

# Card Expenditure Statistics

January 2014

## Card Expenditure Statistics – January 2014

	Total spending £ billions		Annual growth rates for spending		Number of purchases Millions	
	2014	2013	2014	2013	2014	2013
All plastic cards	46.5	42.3	6.8%	4.4%	954	863
Debit cards	32.6	29.5	7.9%	5.8%	732	662
Credit cards	13.9	12.8	4.4%	1.5%	223	201

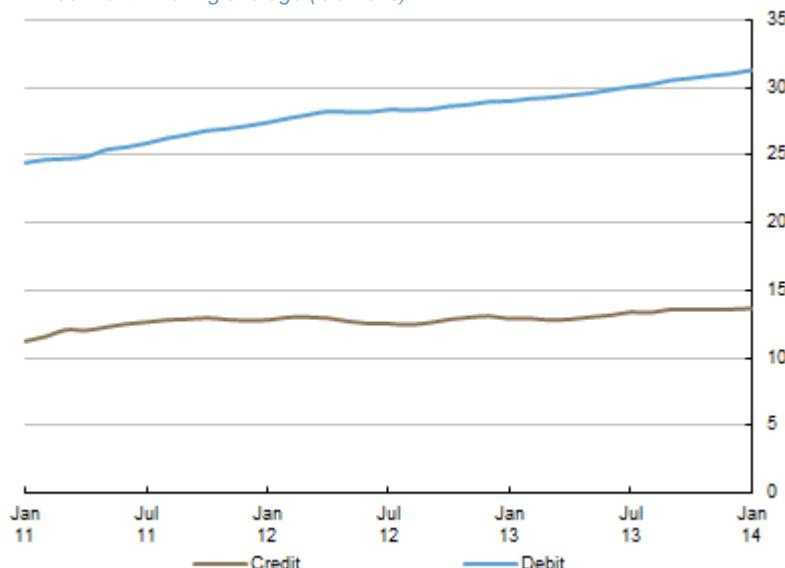
With effect of January 2014 the methodology used for seasonal adjustment - using X12 ARIMA - has been reviewed and changed. Trading days and leap years have been incorporated into the monthly seasonal adjustment process. Unless otherwise stated all data referred to are seasonally adjusted. Unadjusted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

### Introduction

**Plastic card spending** in January amounted to £46.5 billion spread over 954 million transactions, which compares to respective figures of £45.6 billion and 947 million in December. This represented a high degree of spend post-Christmas given the absence of any impact of 'calendar day' effects on the month. Factors driving this spending include promotions on offer in the **January sales** coupled with the continuing strength in **online spending**. An improving economic backdrop and rising consumer confidence are also likely drivers of the increase.

**Chart 1**

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

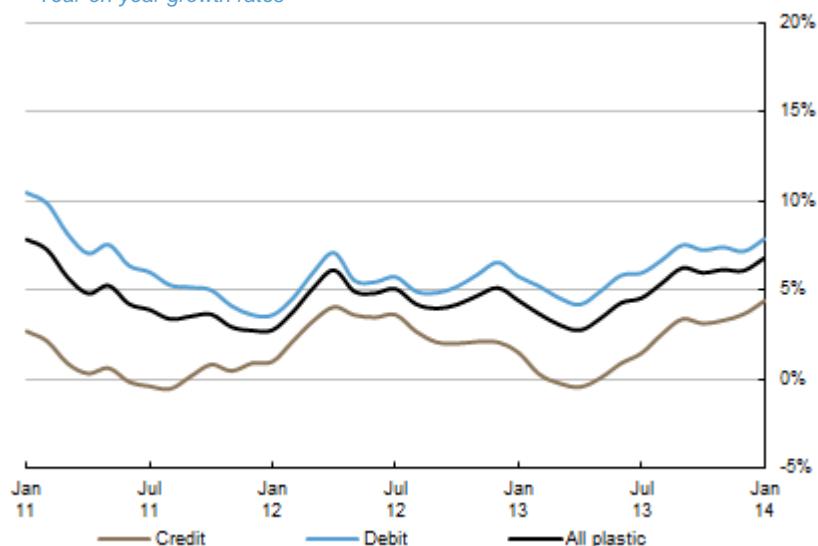


### Annual growth rates

The **growth rate** in plastic card spending continued to accelerate during the month, increasing by 6.8% - with debit and credit both registering relative strong growth after rising by 7.9% and 4.4% respectively. A growing proportion of this growth has been driven by the increasing prevalence of **online shopping**. Spending in the **service** sector has also been growing strongly in recent months and increased by 9.9% in January. Growth in plastic card spending within **retail sales** has also been strengthening, though at a slower pace – growth in January stood at 3.8%. Furthermore, the uptick in overall plastic card spending coincided with the pick-up in the economy in the second half of 2013.

## Chart 2

Spending on plastic cards  
Year-on-year growth rates

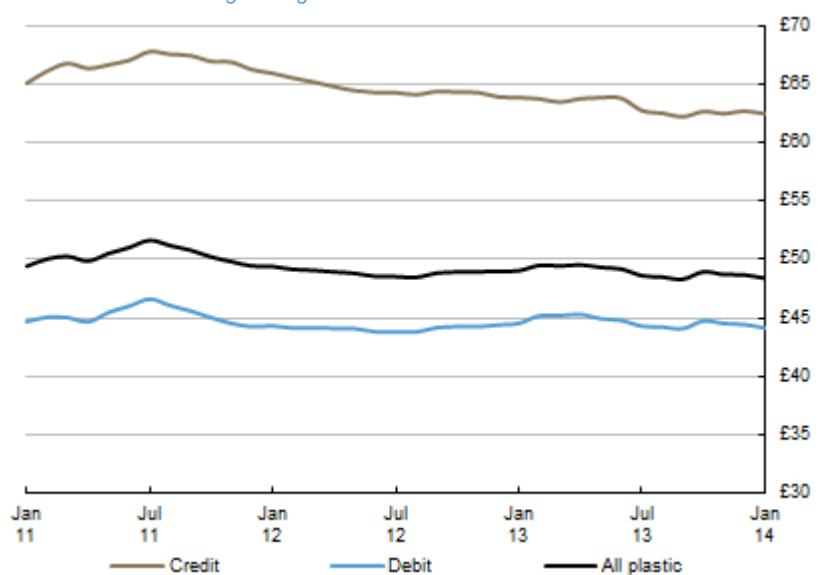


## Average transaction values

The **average transaction value** (ATV) on all plastic cards decreased between December and January, falling by 29p to £48.39 - ATV for debit cards decreased by 29p to £44.13 while the ATV for credit cards decreased by 24p to £62.48. Average transaction values for plastic cards fluctuated during the course of 2013, though values in January 2014 were slightly below those recorded a year earlier. Within the sectors, the ATV in **retail sales** was relatively unchanged during the month at £34.31, in contrast to the ATV for **services** which decreased by £1.09 to £80.09

