,327,738	1,183,485	1,101,393	1,497,052	1,374,001	1,447,647	1,438,502	1,422,725	1,396,777	1,553,201	1,458,810	1,381,628	1,387,283	16,642,504
Government services	2,103,513	2,408,356	2,342,378	2,567,896	2,526,309	2,661,148	2,659,224	2,703,299	2,433,934	2,589,424	2,609,465	2,760,023	2,216,602	30,478,058
Miscellaneous services	1,968,180	1,412,100	1,343,621	1,507,244	1,208,529	1,427,557	1,457,208	1,513,345	1,258,622	1,398,469	1,411,557	1,386,691	2,098,900	17,423,843
Commercial equipment	948,365	987,945	868,457	927,720	860,208	887,130	869,808	910,146	840,748	988,416	985,467	943,940	931,419	11,001,404
Other services	17,787,459	16,562,146	15,200,547	17,244,433	16,135,126	16,982,890	16,980,331	17,560,840	15,923,947	17,943,444	18,242,758	18,125,157	19,405,706	206,307,325
<b>Total services</b>	<b>70,518,723</b>	<b>68,747,894</b>	<b>65,962,469</b>	<b>75,405,798</b>	<b>72,319,858</b>	<b>75,921,745</b>	<b>76,098,201</b>	<b>78,931,319</b>	<b>74,515,273</b>	<b>79,870,770</b>	<b>81,082,934</b>	<b>77,929,350</b>	<b>80,920,003</b>	<b>907,705,614</b>
<b>TOTAL</b>	<b>250,471,267</b>	<b>207,496,933</b>	<b>192,622,510</b>	<b>224,042,288</b>	<b>219,905,657</b>	<b>228,394,498</b>	<b>232,491,914</b>	<b>239,585,973</b>	<b>226,160,049</b>	<b>237,294,894</b>	<b>244,649,710</b>	<b>245,910,975</b>	<b>286,269,395</b>	<b>2,784,824,798</b>



Table 3B Card expenditure statistics (not seasonally adjusted)