## Chart 3

Average transaction values  
Three-month moving average



## Spending by sector - retail sales and services

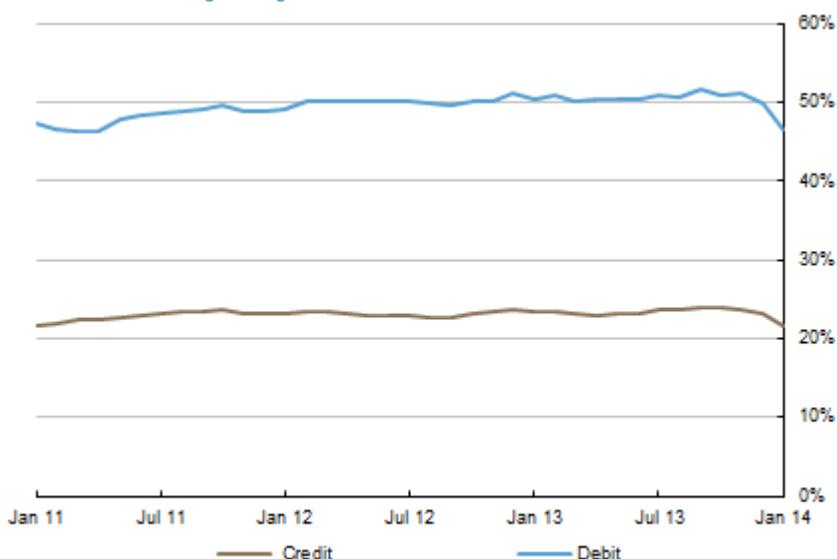
During January spending within the **retail sector** increased by £0.6 billion to £22.8 billion, with the number of transactions rising more significantly after increasing by 9 million. A majority of this increase was within **mixed business**, which recorded increased spending of £0.3 billion, with the number of transactions up by 10 million. Given that high street **department stores** make up a majority of this sub-sector, the increase in transactional activity was a likely reflection of the **January sales**. It is likely a significant proportion of this traffic will have taken place via the online channel, with discerning customers taking advantage of '**click and collect**' and other similar services.

Spending within **services** increased £0.2 billion during the month to £23.7 billion, with the number of transactions unchanged on December. Spending on **other services** continued to be a strong contributor to this growth after increasing by £1.2 billion to a record £8.1 billion – driven by strong spending on **government services**. This increase was offset by a decrease of £1.1 billion within **financial services** - which is usually inflated in the month of January owing to self-assessment tax payments. However as the month ended on a Friday, the processing of self-assessment tax payments drifted into February. Spending on **vehicles** also increased, rising by £0.3 billion to £3.1 billion. Looking further back, the resurgence in the car industry has been evident in plastic card spending, with growth in spending picking up pace during the course of 2013 – the annual rate of growth was 8.7% in January 2014.

Chart 4

Proportion of retail sales made on plastic cards (including automotive fuel)

*Three-month moving average*



## Plastic card spending within national retail sales

The **plastic card share of total retail sales** (including automotive fuels)<sup>1</sup> decreased to 68.2% in January 2014 with a split of 46.6% by debit and 21.6% by credit. The decrease can be attributed to the difference in the reporting period for plastic card data reported to The UK Cards Association and ONS Retail Sales – with the latter including the last three days of December 2013. Within the **food & drink** and **automotive fuels** sub-sectors, plastic card spending in January accounted for 61.6% and 86.2% of all spending respectively.

Contact: David Obuwa; [david.obuwa@ukpayments.org.uk](mailto:david.obuwa@ukpayments.org.uk) | [camis@ukpayments.org.uk](mailto:camis@ukpayments.org.uk) | 020 3217 8421 or 020 3217 8720

<sup>1</sup> CES 3-month moving average spend of £22.4 billion expressed as a percentage of a similar 3-month moving average for ONS Retail Sales - All retailing including automotive fuel (J5A3) which amounted to £32.9 billion.

**Table 1 Card expenditure statistics (seasonally adjusted)**

**Summary<sup>1</sup> and 2**

Number of purchase transactions (millions)

Value of purchase transactions (£ millions)

	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																			
2009	2,002	5,940	7,942	1,224	3,893	5,117	778	2,047	2,826	125,398	263,537	388,935	61,823	125,364	187,187	63,575	138,173	201,749	
2010	2,003	6,493	8,496	1,377	4,719	6,096	625	1,775	2,400	127,982	288,597	416,579	69,510	148,688	218,199	58,471	139,909	198,380	
2011	2,254	7,211	9,466	1,551	5,288	6,839	703	1,924	2,627	150,819	326,087	476,906	78,710	165,014	243,724	72,109	161,073	233,182	
2012	2,389	7,873	10,262	1,628	5,666	7,294	760	2,208	2,968	153,971	347,493	501,464	81,412	176,317	257,728	72,559	171,176	243,735	
2013	2,532	8,351	10,883	1,716	5,921	7,637	816	2,430	3,246	159,621	372,477	532,097	84,167	181,779	265,946	75,453	190,698	266,151	
Monthly																			
2013	Jan	201	662	863	136	472	608	65	190	255	12,827	29,491	42,318	6,752	14,562	21,314	6,075	14,928	21,004
	Feb	206	683	889	140	487	627	66	196	262	13,087	31,430	44,517	6,929	15,116	22,045	6,158	16,314	22,472
	Mar	199	657	856	136	468	604	63	190	252	12,528	29,597	42,125	6,719	14,602	21,321	5,808	14,995	20,804
	Apr	201	686	887	133	483	617	67	203	270	12,984	30,782	43,766	6,686	14,974	21,660	6,298	15,808	22,106
	May	213	685	898	144	485	629	68	200	269	13,592	30,766	44,358	7,208	15,129	22,337	6,384	15,638	22,022
	Jun	206	679	885	140	484	624	66	195	261	12,934	30,268	43,202	6,848	14,900	21,748	6,086	15,367	21,454
	Jul	223	736	958	154	531	684	69	205	274	13,701	31,933	45,635	7,340	15,997	23,337	6,361	15,936	22,297
	Aug	213	689	902	146	489	635	67	200	267	13,484	30,785	44,269	7,181	15,000	22,181	6,303	15,785	22,088
	Sep	220	727	947	151	517	668	69	210	280	13,637	32,086	45,723	7,303	15,929	23,232	6,334	16,157	22,491
	Oct	218	708	926	147	499	647	70	209	279	13,686	32,166	45,852	7,142	15,227	22,369	6,544	16,940	23,483
	Nov	214	710	925	144	500	644	70	210	280	13,431	31,272	44,703	7,008	15,260	22,268	6,422	16,012	22,435
	Dec	219	728	947	146	506	652	74	221	295	13,728	31,901	45,629	7,050	15,083	22,134	6,678	16,818	23,496
2014	Jan	223	732	954	149	512	661	74	220	294	13,856	32,594	46,450	7,207	15,552	22,759	6,649	17,042	23,690
	Year-on-year growth rates (percentages)																		
Annual																			
2009	1.5	8.7	6.8	3.2	8.7	7.3	-1.0	8.6	5.8	-0.7	7.4	4.7	1.9	8.0	5.9	-3.0	6.9	3.6	
2010	0.0	9.3	7.0	12.5	21.2	19.1	-19.7	-13.3	-15.1	2.1	9.5	7.1	12.4	18.6	16.6	-8.0	1.3	-1.7	
2011	12.6	11.1	11.4	12.6	12.1	12.2	12.5	8.4	9.5	17.8	13.0	14.5	13.2	11.0	11.7	23.3	15.1	17.5	
2012	5.9	9.2	8.4	5.0	7.2	6.7	8.1	14.8	13.0	2.1	6.6	5.1	3.4	6.8	5.7	0.6	6.3	4.5	
2013	6.0	6.1	6.1	5.4	4.5	4.7	7.3	10.1	9.4	3.7	7.2	6.1	3.4	3.1	3.2	4.0	11.4	9.2	
Monthly																			
2013	Jan	5.4	8.1	7.5	4.3	6.0	5.6	7.8	13.9	12.3	1.5	5.8	4.4	2.8	5.8	4.8	0.1	5.8	4.1
	Feb	4.2	6.9	6.3	3.3	4.8	4.5	6.3	12.7	11.0	0.3	5.2	3.7	1.8	4.7	3.8	-1.3	5.8	3.6
	Mar	3.6	5.9	5.4	2.9	3.9	3.7	5.2	11.5	9.8	-0.2	4.6	3.1	1.2	3.9	3.0	-1.8	5.3	3.1
	Apr	3.2	5.4	4.9	2.4	3.4	3.2	4.8	10.6	9.1	-0.4	4.2	2.8	0.8	3.3	2.5	-1.8	5.2	3.1
	May	3.3	5.2	4.8	2.6	3.2	3.1	4.9	10.6	9.1	0.1	4.9	3.4	1.1	3.2	2.5	-1.1	6.8	4.4
	Jun	3.9	5.4	5.0	3.2	3.4	3.3	5.4	10.5	9.2	0.9	5.8	4.3	1.7	3.3	2.8	0.0	8.5	5.9
	Jul	4.4	5.3	5.1	3.8	3.5	3.6	5.8	10.0	8.9	1.5	6.0	4.6	2.1	3.2	2.8	0.8	8.9	6.4
	Aug	5.2	5.5	5.4	4.7	3.8	4.0	6.4	10.0	9.0	2.5	6.7	5.4	3.1	3.4	3.3	1.9	10.1	7.6
	Sep	6.2	6.3	6.3	5.8	4.7	4.9	7.0	10.6	9.7	3.4	7.5	6.3	4.0	4.2	4.1	2.7	11.0	8.5
	Oct	5.7	5.8	5.8	5.4	4.3	4.5	6.6	9.9	9.1	3.1	7.3	6.0	3.5	3.6	3.5	2.8	11.1	8.6
	Nov	5.7	5.9	5.9	5.3	4.4	4.6	6.6	9.8	9.0	3.3	7.4	6.2	3.4	3.6	3.5	3.3	11.4	9.0
	Dec	6.0	6.1	6.1	5.4	4.5	4.7	7.3	10.1	9.4	3.7	7.2	6.1	3.4	3.1	3.2	4.0	11.4	9.2
2014	Jan	6.8	6.8	6.8	6.2	5.3	5.5	8.0	10.8	10.1	4.4	7.9	6.8	4.0	3.8	3.8	4.9	12.1	9.9

<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	
Annual																						
2009	512	2,086	2,597	131	401	532	125	404	529	146	321	466	311	681	992	158	475	633	1,224	3,893	5,117	
2010	532	2,285	2,817	138	404	542	128	425	553	146	349	495	273	734	1,006	161	521	682	1,377	4,719	6,096	
2011	600	2,559	3,159	137	422	558	139	427	566	157	371	528	297	779	1,076	222	730	952	1,551	5,288	6,839	
2012	665	2,836	3,501	148	479	627	147	455	603	158	377	535	280	760	1,041	229	758	987	1,628	5,666	7,294	
2013	710	3,028	3,738	177	515	692	153	463	616	164	400	564	277	723	1,000	235	792	1,027	1,716	5,921	7,637	
Monthly																						
2013	Jan	57	242	299	13	40	53	12	37	50	13	31	44	22	58	79	19	63	82	136	472	608
	Feb	58	245	303	14	42	56	13	42	55	14	35	49	23	60	82	19	63	82	140	487	627
	Mar	57	240	298	14	41	55	12	37	50	12	30	42	22	57	79	19	62	81	136	468	604
	Apr	52	240	292	13	41	54	12	38	51	13	31	44	25	67	92	19	65	84	133	483	617
	May	60	248	308	15	43	57	13	38	50	14	34	47	24	58	82	19	65	84	144	485	629
	Jun	58	249	307	15	42	57	12	37	50	14	34	48	21	56	77	20	66	85	140	484	624
	Jul	64	273	338	16	46	63	14	42	55	14	35	49	24	65	89	20	70	90	154	531	684
	Aug	59	249	308	16	44	60	12	37	50	14	34	47	24	59	83	20	67	87	146	489	635
	Sep	63	264	326	17	47	64	13	40	53	14	35	49	24	63	87	20	68	88	151	517	668
	Oct	60	256	317	16	44	60	13	37	50	14	34	48	24	61	84	20	67	87	147	499	647
	Nov	60	256	317	15	44	59	13	39	52	14	34	48	22	59	81	20	67	87	144	500	644
	Dec	62	265	327	14	40	54	13	38	51	14	34	48	23	60	83	20	69	89	146	506	652
2014	Jan	62	264	326	18	46	64	13	39	52	14	35	49	22	60	83	20	67	87	149	512	661
	Year-on-year growth rates (percentages)																					
Annual																						
2009	2.4	11.3	9.4	-2.2	-1.7	-1.8	3.2	9.1	7.6	1.8	9.7	7.1	7.8	7.0	7.2	-5.7	3.4	1.0	3.2	8.7	7.3	
2010	4.0	9.6	8.5	4.9	0.7	1.8	2.4	5.2	4.5	0.2	8.9	6.2	-12.1	7.7	1.5	1.6	9.8	7.7	12.5	21.2	19.1	
2011	12.7	12.0	12.1	-0.7	4.4	3.1	8.6	0.5	2.3	7.8	6.2	6.7	8.7	6.2	6.9	37.9	40.1	39.6	12.6	12.1	12.2	
2012	10.8	10.8	10.8	8.5	13.6	12.4	5.9	6.6	6.4	0.4	1.8	1.4	-5.4	-2.4	-3.2	3.5	3.8	3.7	5.0	7.2	6.7	
2013	6.8	6.8	6.8	19.8	7.4	10.3	4.0	1.7	2.3	3.6	6.0	5.3	-1.2	-4.9	-3.9	2.3	4.5	4.0	5.4	4.5	4.7	
Monthly																						
2013	Jan	10.2	9.9	9.9	8.4	12.0	11.2	4.3	4.7	4.6	-0.6	0.6	0.3	-5.9	-4.1	-4.6	2.8	3.0	3.0	4.3	6.0	5.6
	Feb	9.2	8.6	8.7	8.9	10.7	10.2	2.2	3.6	3.3	-0.9	0.4	0.0	-6.9	-5.9	-6.2	0.9	2.1	1.8	3.3	4.8	4.5
	Mar	8.8	8.1	8.2	9.4	9.5	9.5	1.6	2.9	2.6	-2.0	-1.3	-1.5	-7.2	-7.4	-7.4	0.0	1.1	0.8	2.9	3.9	3.7
	Apr	7.7	7.1	7.2	7.8	8.0	7.9	2.0	3.0	2.7	-1.2	-0.5	-0.7	-7.3	-7.9	-7.8	0.0	1.9	1.4	2.4	3.4	3.2
	May	7.4	6.9	7.0	8.8	7.5	7.8	2.4	2.7	2.6	-0.4	0.4	0.2	-7.1	-9.0	-8.5	0.3	2.2	1.8	2.6	3.2	3.1
	Jun	7.7	7.1	7.2	9.7	6.9	7.5	3.2	3.0	3.1	0.3	1.4	1.1	-6.6	-9.8	-8.9	1.0	3.1	2.6	3.2	3.4	3.3
	Jul	7.6	6.8	7.0	12.2	7.2	8.4	3.9	2.9	3.1	0.9	2.1	1.8	-5.7	-9.3	-8.4	1.6	3.7	3.2	3.8	3.5	3.6
	Aug	7.7	6.7	6.9	14.4	7.4	9.1	4.3	2.9	3.2	1.7	3.1	2.7	-3.3	-8.5	-7.1	2.3	4.4	3.9	4.7	3.8	4.0
	Sep	8.3	7.4	7.6	17.0	8.6	10.6	5.5	3.6	4.1	2.7	4.2	3.8	-1.7	-6.8	-5.5	2.7	4.8	4.3	5.8	4.7	4.9
	Oct	7.5	6.8	6.9	18.3	8.1	10.5	4.2	2.3	2.8	2.9	4.8	4.3	-1.9	-6.6	-5.3	2.4	4.4	4.0	5.4	4.3	4.5
	Nov	7.1	6.7	6.8	19.4	8.1	10.8	4.2	2.2	2.7	3.2	5.6	4.9	-1.8	-5.8	-4.7	2.1	4.3	3.8	5.3	4.4	4.6
	Dec	6.8	6.8	6.8	19.8	7.4	10.3	4.0	1.7	2.3	3.6	6.0	5.3	-1.2	-4.9	-3.9	2.3	4.5	4.0	5.4	4.5	4.7
2014	Jan	7.0	7.2	7.2	22.5	8.5	11.8	4.7	2.5	3.0	5.1	7.5	6.8	-0.4	-3.1	-2.4	2.9	5.2	4.7	6.2	5.3	5.5