Value of credit card transactions

## Detailed sector breakdown - services sectors (not seasonally adjusted)

£	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014	July 2014	August 2014	September 2014	October 2014	November 2014	December 2014	Total (latest 12 months)
Auto rental	42,360,189	43,363,738	41,273,457	50,249,830	55,307,250	61,536,441	67,177,503	78,700,091	66,323,928	63,228,475	45,921,366	48,696,058	54,932,445	676,710,582
Auto parts & accessories	106,251,114	117,824,449	112,364,912	129,183,514	122,384,269	123,464,389	121,229,564	126,167,405	113,402,486	119,291,797	119,304,433	109,735,893	111,025,849	1,425,378,960
Auto services	41,257,536	45,457,360	43,850,954	51,367,255	48,174,695	51,241,599	52,434,304	54,456,871	48,337,365	54,265,366	52,153,347	48,154,208	45,894,314	595,787,638
Auto repair shops	194,655,690	219,584,718	212,833,093	250,090,553	217,477,138	223,417,527	221,937,032	229,193,952	209,228,564	229,983,019	223,913,779	201,601,789	188,385,314	2,623,626,279
Service stations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vehicle sales	162,997,349	201,904,064	202,279,699	254,718,984	214,314,520	219,990,002	219,209,537	219,384,211	202,643,411	232,092,762	212,432,032	196,880,946	171,391,186	2,547,241,354
<i>Vehicle Sales &amp; Services</i>	<i>547,521,878</i>	<i>628,134,329</i>	<i>612,602,115</i>	<i>735,610,136</i>	<i>657,657,872</i>	<i>679,649,758</i>	<i>681,987,940</i>	<i>707,902,530</i>	<i>639,935,754</i>	<i>694,841,762</i>	<i>653,724,969</i>	<i>605,068,894</i>	<i>571,629,108</i>	<i>7,868,744,812</i>
Restaurants	636,264,292	491,736,841	509,840,528	599,438,672	578,649,229	617,957,219	628,047,969	652,420,330	659,954,017	646,346,808	663,022,323	638,124,264	759,799,380	7,445,337,580
Public houses	136,068,050	92,669,162	97,540,023	117,892,908	114,690,587	116,865,527	121,581,345	125,999,103	128,046,551	127,690,027	120,025,343	112,366,998	146,534,509	1,421,902,083
Catering services	60,128,107	51,331,696	49,232,929	57,704,523	54,533,947	60,575,182	60,633,178	63,644,095	52,293,560	62,677,523	63,267,630	61,471,865	66,497,467	703,863,595
Video stores	2,903,900	3,171,342	2,781,590	2,510,898	2,261,708	2,348,816	2,894,079	2,903,193	2,653,922	2,896,174	2,771,620	2,526,052	2,999,706	32,719,100
Cinema, theatre & dance	159,509,598	123,753,894	112,248,163	133,080,541	112,511,840	132,556,146	118,787,241	118,793,447	100,174,444	112,098,334	196,116,543	197,698,830	176,840,635	1,634,660,058
Concerts & entertainers	5,719,691	4,538,866	4,603,358	5,012,692	4,451,237	5,562,265	5,563,662	5,096,303	5,658,510	5,208,047	11,022,207	12,892,627	12,477,003	82,086,777
Tourist attractions	18,349,724	19,084,206	19,878,168	25,413,220	39,200,023	37,428,972	39,980,749	48,415,700	49,784,625	33,174,431	21,753,302	23,256,908	391,897,294	981,997,994
Amusement parks	1,319,257	1,290,503	1,670,967	2,154,417	4,955,502	4,080,440	4,927,013	6,345,674	7,562,475	4,006,288	4,399,506	2,230,815	1,857,239	45,480,839
Aquariums	783,618	780,599	965,153	1,164,787	1,994,814	1,573,214	1,478,468	2,820,832	3,780,031	2,418,435	1,915,408	1,183,402	1,250,382	21,325,525
Sports & games establishments	109,082,265	101,364,918	92,717,104	121,647,798	124,402,585	167,238,503	114,288,214	104,338,210	95,933,765	117,518,755	106,946,256	109,105,285	121,668,881	1,377,170,274
Professional sports clubs	13,971,290	13,533,792	8,525,872	11,824,269	15,158,980	26,698,175	16,594,602	15,295,616	10,520,859	11,476,557	10,988,901	11,115,953	8,579,596	160,313,172
Gambling	111,809,174	112,549,339	113,525,945	125,263,175	114,000,045	111,231,696	120,251,570	100,055,242	109,732,864	128,186,302	116,110,692	120,274,636	135,445,847	1,406,627,373
Personal services	22,303,456	18,271,342	16,543,014	19,442,303	17,376,767	18,505,115	18,183,881	18,516,776	18,555,785	19,309,792	20,890,103	22,531,214	25,917,447	234,044,079
Miscellaneous entertainment	129,382,776	205,500,931	187,382,401	206,281,327	187,462,983	208,679,940	178,598,619	183,429,236	182,779,473	209,980,602	225,293,443	191,943,011	141,733,847	2,309,065,813
<i>Entertainment</i>	<i>1,408,195,198</i>	<i>1,239,577,991</i>	<i>1,217,455,215</i>	<i>1,428,831,530</i>	<i>1,371,650,247</i>	<i>1,511,301,214</i>	<i>1,431,810,590</i>	<i>1,448,073,757</i>	<i>1,427,430,881</i>	<i>1,484,340,630</i>	<i>1,575,944,406</i>	<i>1,505,218,254</i>	<i>1,624,858,847</i>	<i>17,266,493,562</i>
<i>Hotels</i>	<i>680,489,125</i>	<i>658,835,614</i>	<i>666,381,244</i>	<i>790,791,493</i>	<i>775,878,894</i>	<i>882,628,282</i>	<i>947,235,714</i>	<i>965,874,687</i>	<i>881,649,192</i>	<i>956,787,879</i>	<i>928,249,515</i>	<i>851,540,432</i>	<i>756,807,809</i>	<i>10,062,660,755</i>
Airlines	341,819,234	638,933,165	496,784,172	549,346,769	512,663,805	550,450,429	449,852,789	431,493,373	294,930,195	446,930,054	446,668,588	544,243,800	474,680,419	5,836,977,558
Airport terminals	2,822,851	2,663,397	2,709,929	3,314,277	3,404,936	3,792,644	4,503,785	4,416,526	3,781,705	4,233,840	3,269,729	2,721,948	2,852,456	41,665,172
Railways	255,455,673	266,222,709	213,302,647	244,364,696	233,311,955	242,585,018	252,964,857	255,535,137	217,598,775	276,166,636	272,759,541	254,449,552	278,925,739	3,008,187,262
Buses	23,790,684	25,639,862	25,569,359	29,412,695	30,356,804	32,560,449	31,797,331	33,113,221	29,054,248	33,109,128	30,140,638	39,979,048	25,540,035	366,272,818
Sea travel	31,097,343	44,534,300	48,819,292	59,572,808	59,194,249	68,129,309	63,343,575	69,571,685	69,540,876	74,770,856	65,365,478	50,653,014	49,128,488	722,623,930
Travel agents	384,013,997	665,320,401	562,415,526	601,826,936	580,071,541	645,559,045	625,674,246	630,878,748	542,984,853	538,561,524	501,877,017	412,862,289	398,378,747	6,706,410,873
Timeshares	3,002,997	4,431,798	3,373,127	3,195,640	3,111,884	3,101,851	2,710,929	3,042,657	380,726	2,830,522	3,032,210	2,713,733	2,718,706	34,643,783
Camping grounds	21,403,697	21,239,565	21,100,708	29,578,558	30,173,441	36,001,202	38,590,103	43,018,919	34,891,594	21,593,914	18,491,411	21,816,900	16,341,278	332,837,593
Miscellaneous travel	46,676,600	57,605,079	54,308,605	61,472,638	61,125,731	67,262,739	71,890,405	70,917,006	64,013,157	67,200,917	66,074,024	58,881,595	54,600,581	755,352,477
<i>Travel</i>	<i>1,110,083,076</i>	<i>1,726,590,276</i>	<i>1,428,383,365</i>	<i>1,582,085,017</i>	<i>1,513,414,346</i>	<i>1,649,442,686</i>	<i>1,541,328,020</i>	<i>1,541,987,272</i>	<i>1,257,176,129</i>	<i>1,465,397,391</i>	<i>1,407,678,636</i>	<i>1,388,321,879</i>	<i>1,303,166,449</i>	<i>17,804,971,466</i>
Telegraph services / Wire transfer money order	1,720,898	1,864,964	1,866,032	1,931,301	1,755,582	2,793,668	2,400,530	2,732,171	1,153,248	2,569,862	2,837,875	2,978,561	3,287,459	28,171,253
Insurance services	248,459,725	280,792,392	264,617,677	311,505,647	290,771,640	283,038,027	292,151,793	312,218,061	286,579,320	310,818,706	286,523,898	252,650,517	240,949,757	3,412,617,435
FIs - cash disbursements (auto & manual)	7,414,987	9,424,196	8,338,386	9,360,562	7,730,038	8,601,183	8,358,129	8,518,831	8,046,633	9,091,408	8,330,810	7,367,465	7,224,181	100,391,822
FIs - merchandise & services	38,877,817	44,820,062	41,904,664	47,008,446	44,656,040	43,957,464	42,816,470	42,932,378	36,915,806	38,972,541	36,652,660	29,256,403	29,281,741	479,174,675
Non-FIs - foreign currency, travellers' cheques	19,706,962	22,070,067	24,147,781	28,652,998	39,378,477	51,679,310	57,555,679	61,416,056	58,744,704	55,391,192	38,093,704	27,874,373	29,001,107	494,005,448
Security brokers and dealers	4,256,617	4,992,289	3,488,446	4,008,244	3,465,683	3,452,771	2,303,997	2,461,471	2,071,822	2,650,887	3,779,278	6,251,438	7,114,400	46,040,366
Tax preparation services	72,637	115,217	85,720	88,676	106,691	121,457	148,679	148,679	130,259	207,030	161,889	64,178	15,109,998	64,178
Tax payments	216,430	186,354	167,214	196,536	251,282	218,342	217,332	245,097	218,545	14,931,014	11,874,212	12,249,610	10,969,102	51,724,640
Fines, bail and bond payments	10,735,192	11,898,951	10,906,951	11,529,756	10,518,114	11,877,754	11,910,920	12,529,538	11,198,866	11,062,925	11,634,649	10,608,356	8,613,982	134,290,747
Miscellaneous financial	11,567,958	14,658,959	13,292,122	15,790,165	15,810,230	16,091,732	16,854,352	17,377,539	15,506,912	16,428,170	18,213,530	16,852,195	15,218,638	192,094,544
<i>Financial</i>	<i>343,029,223</i>	<i>390,823,436</i>	<i>368,814,993</i>	<i>430,072,331</i>	<i>414,443,777</i>	<i>421,831,708</i>	<i>434,700,555</i>	<i>460,579,821</i>	<i>420,584,805</i>	<i>462,046,964</i>	<i>418,147,646</i>	<i>366,250,807</i>	<i>351,724,185</i>	<i>4,940,021,028</i>



Table 3B Card expenditure statistics (not seasonally adjusted)

Value of credit card transactions

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

£	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014	July 2014	August 2014	September 2014	October 2014	November 2014	December 2014	Total (latest 12 months)
Telecoms	92,488,707	92,435,243	79,909,314	85,249,144	80,159,521	81,675,336	77,845,629	82,689,087	74,994,671	96,640,015	94,694,720	93,010,014	98,948,665	1,038,251,359
Utilities	55,124,731	66,422,427	64,564,568	79,561,318	68,691,001	69,473,457	61,847,292	62,153,745	52,920,648	61,961,954	63,879,210	56,857,005	55,353,768	763,686,393
Contractors (residential & commercial)	75,210,216	81,295,735	78,149,649	89,489,336	82,341,488	86,302,519	85,946,850	91,749,412	81,374,952	94,851,740	98,277,277	92,083,339	80,121,717	1,041,984,014
Gardening services	4,230,527	3,610,208	6,467,052	7,461,580	9,592,559	6,928,509	6,221,464	5,016,501	6,573,922	4,437,760	6,573,922	5,846,686	72,001,266	1,041,984,014
Veterinary services	53,316,744	58,508,144	53,099,520	57,447,118	57,584,682	59,774,210	60,647,263	66,244,865	61,754,639	63,412,394	64,712,346	58,807,674	59,680,217	721,673,072
Photocopying & printing	36,458,049	37,280,743	33,206,000	35,940,524	32,217,794	34,363,127	33,337,441	34,146,077	32,176,204	35,452,933	38,915,279	38,969,668	37,982,605	423,988,390
Photographic studios	9,095,336	6,261,586	6,047,939	7,372,729	6,808,082	7,419,065	7,714,278	8,992,910	7,128,995	8,535,676	9,801,509	10,636,572	9,447,570	94,417,570
Beauty & barber shops	106,567,431	77,742,629	76,367,195	86,986,574	83,918,490	89,690,669	88,569,515	92,706,884	86,799,539	89,650,244	91,444,010	90,880,958	116,659,521	1,071,416,228
Employment agencies	24,922,636	19,759,846	22,453,643	23,432,930	24,231,968	22,928,748	30,440,195	28,667,999	24,588,434	24,896,795	29,755,762	27,416,037	26,708,354	305,280,711
Counselling services	1,038,653	1,335,256	1,290,479	1,800,816	1,159,756	1,609,265	1,284,517	1,269,641	1,243,223	1,348,889	1,638,567	1,147,901	1,804,258	16,932,568
Legal services	19,518,609	22,115,102	21,932,750	24,970,941	21,842,243	22,330,345	22,509,288	23,681,733	20,980,184	23,057,359	25,737,607	21,558,107	20,352,654	271,068,313
Laundry & cleaning	6,310,790	6,292,255	5,542,432	6,605,755	6,457,980	6,883,228	7,429,596	7,473,393	6,704,345	7,471,607	7,491,143	7,004,351	6,589,508	81,945,573
Funeral services	14,102,176	15,159,458	14,280,785	15,323,363	13,900,753	13,285,077	12,906,279	14,298,273	12,252,622	13,984,825	14,944,016	14,621,080	14,741,102	169,697,633
Medical services	153,067,271	174,090,678	164,585,099	178,647,227	166,042,844	173,184,717	176,430,746	182,096,979	157,968,047	177,131,808	190,404,378	176,788,457	160,247,893	2,077,618,873
Moving & courier services	40,823,203	41,338,663	38,423,107	42,110,663	40,937,778	44,701,138	43,324,975	47,391,562	42,588,269	44,166,658	45,959,770	43,647,070	42,254,825	516,844,478
Repair shops (not auto)	10,240,642	10,244,301	9,057,588	10,000,809	9,288,119	9,745,863	10,231,242	10,682,283	9,864,598	10,388,477	11,530,483	11,389,933	12,435,217	124,858,913
Accounting services	7,597,801	9,721,220	8,038,148	8,397,078	6,781,894	6,426,770	6,473,904	7,035,924	6,488,641	7,565,840	7,706,393	7,526,191	8,599,594	90,761,597
Advertising, consultancy & PR	6,512,091	8,178,067	7,155,563	7,838,293	7,385,859	7,675,258	7,184,307	7,898,813	6,913,128	7,659,767	8,173,417	7,092,787	6,795,343	89,950,602
Computer programming	117,895,489	89,030,660	77,173,474	86,643,863	83,227,411	83,312,851	86,059,234	87,831,769	80,598,665	90,742,890	106,785,066	128,371,777	146,022,163	1,145,799,823
Farming services	11,078,418	10,557,430	9,819,920	10,819,749	10,738,971	11,249,147	11,274,029	11,868,368	10,849,893	11,318,017	11,730,879	10,461,067	11,254,931	131,942,401
Miscellaneous professional services	135,820,634	167,379,520	145,534,552	164,188,054	160,366,719	156,090,032	158,640,726	162,161,215	152,757,433	183,888,167	174,550,907	162,380,503	154,357,611	1,942,295,439
Engineering services	13,625,452	14,707,616	14,345,073	16,048,906	15,031,718	15,487,982	16,134,542	17,091,781	14,523,724	15,311,257	17,247,482	14,215,601	13,242,871	183,388,553
Marina services	5,427,560	6,990,813	5,927,051	10,518,488	11,279,346	10,984,377	11,579,277	12,222,098	10,513,381	8,808,529	6,975,571	5,466,333	5,636,031	106,901,295
Wrecking & salvage yards	540,929	794,461	696,363	791,639	778,303	735,794	788,548	860,241	715,157	863,294	852,495	762,129	659,424	9,297,848
Pest control	460,647	524,890	544,576	544,726	517,166	596,106	607,555	740,819	577,849	691,170	768,456	641,360	668,535	7,423,208
Educational establishments	99,757,683	199,416,619	113,421,873	108,233,207	120,772,514	124,524,036	110,065,475	119,191,324	134,769,003	306,083,886	191,162,573	111,583,015	109,713,169	1,748,936,694
Child care services	2,138,260	2,651,321	2,329,576	2,464,740	2,410,790	2,553,112	2,639,706	2,810,358	2,432,574	2,705,481	2,716,864	2,434,843	2,386,321	30,535,686
Social, political & religious organisations	84,785,581	99,606,978	78,921,455	102,189,551	81,220,082	79,702,562	78,147,058	84,037,234	76,279,579	90,847,656	92,894,720	81,618,975	94,118,627	1,039,584,477
Government services	218,974,189	336,231,048	293,173,193	279,973,801	272,784,341	280,383,401	271,139,732	296,742,331	231,143,233	276,416,205	256,510,445	254,510,119	244,263,188	3,293,271,037
Miscellaneous services	98,638,690	84,484,050	77,638,485	96,269,451	85,474,804	87,691,329	98,238,156	94,141,002	75,669,365	92,219,290	94,011,580	82,283,472	102,123,519	1,070,244,503
Commercial equipment	117,595,887	130,031,013	120,854,976	136,328,017	132,624,956	131,587,188	127,178,174	137,349,665	121,249,969	134,686,498	141,335,442	130,958,459	115,811,389	1,559,995,746
Other services	1,623,365,032	1,874,197,980	1,629,607,300	1,782,655,862	1,694,438,933	1,731,959,268	1,713,544,038	1,802,449,249	1,603,837,465	1,988,495,796	1,906,064,605	1,748,727,494	1,766,016,278	21,241,994,268
<b>Total services</b>	<b>5,712,683,532</b>	<b>6,518,159,626</b>	<b>5,923,244,232</b>	<b>6,750,046,369</b>	<b>6,427,484,069</b>	<b>6,876,812,916</b>	<b>6,750,606,857</b>	<b>6,926,867,316</b>	<b>6,230,614,226</b>	<b>7,051,910,079</b>	<b>6,889,809,765</b>	<b>6,465,127,760</b>	<b>6,374,202,676</b>	<b>79,184,885,891</b>
<b>TOTAL</b>	<b>14,577,110,119</b>	<b>13,129,139,250</b>	<b>11,900,920,532</b>	<b>13,749,151,958</b>	<b>13,387,174,435</b>	<b>14,000,109,944</b>	<b>13,954,065,534</b>	<b>14,179,660,641</b>	<b>13,150,516,984</b>	<b>14,269,762,556</b>	<b>14,489,848,646</b>	<b>14,285,207,585</b>	<b>16,011,482,575</b>	<b>166,507,040,649</b>



Table 3C Card expenditure statistics (not seasonally adjusted)