<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)

Total retail sales

Annual	Food & drink												Mixed business			Clothing			Household			Other retailers			Automotive Fuels <sup>3</sup>			Value of purchases		
	Food & drink			Mixed business			Clothing			Household			Other retailers			Automotive Fuels <sup>3</sup>			Value of purchases			Total retail sales								
	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total						
2009	18,095	60,221	78,316	7,095	13,867	20,962	6,377	12,649	19,026	14,495	16,597	31,093	15,760	22,029	37,789	5,860	12,668	18,528	61,823	125,364	187,187									
2010	18,786	63,901	82,687	7,151	13,951	21,102	6,775	13,663	20,439	14,618	18,776	33,394	15,581	23,562	39,143	6,599	14,835	21,435	69,510	148,688	218,199									
2011	20,971	69,205	90,175	7,072	14,639	21,711	7,816	14,439	22,255	15,201	20,486	35,687	17,544	24,331	41,875	10,107	21,914	32,021	78,710	165,014	243,724									
2012	22,659	74,487	97,146	7,763	16,473	24,236	8,295	15,729	24,024	15,432	21,761	37,193	16,720	24,514	41,234	10,542	23,353	33,895	81,412	176,317	257,728									
2013	23,636	76,695	100,331	8,567	17,593	26,160	8,659	16,072	24,730	15,888	23,204	39,092	16,799	24,339	41,137	10,618	23,877	34,495	84,167	181,779	265,946									
Monthly																														
2013	Jan	1,927	6,240	8,167	674	1,388	2,061	688	1,284	1,972	1,244	1,776	3,019	1,358	1,953	3,311	862	1,922	2,784	6,752	14,562	21,314								
	Feb	1,946	6,329	8,275	694	1,439	2,133	725	1,402	2,127	1,317	1,971	3,288	1,381	2,040	3,421	865	1,935	2,800	6,929	15,116	22,045								
	Mar	1,948	6,316	8,264	694	1,421	2,115	684	1,284	1,968	1,222	1,741	2,963	1,324	1,957	3,281	847	1,884	2,730	6,719	14,602	21,321								
	Apr	1,699	6,219	7,918	689	1,407	2,096	711	1,335	2,046	1,300	1,866	3,167	1,449	2,164	3,612	838	1,983	2,821	6,686	14,974	21,660								
	May	2,013	6,422	8,435	723	1,472	2,195	733	1,322	2,055	1,347	1,958	3,305	1,534	2,024	3,558	859	1,930	2,789	7,208	15,129	22,337								
	Jun	1,942	6,305	8,248	712	1,421	2,133	699	1,310	2,009	1,334	1,948	3,281	1,284	1,942	3,226	876	1,974	2,850	6,848	14,900	21,748								
	Jul	2,129	6,807	8,935	734	1,558	2,292	751	1,423	2,175	1,360	2,018	3,378	1,439	2,103	3,542	927	2,088	3,016	7,340	15,997	23,337								
	Aug	1,977	6,270	8,247	748	1,468	2,216	717	1,302	2,019	1,317	1,929	3,245	1,509	2,007	3,516	913	2,025	2,937	7,181	15,000	22,181								
	Sep	2,088	6,702	8,790	762	1,608	2,369	750	1,412	2,162	1,373	2,029	3,402	1,411	2,117	3,527	919	2,062	2,982	7,303	15,929	23,232								
	Oct	1,990	6,340	8,330	742	1,500	2,242	745	1,326	2,072	1,367	2,001	3,368	1,397	2,058	3,455	902	2,001	2,903	7,142	15,227	22,369								
	Nov	1,998	6,399	8,397	731	1,517	2,248	730	1,357	2,087	1,322	1,970	3,292	1,333	1,995	3,328	894	2,022	2,916	7,008	15,260	22,268								
	Dec	1,980	6,346	8,326	665	1,393	2,058	725	1,315	2,040	1,386	1,997	3,383	1,380	1,980	3,360	915	2,051	2,967	7,050	15,083	22,134								
2014	Jan	1,993	6,427	8,421	798	1,595	2,393	736	1,360	2,096	1,390	2,088	3,477	1,394	2,054	3,448	896	2,028	2,924	7,207	15,552	22,759								

Year-on-year growth rates (percentages)

Annual	3.0	10.4	8.6	0.6	3.0	2.2	7.1	12.8	10.8	0.8	6.6	3.8	0.2	3.6	2.1	-12.3	-2.4	-5.8	1.9	8.0	5.9
2009	3.0	10.4	8.6	0.6	3.0	2.2	7.1	12.8	10.8	0.8	6.6	3.8	0.2	3.6	2.1	-12.3	-2.4	-5.8	1.9	8.0	5.9
2010	3.8	6.1	5.6	0.8	0.6	0.7	6.2	8.0	7.4	0.8	13.1	7.4	-1.1	7.0	3.6	12.6	17.1	15.7	12.4	18.6	16.6
2011	11.6	8.3	9.1	-1.1	4.9	2.9	15.4	5.7	8.9	4.0	9.1	6.9	12.6	3.3	7.0	53.1	47.7	49.4	13.2	11.0	11.7
2012	8.0	7.6	7.7	9.8	12.5	11.6	6.1	8.9	8.0	1.5	6.2	4.2	-4.7	0.8	-1.5	4.3	6.6	5.9	3.4	6.8	5.7
2013	4.3	3.0	3.3	10.4	6.8	7.9	4.4	2.2	2.9	3.0	6.6	5.1	0.5	-0.7	-0.2	0.7	2.2	1.8	3.4	3.1	3.2