Number of debit card transactions

## Detailed sector breakdown - services sectors (not seasonally adjusted)

	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014	July 2014	August 2014	September 2014	October 2014	November 2014	December 2014	Total (latest 12 months)
Auto rental	461,894	454,600	451,410	514,159	524,895	499,222	454,641	514,625	489,096	486,063	429,346	419,486	419,694	5,657,237
Auto parts & accessories	1,371,648	1,499,221	1,490,642	1,771,765	1,661,179	1,656,262	1,642,401	1,715,202	1,594,973	1,660,197	1,655,845	1,523,411	1,531,135	19,402,233
Auto services	4,586,904	4,193,395	4,138,412	4,633,178	4,478,062	4,768,630	4,768,582	5,008,165	4,771,088	5,118,545	5,568,417	5,331,757	5,964,368	58,742,599
Auto repair shops	1,466,292	1,704,640	1,670,663	2,009,072	1,791,806	1,817,611	1,799,499	1,885,760	1,725,679	1,854,519	1,860,289	1,667,971	1,542,237	21,329,746
Service stations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vehicle sales	872,981	1,042,666	1,040,754	1,351,666	1,235,178	1,274,094	1,278,265	1,321,833	1,226,520	1,318,713	1,210,437	1,131,527	962,902	14,394,555
<b>Vehicle Sales &amp; Services</b>	<b>8,759,719</b>	<b>8,894,522</b>	<b>8,791,881</b>	<b>10,279,840</b>	<b>9,691,120</b>	<b>10,015,819</b>	<b>9,943,388</b>	<b>10,445,585</b>	<b>9,807,356</b>	<b>10,438,037</b>	<b>10,724,334</b>	<b>10,074,152</b>	<b>10,420,336</b>	<b>119,526,370</b>
Restaurants	65,601,268	59,350,203	62,087,330	72,931,097	69,485,689	75,446,688	74,179,709	74,687,576	76,405,672	77,926,655	83,301,351	80,737,839	85,666,613	892,206,422
Public houses	12,689,124	10,751,670	11,791,199	14,081,221	11,820,064	11,558,612	11,608,195	11,528,950	11,628,761	12,111,534	11,632,640	11,079,579	12,468,354	142,060,779
Catering services	1,728,899	1,734,223	1,829,422	2,093,311	1,886,252	2,080,951	2,035,276	2,117,541	1,902,407	2,316,171	2,686,144	2,606,472	2,410,320	25,698,490
Video stores	311,703	198,588	182,634	188,577	155,203	122,925	74,080	47,236	47,485	47,484	47,657	47,375	54,618	1,213,862
Cinema, theatre & dance	6,022,338	5,558,432	5,114,323	4,635,390	4,740,692	5,186,848	4,587,293	4,896,059	6,147,872	4,329,666	5,578,023	5,738,302	7,867,869	64,380,769
Concerts & entertainers	169,888	159,777	180,527	174,707	173,989	180,817	138,392	154,280	216,288	160,019	402,543	426,355	449,456	2,817,150
Tourist attractions	557,832	459,281	636,561	765,262	1,304,257	1,096,840	1,309,431	1,887,806	1,128,104	1,140,449	1,070,595	709,454	722,334	12,230,374
Amusement parks	88,580	81,873	130,790	158,919	349,531	300,311	327,866	379,480	543,764	343,593	328,118	168,711	111,778	3,224,734
Aquariums	44,242	54,512	81,936	105,289	162,267	130,012	117,842	169,193	258,187	188,789	131,565	78,283	66,836	1,544,711
Sports & games establishments	3,241,403	3,646,461	3,435,505	3,858,399	3,797,167	3,875,815	3,449,247	3,678,730	3,801,194	3,933,758	4,175,513	3,651,419	3,967,071	45,270,279
Professional sports clubs	269,481	219,775	202,934	251,178	259,698	268,524	213,423	256,362	266,816	277,902	249,617	250,450	257,602	2,974,281
Gambling	22,660,540	23,133,686	21,534,909	26,200,510	25,935,106	22,076,829	25,276,498	21,466,970	20,774,412	23,843,099	24,930,854	22,730,445	26,904,005	284,807,323
Personal services	389,121	394,688	461,679	446,634	463,596	451,427	436,422	451,427	436,422	436,422	436,422	436,422	436,422	5,231,095
Miscellaneous entertainment	598,712	766,700	840,306	852,830	999,646	961,727	858,690	997,577	1,482,936	1,045,083	1,108,100	806,263	736,564	11,456,422
<b>Entertainment</b>	<b>114,373,041</b>	<b>106,509,575</b>	<b>108,443,064</b>	<b>126,758,369</b>	<b>121,516,195</b>	<b>123,776,117</b>	<b>124,400,702</b>	<b>122,140,812</b>	<b>125,800,022</b>	<b>128,107,430</b>	<b>136,117,193</b>	<b>129,420,119</b>	<b>142,127,093</b>	<b>1,495,116,691</b>
Hotels	4,322,729	4,291,520	4,396,419	5,149,527	5,132,395	5,309,532	5,243,412	5,553,549	5,787,830	5,611,828	5,334,300	5,025,796	5,100,123	61,936,231
Airlines	1,121,761	1,825,452	1,494,520	1,737,978	1,747,465	1,923,147	1,854,264	1,852,519	524,605	1,791,735	1,710,717	1,822,172	1,733,290	20,017,864
Airport terminals	34,982	36,677	38,279	50,907	55,035	60,095	62,651	67,922	62,081	61,853	49,515	34,199	36,909	616,123
Railways	17,466,653	16,284,432	15,749,958	18,117,208	16,706,701	17,649,946	18,154,242	18,624,822	16,895,736	19,071,308	19,683,245	18,030,276	18,720,621	213,688,495
Buses	2,256,666	2,607,204	2,606,014	2,983,242	2,843,411	3,133,213	2,842,563	3,028,462	1,558,865	1,575,647	1,633,650	1,744,259	1,620,129	28,176,659
Sea travel	126,243	126,938	126,142	154,512	188,549	200,178	210,870	244,335	256,672	200,079	176,881	139,076	137,089	2,161,321
Travel agents	1,107,435	2,168,672	1,820,965	2,051,308	1,896,700	2,024,641	1,914,543	1,993,828	1,776,812	1,715,066	1,486,172	1,258,369	1,166,905	21,273,981
Timeshares	3,917	6,867	5,024	4,701	4,639	4,590	4,135	4,761	51	4,618	4,815	4,101	4,173	52,475
Camping grounds	209,861	292,283	345,266	529,631	821,325	873,246	835,971	1,063,914	1,238,243	716,232	550,869	278,208	184,658	7,729,846
Miscellaneous travel	1,044,351	972,890	1,005,696	1,160,982	1,156,331	1,216,732	1,218,363	1,325,132	2,612,582	3,135,937	4,203,279	4,820,836	5,378,322	28,207,082
<b>Travel</b>	<b>23,371,869</b>	<b>24,321,415</b>	<b>23,191,864</b>	<b>26,790,469</b>	<b>25,420,156</b>	<b>27,085,788</b>	<b>27,097,602</b>	<b>28,205,695</b>	<b>24,925,647</b>	<b>28,272,475</b>	<b>29,499,143</b>	<b>28,131,496</b>	<b>28,982,096</b>	<b>321,923,846</b>
Telegraph services / Wire transfer money order	114,567	110,422	112,626	131,687	131,853	148,109	159,532	165,076	134,451	138,632	111,608	115,941	137,847	1,597,784
Insurance services	2,804,116	3,253,960	3,104,990	3,611,175	3,426,395	3,510,235	3,493,132	3,840,574	3,539,042	3,721,176	3,446,320	3,026,342	2,791,703	40,765,044
FiS - cash disbursements (auto & manual)	9,471	9,731	12,512	10,850	11,492	15,064	16,704	17,619	16,757	15,732	9,845	6,691	10,653	153,650
FiS - merchandise & services	9,915,332	9,775,939	8,819,893	10,460,191	9,754,814	9,471,879	9,042,513	9,431,778	8,906,787	9,206,976	8,414,652	7,932,281	8,534,787	109,752,490
Non-FiS - foreign currency, travellers' cheques	563,103	608,549	657,622	754,526	810,532	978,173	1,048,101	1,132,050	1,046,359	1,049,505	802,651	649,061	711,740	10,248,869
Security brokers and dealers	115,370	154,917	128,688	196,132	210,088	179,058	176,764	153,100	129,594	186,996	234,982	212,519	215,529	2,178,367
Tax preparation services	482	803	728	768	691	540	554	573	447	464	502	429	428	6,927
Tax payments	22,664	24,170	20,813	23,359	27,397	24,889	24,658	26,504	23,614	119,133	119,956	108,681	106,197	649,371
Fines, bail and bond payments	556,486	579,224	554,418	642,922	591,095	621,010	569,820	626,926	607,243	588,526	642,782	613,729	566,958	7,204,653
Miscellaneous financial	133,058	133,508	138,989	174,936	188,916	190,267	200,712	212,245	187,354	192,306	182,882	158,153	144,651	2,104,913
<b>Financial</b>	<b>14,234,649</b>	<b>14,651,223</b>	<b>13,551,279</b>	<b>16,006,546</b>	<b>15,153,273</b>	<b>15,139,218</b>	<b>14,732,490</b>	<b>15,606,445</b>	<b>14,591,648</b>	<b>15,219,446</b>	<b>13,966,180</b>	<b>12,823,827</b>	<b>13,220,493</b>	<b>174,662,068</b>

Table 3C Card expenditure statistics (not seasonally adjusted)

Number of debit card transactions

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

	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014	July 2014	August 2014	September 2014	October 2014	November 2014	December 2014	Total (latest 12 months)
Telecoms	10,823,183	10,796,273	9,640,691	10,831,117	10,284,070	10,573,527	10,238,423	10,957,136	10,886,754	11,684,194	11,776,295	11,359,482	12,148,809	131,176,771
Utilities	2,026,921	2,160,247	2,008,142	2,277,975	2,183,429	2,258,731	2,109,226	2,232,094	1,869,813	2,290,362	2,430,405	2,266,659	2,480,211	26,567,294
Contractors (residential & commercial)	487,652	518,702	515,099	587,744	548,864	555,804	561,355	600,512	540,978	616,955	672,884	611,705	562,070	6,892,672
Gardening services	140,139	80,481	84,601	140,779	156,489	162,706	146,901	124,095	101,734	108,602	104,263	140,570	140,570	1,458,258
Veterinary services	1,573,620	1,667,526	1,555,093	1,732,102	1,707,565	1,770,281	1,785,181	1,976,485	1,903,366	1,897,670	1,983,848	1,778,821	1,770,760	21,528,698
Photocopying & printing	490,695	379,017	344,683	393,923	373,540	417,405	391,462	383,927	353,634	424,824	439,246	537,867	604,398	5,043,926
Photographic studios	425,439	290,150	298,775	352,493	332,652	410,686	456,169	485,678	417,613	432,520	497,875	526,682	802,062	5,303,355
Beauty & barber shops	6,264,809	4,577,956	4,584,394	5,322,042	5,051,488	5,439,531	5,398,071	5,523,221	5,214,381	5,385,135	5,367,998	5,064,178	6,888,108	63,816,503
Employment agencies	6,087	8,175	7,729	8,634	7,976	8,363	7,909	8,659	8,064	9,344	9,871	8,740	7,576	101,040
Counselling services	102,363	104,200	97,969	115,716	116,826	115,716	116,592	120,599	112,915	120,415	119,060	112,512	116,972	1,370,904
Legal services	138,924	166,110	162,750	182,830	169,932	172,156	165,995	177,410	155,283	170,753	181,017	158,364	140,671	2,003,271
Laundry & cleaning	450,422	445,445	411,576	482,745	460,733	497,600	525,117	522,121	471,979	534,984	551,529	510,567	490,742	5,905,138
Funeral services	27,063	30,559	29,043	32,655	30,312	30,516	30,292	31,269	28,694	31,662	33,291	31,244	30,841	370,378
Medical services	2,577,547	3,043,019	2,858,295	3,089,795	2,927,777	2,999,071	3,001,833	3,161,363	2,796,872	3,220,607	3,366,450	3,079,169	2,843,216	36,387,467
Moving & courier services	431,961	400,897	355,119	400,601	397,950	424,460	433,085	464,673	409,623	466,203	488,631	472,310	526,211	5,239,763
Repair shops (not auto)	123,568	115,713	109,494	116,263	110,428	112,468	114,791	121,597	124,572	128,552	138,441	117,893	174,218	1,484,430
Accounting services	286,223	352,835	302,307	337,500	272,158	230,951	238,859	251,234	231,817	252,075	268,990	232,051	148,594	3,119,371
Advertising, consultancy & PR	122,846	140,294	134,155	150,673	143,909	145,651	145,272	147,442	136,947	147,128	139,272	122,991	110,063	1,663,797
Computer programming	722,924	693,977	619,188	671,769	651,765	647,397	646,980	659,471	644,421	712,191	667,027	618,630	647,842	7,880,658
Farming services	322,474	286,159	274,343	310,399	304,856	308,917	308,539	298,953	290,284	304,834	308,337	299,818	353,148	3,648,587
Miscellaneous professional services	3,660,044	3,715,496	3,420,188	3,822,010	3,639,055	3,583,534	3,538,200	3,620,482	3,328,265	3,641,231	3,869,060	3,693,233	3,116,230	42,986,984
Engineering services	72,750	78,665	79,793	91,699	89,674	89,697	90,729	95,610	82,530	90,028	95,748	84,647	73,788	1,042,608
Marina services	64,701	57,173	57,058	89,092	117,010	121,693	133,951	153,484	151,521	121,930	89,346	70,376	67,115	1,229,749
Wrecking & salvage yards	7,728	9,686	9,963	11,157	11,139	11,206	11,262	11,480	10,480	11,523	11,634	9,779	7,434	126,743
Pest control	3,414	3,508	3,199	3,636	3,961	4,755	5,033	5,509	4,729	5,117	6,196	5,141	4,473	55,257
Educational establishments	2,183,997	2,853,111	2,632,963	3,123,187	2,154,803	2,844,576	2,334,561	1,706,803	1,183,053	3,044,649	3,800,242	3,628,537	2,609,438	31,915,923
Child care services	126,814	178,070	177,852	159,288	156,309	162,786	136,151	139,144	176,977	153,606	181,245	153,984	147,403	1,922,815
Social, political & religious organisations	2,504,065	2,245,172	2,239,170	3,310,531	2,980,588	3,210,581	3,117,622	3,164,185	2,971,538	3,383,676	3,323,175	2,956,125	2,857,263	35,759,626
Government services	6,573,169	7,664,360	6,993,114	7,538,347	7,785,089	8,141,244	8,008,216	8,340,443	7,725,147	8,156,807	8,519,646	9,661,564	7,193,867	95,727,844
Miscellaneous services	7,667,269	5,621,450	5,298,194	6,199,073	6,009,490	6,330,485	6,413,374	6,610,441	5,785,416	6,432,882	6,250,880	5,863,950	8,561,761	75,377,396
Commercial equipment	1,782,522	1,713,344	1,550,429	1,704,777	1,559,175	1,628,524	1,549,788	1,564,392	1,516,202	1,877,097	1,797,924	1,648,639	1,776,722	19,887,013
Other services	52,191,333	50,397,770	46,855,369	53,590,552	50,739,012	53,412,430	52,160,939	53,659,912	49,628,923	55,852,011	57,484,276	55,810,469	57,402,576	636,994,239
<b>Total services</b>	<b>217,253,340</b>	<b>209,066,025</b>	<b>205,229,876</b>	<b>238,575,303</b>	<b>227,652,151</b>	<b>234,738,904</b>	<b>233,578,533</b>	<b>235,611,998</b>	<b>230,541,426</b>	<b>243,501,227</b>	<b>253,125,426</b>	<b>241,285,859</b>	<b>257,252,717</b>	<b>2,810,159,445</b>
<b>TOTAL</b>	<b>807,663,082</b>	<b>687,165,550</b>	<b>663,714,836</b>	<b>773,056,370</b>	<b>738,419,024</b>	<b>765,812,198</b>	<b>774,102,773</b>	<b>782,034,236</b>	<b>742,420,797</b>	<b>780,204,300</b>	<b>804,514,279</b>	<b>782,215,163</b>	<b>913,691,517</b>	<b>9,207,351,043</b>