Monthly	7.5	6.8	6.9	9.1	11.2	10.5	4.5	6.8	6.0	0.6	4.8	3.0	-4.6	-0.1	-2.0	3.3	5.5	4.8	2.8	5.8	4.8	
2013	7.5	6.8	6.9	9.1	11.2	10.5	4.5	6.8	6.0	0.6	4.8	3.0	-4.6	-0.1	-2.0	3.3	5.5	4.8	2.8	5.8	4.8	
	Feb	6.8	5.7	6.0	8.7	10.1	9.6	2.2	5.4	4.3	-0.3	3.9	2.1	-5.2	-0.9	-2.7	1.0	4.5	3.4	1.8	4.7	3.8
	Mar	6.3	5.3	5.5	8.6	9.0	8.9	1.4	4.2	3.2	-1.3	2.4	0.9	-5.3	-1.3	-3.0	-0.2	2.7	1.8	1.2	3.9	3.0
	Apr	5.2	4.3	4.5	7.3	7.4	7.4	1.3	3.8	2.9	-1.1	2.6	1.0	-5.3	-1.7	-3.2	-0.2	3.1	2.0	0.8	3.3	2.5
	May	4.9	4.2	4.4	8.1	7.2	7.5	1.6	3.3	2.7	-0.7	2.9	1.4	-4.4	-2.1	-3.0	-0.3	3.0	2.0	1.1	3.2	2.5
	Jun	5.1	4.2	4.4	8.2	6.6	7.1	2.7	3.5	3.2	-0.3	3.6	2.0	-3.4	-2.0	-2.6	0.4	3.7	2.7	1.7	3.3	2.8
	Jul	5.2	3.8	4.1	9.2	6.7	7.5	3.5	3.3	3.3	-0.1	3.7	2.1	-3.2	-2.3	-2.6	1.1	4.1	3.2	2.1	3.2	2.8
	Aug	5.5	3.8	4.2	10.2	7.2	8.2	4.1	3.3	3.6	0.6	4.2	2.7	-0.6	-2.0	-1.4	1.8	4.8	3.8	3.1	3.4	3.3
	Sep	6.2	4.6	4.9	11.1	8.4	9.3	5.3	4.2	4.6	2.0	5.3	3.9	0.4	-1.0	-0.5	1.9	4.8	3.9	4.0	4.2	4.1
	Oct	5.4	3.8	4.2	11.0	7.7	8.8	4.3	2.9	3.4	1.9	5.5	4.0	-0.1	-1.4	-0.9	1.2	4.0	3.1	3.5	3.6	3.5
	Nov	5.0	3.6	4.0	11.0	7.7	8.8	4.6	3.0	3.5	2.1	6.0	4.4	-0.1	-1.1	-0.7	0.6	3.6	2.7	3.4	3.6	3.5
	Dec	4.3	3.0	3.3	10.4	6.8	7.9	4.4	2.2	2.9	3.0	6.6	5.1	0.5	-0.7	-0.2	0.7	2.2	1.8	3.4	3.1	3.2
2014	Jan	4.3	3.1	3.4	11.5	7.8	9.0	5.2	3.1	3.8	4.4	8.4	6.7	0.9	0.2	0.5	1.4	2.9	2.4	4.0	3.8	3.8

<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)

Annual	Vehicle Sales & Services <sup>3</sup>			Entertainment			Hotels			Travel			Financial			Other services			Total services		
	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total
	2009	236	657	893	206	593	799	37	31	68	101	183	284	32	112	144	167	471	638	778	2,047
2010	76	204	281	220	720	940	37	34	72	97	202	299	32	129	161	163	484	647	625	1,775	2,400
2011	52	89	140	267	879	1,146	51	43	94	116	235	351	33	144	177	185	534	719	703	1,924	2,627
2012	54	99	154	310	1,067	1,377	53	48	101	124	266	391	30	161	190	188	567	755	760	2,208	2,968
2013	54	105	159	353	1,218	1,570	55	53	108	130	285	415	29	174	203	196	596	792	816	2,430	3,246

Monthly

2013	Jan	4	8	12	28	93	121	4	4	8	10	23	33	3	14	17	16	48	64	65	190	255
	Feb	5	11	16	28	95	123	5	5	9	10	23	33	2	14	17	16	49	65	66	196	262
Mar	4	9	13	27	94	121	4	4	8	10	22	32	2	14	16	15	47	62	63	190	252	
Apr	5	9	14	28	96	124	5	4	9	11	24	35	2	14	17	17	54	71	67	203	270	
May	5	9	14	30	100	130	4	4	9	11	24	35	2	14	17	16	49	65	68	200	269	
Jun	4	8	13	28	98	126	4	4	9	11	23	34	2	14	17	16	47	63	66	195	261	
Jul	5	9	13	30	102	132	5	5	9	11	24	35	2	15	17	17	51	68	69	205	274	
Aug	4	8	13	29	101	130	5	4	9	11	23	34	2	15	17	16	49	65	67	200	267	
Sep	4	8	13	31	109	140	5	4	9	11	24	35	2	14	17	16	50	66	69	210	280	
Oct	4	8	13	30	105	136	5	4	9	11	24	35	2	15	18	17	51	69	70	209	279	
Nov	4	9	13	31	109	139	5	5	9	11	24	35	2	15	17	17	50	66	70	210	280	
Dec	4	9	14	33	115	148	5	5	10	12	26	37	2	15	17	17	52	69	74	221	295	
2014	Jan	5	10	15	33	113	146	5	5	10	11	25	37	2	14	17	17	52	69	74	220	294

Year-on-year growth rates (percentages)

Annual	Year-on-year growth rates (percentages)																				
	2009	-5.3	4.6	1.8	4.3	18.7	14.6	0.5	14.0	6.3	-2.5	8.9	4.6	-1.9	1.1	0.4	-0.1	4.4	3.2	-1.0	8.6
2010	-67.7	-68.9	-68.6	6.5	21.5	17.6	1.4	9.4	5.1	-3.3	10.4	5.5	0.6	15.1	11.9	-2.6	2.9	1.4	-19.7	-13.3	-15.1
2011	-32.3	-56.6	-50.0	21.5	22.0	21.9	36.7	24.6	30.9	19.4	16.4	17.4	2.4	11.3	9.6	13.7	10.3	11.2	12.5	8.4	9.5
2012	5.7	12.2	9.8	16.1	21.4	20.2	4.8	12.2	8.2	7.3	13.1	11.2	-8.7	11.6	7.9	1.7	6.1	4.9	8.1	14.8	13.0
2013	-1.4	5.8	3.2	13.7	14.1	14.0	2.4	10.7	6.3	4.4	6.9	6.1	-3.9	8.4	6.4	4.2	5.1	4.9	7.3	10.1	9.4

Monthly

2013	Jan	5.5	11.7	9.4	16.0	20.6	19.5	2.8	10.9	6.5	7.0	11.9	10.3	-9.5	11.1	7.3	1.3	5.0	4.1	7.8	13.9	12.3
	Feb	1.0	10.8	7.2	15.5	19.4	18.5	-0.6	9.9	4.2	4.8	10.4	8.5	-11.6	10.1	6.1	0.3	3.8	2.9	6.3	12.7	11.0
Mar	-6.8	1.2	-1.7	15.1	18.8	17.9	-2.2	8.1	2.6	4.1	8.9	7.4	-12.2	8.6	4.9	0.0	3.1	2.3	5.2	11.5	9.8	
Apr	-6.6	1.0	-1.8	13.8	16.9	16.2	-2.8	7.4	1.9	3.8	8.7	7.1	-11.4	8.4	4.9	0.2	3.3	2.5	4.8	10.6	9.1	
May	-6.8	1.1	-1.8	14.3	17.1	16.5	-3.3	8.2	2.0	3.2	8.7	6.9	-10.8	7.9	4.6	0.3	2.9	2.2	4.9	10.6	9.1	
Jun	-4.8	2.2	-0.3	14.0	16.3	15.8	-3.1	8.6	2.3	3.6	9.0	7.2	-9.5	8.1	5.1	1.4	3.4	2.9	5.4	10.5	9.2	
Jul	-4.3	2.6	0.1	14.0	15.3	15.0	-2.3	9.2	3.0	3.5	8.4	6.8	-8.5	7.9	5.2	2.0	3.4	3.0	5.8	10.0	8.9	
Aug	-3.7	3.2	0.7	14.4	15.1	14.9	-1.2	9.8	3.9	3.7	7.7	6.4	-7.3	8.3	5.7	2.8	3.6	3.4	6.4	10.0	9.0	
Sep	-2.8	4.1	1.7	15.1	15.9	15.7	-0.4	9.9	4.4	4.7	7.9	6.9	-5.5	8.3	6.1	2.7	4.3	3.9	7.0	10.6	9.7	
Oct	-2.9	4.2	1.7	14.2	14.9	14.7	0.0	9.8	4.6	4.2	6.8	5.9	-5.3	8.1	6.0	2.5	3.9	3.6	6.6	9.9	9.1	
Nov	-2.4	4.9	2.3	13.4	14.2	14.0	0.9	10.4	5.4	4.2	6.7	5.9	-4.8	8.2	6.1	3.2	4.3	4.0	6.6	9.8	9.0	
Dec	-1.4	5.8	3.2	13.7	14.1	14.0	2.4	10.7	6.3	4.4	6.9	6.1	-3.9	8.4	6.4	4.2	5.1	4.9	7.3	10.1	9.4	
2014	Jan	-0.3	7.2	4.6	14.2	14.9	14.7	4.3	12.2	8.1	5.0	7.6	6.7	-3.8	7.7	5.9	4.9	5.9	5.7	8.0	10.8	10.1