Table 3D Card expenditure statistics (not seasonally adjusted)

Value of debit card transactions

Detailed sector breakdown - services sectors (not seasonally adjusted)

£	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014	July 2014	August 2014	September 2014	October 2014	November 2014	December 2014	Total (latest 12 months)
Auto rental	45,334,381	44,977,954	45,767,540	58,357,050	57,072,493	59,290,556	58,367,813	65,054,854	60,058,563	61,742,489	52,166,626	48,910,029	49,699,485	661,465,452
Auto parts & accessories	172,790,118	197,983,221	190,805,308	252,119,739	220,060,852	219,854,441	217,791,363	225,794,164	205,511,772	234,624,495	220,453,815	197,226,217	187,060,828	2,569,086,215
Auto services	55,800,315	56,050,489	54,702,736	61,737,298	62,370,096	65,190,117	66,163,377	71,066,717	65,421,413	69,759,659	66,221,975	62,101,874	66,873,961	767,659,712
Auto repair shops	513,303,736	581,089,787	558,437,791	799,200,552	633,544,197	632,515,937	632,515,937	633,264,901	579,516,821	704,970,742	619,962,392	559,469,126	490,882,922	7,409,758,723
Service stations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vehicle sales	1,006,019,804	1,262,095,718	1,230,550,537	1,832,708,587	1,504,945,624	1,497,994,113	1,503,703,022	1,499,737,700	1,359,556,652	1,743,722,077	1,487,924,446	1,377,882,744	1,146,720,831	17,447,542,051
<b>Vehicle Sales &amp; Services</b>	<b>1,793,248,354</b>	<b>2,142,197,169</b>	<b>2,080,063,912</b>	<b>3,004,123,226</b>	<b>2,477,993,262</b>	<b>2,474,845,164</b>	<b>2,462,929,130</b>	<b>2,494,918,336</b>	<b>2,270,065,221</b>	<b>2,814,819,462</b>	<b>2,446,729,254</b>	<b>2,245,589,990</b>	<b>1,941,238,027</b>	<b>28,855,512,153</b>
Restaurants	1,139,822,112	989,675,401	1,043,916,678	1,229,331,658	1,173,705,811	1,244,835,509	1,222,943,152	1,235,673,689	1,332,762,747	1,275,150,906	1,315,427,478	1,282,373,433	1,455,887,749	14,801,684,211
Public houses	299,341,233	235,655,054	254,105,813	308,003,220	281,569,552	277,535,679	277,935,480	279,633,321	290,643,196	294,036,798	276,576,481	263,703,284	319,016,226	3,358,414,104
Catering services	76,062,076	61,663,361	62,509,913	73,016,828	74,002,327	82,084,846	80,808,178	89,321,883	74,623,412	87,782,491	85,298,103	81,797,525	88,912,799	941,821,666
Video stores	2,787,193	1,349,628	1,461,754	1,258,528	1,232,957	1,075,868	1,000,074	918,326	971,250	995,116	1,016,344	1,076,663	13,794,392	17,394,392
Cinema, theatre & dance	202,631,506	158,362,250	153,863,369	168,644,524	171,363,778	177,211,674	153,424,223	157,801,606	157,710,964	138,103,646	192,643,363	216,200,186	238,847,176	2,084,176,759
Concerts & entertainers	5,776,273	4,777,083	5,101,575	5,551,998	5,330,792	5,805,467	4,418,768	5,093,092	6,608,562	4,935,659	13,549,931	15,116,264	14,529,879	90,819,071
Tourist attractions	21,223,197	18,885,959	22,791,352	27,571,661	46,271,282	39,756,640	39,036,561	47,999,528	38,664,663	41,390,977	26,220,615	28,140,293	440,688,803	440,688,803
Amusement parks	2,602,058	2,456,316	3,619,000	4,750,367	11,668,397	9,521,723	10,278,133	12,633,423	18,116,037	10,451,088	9,671,262	4,820,007	3,174,442	101,160,195
Aquariums	1,553,870	1,783,939	2,487,908	3,287,210	5,355,585	4,183,443	3,684,926	5,845,454	8,877,218	6,367,706	4,305,414	2,687,839	2,442,354	51,308,996
Sports & games establishments	103,488,258	114,759,731	104,476,133	138,912,634	137,930,700	147,852,692	119,353,804	123,002,664	118,999,408	126,637,026	121,470,145	114,162,915	124,378,192	1,491,936,044
Professional sports clubs	13,873,945	13,881,335	10,405,911	15,833,168	18,183,081	24,619,757	16,393,885	16,524,984	13,014,050	13,570,718	14,267,281	13,126,632	11,809,711	181,630,513
Gambling	345,604,273	304,161,958	373,944,446	358,560,480	317,724,367	320,743,244	362,983,830	284,782,282	379,599,690	370,580,292	399,565,752	327,025,669	410,154,188	4,209,836,397
Personal services	17,633,618	18,321,064	20,337,770	18,478,943	19,534,069	18,808,808	19,000,675	18,808,808	19,106,378	18,685,043	17,260,066	19,956,277	22,036,239	225,036,239
Miscellaneous entertainment	31,883,658	25,674,096	27,628,254	33,826,544	38,359,955	37,176,865	34,196,086	39,466,520	53,123,257	40,319,723	42,516,086	36,899,850	26,407,911	435,595,157
<b>Entertainment</b>	<b>2,264,283,270</b>	<b>1,951,495,431</b>	<b>2,083,777,274</b>	<b>2,389,089,816</b>	<b>2,301,203,098</b>	<b>2,392,094,565</b>	<b>2,345,341,702</b>	<b>2,317,779,195</b>	<b>2,536,926,590</b>	<b>2,426,687,744</b>	<b>2,536,362,442</b>	<b>2,402,410,828</b>	<b>2,744,733,860</b>	<b>28,427,902,545</b>