<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> 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</sup> and 2

Value of purchase transactions (£ millions)

Annual	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
2009	14,642	35,432	50,074	9,659	14,590	24,248	5,297	2,726	8,024	13,070	14,099	27,169	5,736	33,091	38,827	15,171	38,236	53,407	63,575	138,173	201,749
2010	8,753	24,727	33,480	9,839	16,943	26,782	5,533	3,052	8,586	12,802	15,816	28,618	5,879	38,651	44,530	15,664	40,721	56,384	58,471	139,909	198,380
2011	7,776	22,363	30,138	14,022	20,649	34,670	8,634	3,873	12,506	16,213	18,391	34,604	7,030	46,827	53,858	18,434	48,971	67,405	72,109	161,073	233,182
2012	7,736	23,724	31,461	14,755	22,926	37,682	8,943	4,495	13,438	16,852	20,859	37,712	5,480	49,980	55,460	18,792	49,191	67,983	72,559	171,176	243,735
2013	7,758	26,021	33,779	15,647	24,615	40,262	9,301	4,805	14,106	17,455	22,053	39,508	5,191	56,009	61,200	20,102	57,195	77,297	75,453	190,698	266,151

Monthly

2013	Jan	631	2,005	2,636	1,259	1,955	3,214	714	383	1,097	1,413	1,760	3,174	470	4,511	4,981	1,589	4,313	5,902	6,075	14,928	21,004
		718	2,446	3,165	1,255	1,975	3,230	730	405	1,135	1,358	1,792	3,150	441	4,584	5,026	1,656	5,111	6,767	6,158	16,314	22,472
Feb	Mar	614	2,030	2,644	1,218	1,948	3,166	701	358	1,059	1,338	1,783	3,121	447	4,505	4,952	1,491	4,371	5,862	5,808	14,995	20,804
Apr	669	2,206	2,875	1,272	2,017	3,289	806	395	1,201	1,435	1,898	3,334	459	4,620	5,079	1,656	4,671	6,328	6,298	15,808	22,106	
May	663	2,210	2,872	1,297	2,079	3,376	763	397	1,160	1,527	1,887	3,415	433	4,477	4,910	1,701	4,587	6,288	6,384	15,638	22,022	
Jun	618	2,131	2,749	1,258	1,994	3,252	760	384	1,143	1,433	1,796	3,229	408	4,562	4,970	1,610	4,500	6,110	6,086	15,367	21,454	
Jul	654	2,196	2,850	1,311	2,058	3,370	782	401	1,182	1,449	1,831	3,280	423	4,393	4,816	1,742	5,057	6,799	6,361	15,936	22,297	
Aug	640	2,175	2,815	1,319	2,064	3,383	786	395	1,181	1,430	1,764	3,195	407	4,597	5,003	1,721	4,790	6,511	6,303	15,785	22,088	
Sep	631	2,179	2,809	1,363	2,166	3,529	800	416	1,217	1,467	1,805	3,272	422	4,824	5,246	1,652	4,766	6,418	6,334	16,157	22,491	
Oct	640	2,146	2,785	1,351	2,054	3,405	815	409	1,224	1,547	1,862	3,410	424	5,412	5,836	1,767	5,057	6,824	6,544	16,940	23,483	
Nov	631	2,171	2,802	1,361	2,112	3,473	812	422	1,234	1,494	1,858	3,351	406	4,608	5,014	1,718	4,842	6,560	6,422	16,012	22,435	
Dec	650	2,126	2,776	1,383	2,192	3,574	833	440	1,273	1,563	2,015	3,578	452	4,914	5,366	1,798	5,130	6,928	6,678	16,818	23,496	
2014	Jan	675	2,379	3,053	1,385	2,133	3,518	817	460	1,277	1,542	1,996	3,538	373	3,837	4,210	1,857	6,237	8,094	6,649	17,042	23,690

Year-on-year growth rates (percentages)<sup>2</sup>

Annual	5.7	7.5	3.3	0.0	11.7	6.7	-3.9	11.4	0.8	-6.8	2.6	-2.1	-3.3	10.4	8.2	1.8	3.2	2.8	-3.0	6.9	3.6
	-40.2	-30.2	-33.1	1.9	16.1	10.4	4.5	12.0	7.0	-2.1	12.2	5.3	2.5	16.8	14.7	3.2	6.5	5.6	-8.0	1.3	-1.7
2010	-11.2	-9.6	-10.0	42.5	21.9	29.5	56.0	26.9	45.7	26.6	16.3	20.9	19.6	21.2	20.9	17.7	20.3	19.5	23.3	15.1	17.5
2011	-0.5	6.1	4.4	5.2	11.0	8.7	3.6	16.1	7.4	3.9	13.4	9.0	-22.1	6.7	3.0	1.9	0.4	0.9	0.6	6.3	4.5
2013	0.3	9.7	7.4	6.0	7.4	6.8	4.0	6.9	5.0	3.6	5.7	4.8	-5.3	12.1	10.3	7.0	16.3	13.7	4.0	11.4	9.2