Hotels	342,724,112	403,326,712	365,361,464	429,793,519	459,977,062	476,680,001	482,628,021	514,000,872	534,586,321	543,055,543	477,335,602	416,132,195	405,259,355	5,508,136,667
Airlines	209,820,131	427,114,311	335,636,160	389,034,435	367,551,172	410,177,865	384,694,945	385,295,451	140,765,967	353,563,123	336,771,312	343,821,137	312,112,640	4,186,538,518
Airport terminals	2,840,459	2,705,739	2,643,013	3,729,765	3,762,500	4,066,517	4,562,024	4,817,052	4,485,975	4,625,927	3,697,695	2,743,619	2,993,304	44,833,130
Railways	393,937,057	402,071,599	360,800,630	413,760,414	386,785,453	395,472,087	405,314,021	424,256,257	375,282,523	446,270,247	452,306,183	412,275,707	424,300,254	4,898,895,375
Buses	35,044,807	44,967,181	40,978,139	46,494,748	46,333,496	45,757,143	40,619,275	42,797,322	40,476,664	49,523,742	41,165,493	42,441,639	35,409,072	516,963,914
Sea travel	26,972,561	34,996,152	37,854,352	44,511,218	47,613,955	51,382,590	50,423,299	49,621,149	44,549,938	42,222,439	49,521,402	34,799,407	34,110,530	521,606,431
Travel agents	629,728,104	1,113,960,407	1,000,159,414	1,182,951,416	1,169,356,354	1,319,241,982	1,207,147,883	1,180,286,777	961,322,226	876,502,030	791,474,159	699,841,059	654,087,795	12,156,331,502
Timeshares	541,541	954,218	718,365	665,084	653,169	635,740	559,459	659,263	27,922	613,935	646,660	559,757	551,643	7,245,215
Camping grounds	49,174,318	53,107,459	61,020,349	88,697,244	91,964,404	104,051,885	103,459,640	112,744,653	101,102,395	76,322,952	72,353,813	63,614,194	43,934,115	972,373,103
Miscellaneous travel	27,382,070	28,489,285	29,019,418	36,700,293	39,618,179	40,564,671	49,862,014	49,067,347	47,435,641	47,680,035	45,789,514	46,303,783	47,123,298	507,653,478
<b>Travel</b>	<b>1,375,441,048</b>	<b>2,108,366,351</b>	<b>1,868,829,840</b>	<b>2,206,544,617</b>	<b>2,153,638,682</b>	<b>2,371,350,480</b>	<b>2,246,642,560</b>	<b>2,249,545,271</b>	<b>1,715,449,251</b>	<b>1,897,324,430</b>	<b>1,793,726,231</b>	<b>1,646,400,302</b>	<b>1,554,622,651</b>	<b>23,812,440,668</b>
Telegraph services / Wire transfer money order	38,091,769	37,670,345	36,654,173	39,636,033	42,051,631	73,201,751	77,211,551	79,932,893	67,893,193	70,595,002	52,934,113	51,236,566	56,956,256	685,973,507
Insurance services	447,341,771	523,628,742	501,929,012	612,843,160	582,610,854	559,351,692	556,696,592	603,328,051	556,024,083	609,665,092	581,097,912	508,548,935	462,438,680	6,658,162,805
FIs - cash disbursements (auto & manual)	4,133,362	4,209,586	6,607,069	3,746,684	4,195,455	5,706,335	6,277,915	7,151,494	6,757,393	5,790,265	3,616,945	2,165,476	3,620,256	59,844,873
FIs - merchandise & services	3,273,512,985	3,251,790,773	2,894,779,027	3,414,978,629	3,438,506,077	3,004,409,197	2,919,300,151	3,143,246,873	2,870,727,520	3,050,844,299	3,131,058,583	2,893,094,788	3,122,861,873	37,135,597,790
Non-FIs - foreign currency, travellers' cheques	179,226,960	211,863,560	224,605,877	256,167,706	304,993,339	374,973,019	425,809,168	507,001,131	426,004,137	413,208,309	282,655,364	209,639,935	251,074,653	3,887,996,198
Security brokers and dealers	362,166,225	562,070,435	443,281,791	750,114,102	933,658,702	433,281,612	597,874,392	525,170,884	412,057,912	486,798,615	587,399,321	430,523,497	468,760,161	6,630,991,414
Tax preparation services	179,134	276,956	202,229	172,095	228,341	175,998	147,784	228,705	147,784	169,417	124,286	124,203	127,347	2,225,674
Tax payments	1,954,451	1,888,414	1,397,133	2,094,581	2,344,775	1,902,278	1,780,705	1,702,681	1,461,966	120,084,188	111,322,686	105,062,588	109,300,215	460,342,210
Fines, bail and bond payments	35,596,821	39,034,465	38,664,949	44,415,562	39,712,282	41,486,943	38,557,969	42,522,317	40,454,993	39,311,252	47,323,653	39,262,062	33,993,370	479,739,817
Miscellaneous financial	16,267,067	18,101,736	17,361,289	22,068,014	22,808,958	23,916,091	25,423,676	27,633,273	24,682,459	25,963,644	25,790,553	22,823,285	19,681,986	276,254,964
<b>Financial</b>	<b>4,358,470,545</b>	<b>4,650,535,012</b>	<b>4,165,482,549</b>	<b>5,146,236,566</b>	<b>5,371,110,414</b>	<b>4,518,404,906</b>	<b>4,649,079,903</b>	<b>4,937,918,302</b>	<b>4,406,203,969</b>	<b>4,822,430,083</b>	<b>4,818,431,416</b>	<b>4,262,481,335</b>	<b>4,528,814,797</b>	<b>56,277,129,252</b>

Table 3D Card expenditure statistics (not seasonally adjusted)

Value of debit card transactions

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

£	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014	July 2014	August 2014	September 2014	October 2014	November 2014	December 2014	Total (latest 12 months)
Telecoms	335,300,244	345,726,054	297,315,259	339,678,620	316,438,873	325,512,230	312,964,866	336,018,002	325,398,903	373,938,923	374,958,493	360,173,460	375,493,377	4,083,617,060
Utilities	208,503,419	240,602,317	240,985,029	300,350,547	282,949,215	267,263,009	236,566,129	236,405,813	194,060,920	228,640,198	240,368,447	213,219,898	216,974,563	2,898,387,085
Contractors (residential & commercial)	136,046,509	136,888,779	138,204,139	159,616,860	153,717,380	158,782,081	161,505,134	173,443,220	160,577,402	184,637,283	197,911,851	181,676,063	162,293,188	1,969,253,380
Gardening services	7,023,438	5,310,085	5,547,964	9,184,405	10,621,455	10,576,390	9,841,969	9,086,154	7,278,585	7,516,624	6,340,888	7,797,974	7,381,002	96,483,495
Veterinary services	91,432,644	101,290,708	94,039,813	105,062,027	104,146,945	108,292,544	109,234,996	120,576,286	113,893,091	115,697,769	120,403,565	107,678,543	106,313,469	1,306,629,756
Photocopying & printing	24,772,707	24,303,411	22,483,252	25,367,769	23,977,407	26,205,895	25,189,165	25,660,506	23,027,078	27,539,148	27,978,133	29,117,343	27,521,464	308,370,571
Photographic studios	14,639,440	9,639,804	10,078,351	11,857,625	11,180,434	12,531,914	13,268,085	15,324,341	13,143,498	15,102,367	16,587,947	16,587,947	19,434,252	160,710,490
Beauty & barber shops	243,837,821	177,500,706	183,206,172	212,570,868	200,758,000	215,869,530	210,980,999	218,968,540	205,671,521	215,292,950	215,960,368	207,279,290	272,839,930	2,536,898,874
Employment agencies	1,123,738	1,465,954	1,343,084	1,594,566	1,458,139	1,557,600	1,496,861	1,688,849	1,420,604	1,649,301	1,688,723	1,534,061	1,279,288	18,177,030
Counselling services	6,133,762	6,343,743	6,233,781	7,221,051	6,936,088	6,671,191	6,750,088	6,935,400	6,191,021	7,216,297	6,589,327	6,442,220	6,555,645	80,085,852
Legal services	74,329,018	82,465,721	77,494,849	88,345,777	83,104,494	85,746,342	85,861,238	90,883,792	79,567,774	85,714,608	92,058,832	83,053,600	73,697,655	1,007,994,682
Laundry & cleaning	12,026,171	11,792,698	10,587,970	12,545,235	12,192,957	13,210,315	13,910,467	13,986,693	12,812,504	14,479,604	14,652,278	13,644,554	12,945,313	156,760,588
Funeral services	34,291,569	39,094,876	37,326,159	41,891,295	38,061,072	37,362,229	37,355,990	39,513,696	36,476,388	40,267,697	44,952,644	42,912,757	40,518,419	475,733,222
Medical services	212,364,223	246,380,254	237,644,367	261,025,331	244,811,033	253,551,504	256,071,284	270,847,472	234,115,074	268,110,762	286,520,060	263,997,229	235,651,682	3,058,726,052
Moving & courier services	33,806,947	32,657,886	29,392,206	33,662,685	34,012,298	35,743,244	37,314,083	41,657,454	37,857,640	40,641,264	40,711,894	37,402,857	37,181,930	438,235,441
Repair shops (not auto)	12,000,711	11,444,106	10,884,160	12,107,879	11,853,934	12,348,788	12,957,367	13,527,442	12,440,790	13,359,775	14,063,412	13,798,148	16,438,515	155,224,316
Accounting services	17,459,720	23,145,515	19,071,677	20,135,680	17,323,671	16,949,187	15,391,604	16,243,996	14,738,729	16,814,590	17,734,997	16,688,631	15,129,283	209,367,560
Advertising, consultancy & PR	9,052,505	11,295,508	10,668,870	11,593,422	11,621,279	11,716,235	11,190,740	11,968,211	10,429,373	11,595,265	11,476,301	10,276,982	9,206,509	133,038,695
Computer programming	36,781,620	38,812,837	32,175,902	35,131,064	34,696,518	34,082,872	32,992,312	34,379,299	32,261,969	35,711,886	34,945,975	33,526,779	32,950,400	411,667,813
Farming services	22,736,921	21,308,918	19,795,505	22,246,110	22,951,068	23,380,149	24,012,069	24,539,130	22,931,223	23,904,650	27,940,896	23,038,278	25,228,523	281,276,519
Miscellaneous professional services	501,558,663	634,220,895	540,259,786	650,602,417	687,443,199	584,170,481	579,227,743	627,289,774	599,474,909	690,893,213	659,541,526	572,798,459	540,308,189	7,366,230,591
Engineering services	16,522,590	17,774,706	18,084,923	20,957,790	20,866,394	21,388,100	21,018,412	22,213,310	19,215,744	21,720,793	22,103,654	19,721,471	16,454,443	241,519,740
Marina services	7,136,961	8,424,326	8,111,521	14,324,542	15,168,212	14,900,508	15,882,004	16,747,256	14,930,200	12,431,521	10,590,166	7,777,272	8,062,195	147,349,723
Wrecking & salvage yards	1,105,356	1,373,989	1,414,370	1,624,409	1,607,849	1,630,704	1,739,523	1,796,037	1,498,483	1,731,464	1,785,406	1,525,216	1,209,782	18,937,232
Pest control	474,442	554,710	527,708	579,819	604,346	699,750	792,785	865,292	736,680	795,665	925,204	736,680	819,255	8,951,610
Educational establishments	199,280,773	466,713,026	222,855,448	178,157,464	236,958,177	227,701,886	152,518,017	157,396,828	204,726,960	722,901,486	618,243,115	240,417,473	186,674,300	3,615,264,180
Child care services	11,412,467	15,221,560	13,520,657	14,562,967	14,367,733	14,429,586	14,171,071	14,911,810	13,371,698	15,028,512	16,011,297	13,827,491	13,460,189	172,884,571
Social, political & religious organisations	89,416,198	93,820,152	83,003,182	118,781,593	103,726,573	103,089,936	100,341,945	129,745,897	102,121,263	120,578,731	130,716,686	101,604,077	100,165,842	1,287,695,877
Government services	1,576,988,115	3,048,834,528	1,949,079,267	1,698,889,857	1,754,928,022	2,086,318,982	2,031,109,989	2,553,406,214	1,625,128,766	1,911,495,207	1,897,331,746	1,822,097,451	1,734,264,844	24,112,884,873
Miscellaneous services	490,746,027	586,085,339	447,877,498	514,148,450	526,986,640	526,741,780	637,568,640	672,048,131	534,304,144	603,223,593	584,038,962	511,172,482	571,911,659	6,716,107,318
Commercial equipment	124,646,009	134,341,182	125,835,517	154,120,909	143,689,876	148,032,770	146,077,552	157,923,405	145,024,161	166,737,100	163,643,632	151,875,621	133,798,934	1,771,100,659
Other services	4,552,950,728	6,574,834,293	4,895,048,366	5,077,939,033	5,129,159,281	5,386,457,732	5,315,303,127	6,055,998,250	4,804,245,469	5,993,690,727	5,898,327,509	5,112,397,009	5,002,164,039	65,245,564,855
<b>Total services</b>	<b>14,687,118,057</b>	<b>17,830,754,968</b>	<b>15,458,563,425</b>	<b>18,253,726,777</b>	<b>17,893,081,799</b>	<b>17,619,832,848</b>	<b>17,501,924,443</b>	<b>18,570,160,226</b>	<b>16,267,476,821</b>	<b>18,498,007,989</b>	<b>17,970,912,454</b>	<b>16,085,411,659</b>	<b>16,176,832,729</b>	<b>208,126,686,138</b>
<b>TOTAL</b>	<b>33,646,705,216</b>	<b>32,129,606,700</b>	<b>28,981,013,885</b>	<b>34,129,492,761</b>	<b>33,254,517,959</b>	<b>33,399,014,422</b>	<b>33,423,356,636</b>	<b>34,527,304,793</b>	<b>31,495,400,010</b>	<b>34,443,685,230</b>	<b>34,356,633,123</b>	<b>32,540,072,961</b>	<b>37,089,206,421</b>	<b>399,769,304,881</b>