Monthly

2013	Jan	-0.6	5.5	3.9	5.1	10.0	8.0	1.3	14.8	5.5	3.9	12.4	8.4	-23.0	7.1	3.2	1.6	-0.3	0.2	0.1	5.8	4.1
		-2.3	6.3	4.1	4.5	9.3	7.4	-2.2	13.8	2.8	1.5	10.9	6.5	-24.3	7.2	3.1	1.3	0.1	0.5	-1.3	5.8	3.6
Feb	Mar	-4.7	4.5	2.1	3.8	8.9	6.8	-4.4	7.9	-0.5	1.6	9.8	6.1	-22.7	7.3	3.6	1.2	0.3	0.5	-1.8	5.3	3.1
Apr	-4.5	4.5	2.2	3.3	7.8	6.0	-4.9	7.1	-1.1	1.4	9.4	5.7	-21.1	7.3	3.8	1.2	0.5	0.7	-1.8	5.2	3.1	
May	-4.4	5.1	2.6	4.4	8.7	7.0	-5.2	7.3	-1.3	2.2	9.8	6.4	-19.1	6.8	3.7	1.6	5.5	4.4	-1.1	6.8	4.4	
Jun	-3.1	6.4	4.0	4.8	8.3	6.9	-4.6	7.6	-0.7	3.1	10.7	7.2	-17.1	8.0	5.1	3.1	9.1	7.5	0.0	8.5	5.9	
Jul	-2.7	6.6	4.2	5.2	7.6	6.7	-3.3	8.0	0.3	3.3	10.3	7.1	-15.3	7.5	4.9	4.0	11.5	9.4	0.8	8.9	6.4	
Aug	-2.1	7.3	4.9	5.8	8.1	7.2	-1.3	8.8	1.9	4.0	9.6	7.1	-12.9	9.6	7.1	5.1	13.3	11.0	1.9	10.1	7.6	
Sep	-1.1	8.4	6.0	6.4	9.1	8.0	0.1	9.0	3.0	4.6	9.1	7.1	-9.9	10.8	8.6	5.0	14.3	11.7	2.7	11.0	8.5	
Oct	-1.3	8.0	5.7	6.3	8.5	7.6	0.8	8.8	3.4	3.8	7.9	6.1	-8.7	11.5	9.4	5.1	14.9	12.2	2.8	11.1	8.6	
Nov	-0.7	8.7	6.4	6.1	8.0	7.3	2.1	9.4	4.5	3.7	7.8	6.0	-7.2	11.8	9.9	6.0	15.6	12.9	3.3	11.4	9.0	
Dec	0.3	9.7	7.4	6.0	7.4	6.8	4.0	6.9	5.0	3.6	5.7	4.8	-5.3	12.1	10.3	7.0	16.3	13.7	4.0	11.4	9.2	
2014	Jan	1.1	11.2	8.7	6.6	7.7	7.3	6.2	8.1	6.8	4.2	6.5	5.5	-5.9	9.7	8.2	8.2	19.7	16.5	4.9	12.1	9.9

<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 - retail sectors (not seasonally adjusted)

	January 2013	February 2013	March 2013	April 2013	May 2013	June 2013	July 2013	August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	Total (latest 12 months)
Supermarkets	50,130,902	47,598,002	51,880,030	46,196,999	55,717,638	53,425,041	61,193,349	54,952,089	56,015,029	57,093,638	58,248,997	66,668,040	54,229,964	663,218,816
Bakers & dairies	173,907	264,882	213,989	207,748	233,930	231,392	246,973	249,517	247,899	262,881	259,950	254,447	218,873	2,892,481
Sweet stores	147,485	200,391	326,875	238,093	216,699	225,219	220,508	236,318	225,801	255,747	341,719	569,862	190,697	3,247,929
Miscellaneous foodstores	2,783,493	2,815,202	3,080,854	3,161,225	3,484,093	3,279,754	3,747,064	3,450,327	3,315,990	3,435,306	3,296,909	3,663,040	3,131,473	39,861,237
Off-licences	427,702	542,791	516,844	530,895	573,053	569,037	616,461	575,117	535,325	552,474	597,368	718,191	455,948	6,783,504
<b>Food &amp; drink</b>	<b>53,663,489</b>	<b>51,421,268</b>	<b>56,018,592</b>	<b>50,334,960</b>	<b>60,225,413</b>	<b>57,730,443</b>	<b>66,024,355</b>	<b>59,463,368</b>	<b>60,340,044</b>	<b>61,600,046</b>	<b>62,744,943</b>	<b>71,873,580</b>	<b>58,226,955</b>	<b>716,003,967</b>
Department stores	5,385,487	4,302,281	4,739,808	5,186,999	5,429,410	5,717,876	6,114,210	5,200,024	5,212,417	5,506,018	7,434,515	9,383,748	5,838,384	70,065,690
Discount stores	1,549,447	1,454,187	1,613,231	1,691,713	1,825,151	1,817,397	2,036,416	1,973,546	1,930,113	2,053,785	2,489,901	2,589,176	1,843,846	23,318,462
Catalogues	2,972,994	2,984,372	3,389,292	1,638,275	4,074,732	4,052,141	4,722,524	5,288,562	5,146,665	6,090,055	6,184,750	6,341,471	6,429,400	56,342,239
Miscellaneous mixed	2,132,482	2,113,592	2,215,446	2,423,358	2,499,049	2,367,186	2,722,222	2,481,275	2,677,894	2,849,730	3,211,356	4,042,340	2,448,209	32,050,657
<b>Mixed business</b>	<b>12,040,410</b>	<b>10,854,432</b>	<b>11,957,777</b>	<b>10,940,345</b>	<b>13,828,342</b>	<b>13,954,600</b>	<b>15,595,372</b>	<b>14,943,407</b>	<b>14,967,089</b>	<b>16,498,588</b>	<b>19,320,522</b>	<b>22,356,735</b>	<b>16,559,839</b>	<b>181,777,048</b>
Men's clothing	389,575	321,745	313,488	365,090	394,579	435,308	504,500	416,701	365,988	361,515	395,231	561,219	393,264	4,828,628
Women's clothing	1,684,431	1,501,302	1,575,489	1,923,339	2,027,657	2,079,578	2,624,964	1,981,627	1,866,138	1,952,574	2,138,557	2,983,625	1,809,206	24,464,056
Family clothing	6,803,012	6,478,192	6,402,801	7,289,974	7,904,208	7,603,340	9,876,852	7,674,283	7,752,486	8,404,963	9,649,272	12,976,417	7,756,496	99,769,284
Miscellaneous clothing	698,237	654,505	694,425	849,455	875,406	879,865	1,024,971	830,561	844,144	691,247	558,629	636,271	386,599	8,926,078
Shoe shops	1,299,440	951,783	880,980	1,255,001	1,309,702	1,417,257	1,728,270	1,559,747	1,339,372	1,318,286	1,287,345	1,694,672	1,322,524	16,064,939
<b>Clothing</b>	<b>10,874,695</b>	<b>9,907,527</b>	<b>9,867,183</b>	<b>11,682,859</b>	<b>12,511,552</b>	<b>12,415,348</b>	<b>15,759,557</b>	<b>12,462,919</b>	<b>12,168,128</b>	<b>12,728,585</b>	<b>14,029,034</b>	<b>18,852,204</b>	<b>11,668,089</b>	<b>154,052,985</b>
Furniture stores	1,610,252	1,479,411	1,403,130	1,456,056	1,462,612	1,351,688	1,473,923	1,483,518	1,513,224	1,659,829	1,826,980	2,008,621	1,624,038	18,743,030
Household appliance stores	1,267,930	1,200,518	1,279,815	1,298,907	1,343,724	1,296,256	1,345,303	1,337,825	1,357,924	1,403,675	1,492,623	1,551,652	1,386,927	16,295,149
Electronic stores	1,364,065	1,281,121	1,103,205	1,081,431	1,161,035	1,061,349	1,216,281	1,197,101	1,241,455	1,304,342	1,426,280	1,966,365	1,458,398	15,498,363
DIY stores	4,943,109	5,212,297	5,591,634	6,329,404	7,211,201	6,436,739	6,651,822	6,508,436	6,071,612	6,359,875	6,131,107	6,075,875	5,620,367	74,200,369
Floor covering stores	154,870	170,575	163,886	166,133	167,407	148,672	162,384	171,438	164,537	195,295	198,849	151,754	168,811	2,029,741
Garden centres	826,377	941,233	1,349,911	2,110,753	2,680,631	2,162,963	1,734,463	1,450,187	1,352,842	1,371,300	1,405,701	1,730,963	939,795	19,230,742
Miscellaneous household	1,384,383	1,330,977	1,373,508	1,414,575	1,511,468	1,521,360	1,623,997	1,535,091	1,502,730	1,639,866	1,759,966	2,295,699	1,665,995	19,175,232
<b>Household</b>	<b>11,550,986</b>	<b>11,616,132</b>	<b>12,265,089</b>	<b>13,857,259</b>	<b>15,538,078</b>	<b>13,979,027</b>	<b>14,208,173</b>	<b>13,683,596</b>	<b>13,204,324</b>	<b>13,934,182</b>	<b>14,241,506</b>	<b>15,780,929</b>	<b>12,864,331</b>	<b>165,172,626</b>
Books, newspapers & magazines	1,689,261	1,636,253	1,671,439	1,787,414	1,791,687	1,672,155	1,975,988	1,878,601	2,034,974	2,105,693	2,287,550	3,381,975	1,774,536	23,998,265
Record shops	383,557	325,090	266,986	354,443	210,232	196,487	217,779	214,261	213,511	230,882	310,799	777,146	230,976	3,548,592
Music shops	141,065	131,583	132,215	1,993,999	129,737	118,653	121,554	115,752	140,261	148,635	153,219	185,763	140,271	3,511,642
Hobbies, toys & games	398,010	394,376	394,068	391,780	397,357	376,863	441,578	440,080	483,956	531,793	778,529	1,126,941	424,272	6,181,593
Photographic	205,173	146,786	182,075	178,754	200,241	200,774	216,323	221,441	210,781	180,046	201,763	241,250	166,782	2,347,016
Handicraft	90,134	89,094	89,441	94,663	91,822	81,878	88,599	94,555	93,634	106,029	111,351	95,931	94,511	1,131,508
Sports shops	2,545,951	2,125,932	2,272,875	2,563,607	2,884,322	2,770,746	3,457,349	3,297,542	2,912,804	2,584,620	2,673,835	3,146,963	2,587,737	33,278,332
Jewellers	595,475	584,794	599,596	590,093	620,825	644,140	741,868	714,998	641,971	669,855	864,653	1,296,970	695,688	8,665,451
Computer software	654,462	583,677	644,621	645,400	657,918	631,317	730,559	579,251	606,833	585,902	602,017	692,255	520,918	7,480,668
Medical goods	389,962	364,821	419,574	394,403	435,917	435,993	477,475	424,215	408,074	446,660	446,351	541,936	417,495	5,208,914
Chemists	3,367,789	3,140,656	3,247,897	3,307,584	3,851,489	3,629,995	4,475,477	3,729,073	3,718,257	3,916,413	4,132,957	5,942,895	3,668,833	46,762,526
Optical goods	445,432	474,172	463,965	486,695	512,841	475,910	553,489	506,414	487,323	486,509	459,998	411,756	494,672	5,813,744
Cosmetic stores	351,455	375,693	369,194	416,846	469,810	411,218	457,447	440,671	421,654	465,673	613,751	1,018,541	385,108	5,845,606
Tobacconists	14,988	12,057	16,239	16,754	20,595	20,367	24,905	24,400	23,263	24,583	24,178	30,484	26,664	264,489
Florists	286,634	455,564	552,845	332,278	369,997	346,093	352,609	311,652	323,963	325,744	325,642	542,226	288,616	4,527,229
Artists' supplies	242,440	257,495	263,638	285,767	269,119	240,588	275,071	284,751	282,108	324,776	365,568	387,731	266,583	3,503,195
Antiques, art & stamps/coins	126,187	138,411	149,622	173,175	165,536	144,992	168,613	168,698	153,528	165,003	166,203	182,711	127,321	1,903,813
Pawn shops	2,901	2,018	2,951	3,101	3,209	3,073	3,229	3,447	3,370	3,685	3,879	5,910	3,544	41,416
Gift shops	1,093,027	1,318,299	1,233,526	1,195,123	1,293,961	1,357,809	1,514,973	1,553,700	1,379,816	1,474,940	1,910,235	2,849,485	1,147,851	18,229,738
Secondhand shops	15,301	16,318	27,195	17,888	20,439	20,209	21,574	20,800	20,206	21,387	21,694	23,526	18,739	249,975
Luggage & leather goods	111,607	113,214	99,258	101,854	115,027	124,438	136,306	119,727	108,579	116,818	131,736	173,770	104,039	1,444,766
Pet shops	748,944	950,309	740,374	728,630	808,862	750,655	818,766	807,213	770,475	812,871	795,270	870,582	776,910	9,630,917
Religious goods	5,650	8,534	7,582	9,786	12,294	12,503	13,716	13,593	12,011	10,384	7,778	7,537	6,935	122,653
Direct sales	3,828,813	3,706,671	3,749,016	3,573,569	3,828,368	3,452,683	3,799,478	3,500,674	3,648,637	4,044,664	3,584,185	3,793,509	3,547,575	44,229,029
Miscellaneous & speciality shops	2,764,050	2,622,280	2,951,069	2,941,379	3,980,922	2,960,859	3,339,289	4,006,902	3,291,326	2,888,099	3,306,818	3,660,350	2,933,532	38,882,825
<b>Other retail</b>	<b>20,498,268</b>	<b>19,974,097</b>	<b>20,547,261</b>	<b>22,584,985</b>	<b>23,142,547</b>	<b>21,080,398</b>	<b>24,424,014</b>	<b>23,472,411</b>	<b>22,391,315</b>	<b>22,667,664</b>	<b>24,279,959</b>	<b>31,388,143</b>	<b>20,851,108</b>	<b>276,803,902</b>
<b>Automotive Fuels</b>	<b>17,594,691</b>	<b>17,726,294</b>	<b>19,560,945</b>	<b>18,362,097</b>	<b>20,379,628</b>	<b>19,765,733</b>	<b>21,682,964</b>	<b>20,432,217</b>	<b>19,977,476</b>	<b>20,068,968</b>	<b>19,453,192</b>	<b>19,700</b>		

Table 3A Card expenditure statistics (not seasonally adjusted)

Number of credit card transactions

Detailed sector breakdown - services sectors (not seasonally adjusted)

	January 2013	February 2013	March 2013	April 2013	May 2013	June 2013	July 2013	August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	Total (latest 12 months)
Auto rental	397,588	373,185	444,025	458,184	522,338	489,944	568,433	543,062	485,611	473,719	405,564	378,236	396,858	5,539,159
Auto parts & accessories	726,954	773,782	779,557	808,033	818,781	757,895	840,498	769,158	727,202	749,248	737,727	675,823	731,647	9,169,351
Auto services	1,446,372	1,794,951	1,591,231	1,588,090	1,840,875	1,805,694	1,940,151	1,744,976	1,873,939	2,037,002	1,966,855	1,848,561	1,878,503	21,910,828
Auto repair shops	814,578	880,247	923,453	856,560	916,930	869,571	964,830	887,079	872,674	897,179	858,596	773,682	873,209	10,574,010
Service stations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vehicle sales	498,907	592,022	589,945	600,366	623,701	582,632	642,726	594,801	582,371	552,130	503,874	447,933	526,409	6,838,910
<b>Vehicle Sales &amp; Services</b>	<b>3,884,399</b>	<b>4,414,187</b>	<b>4,328,211</b>	<b>4,311,233</b>	<b>4,722,625</b>	<b>4,505,736</b>	<b>4,956,638</b>	<b>4,539,076</b>	<b>4,541,797</b>	<b>4,709,278</b>	<b>4,472,616</b>	<b>4,124,235</b>	<b>4,406,626</b>	<b>54,032,258</b>
Restaurants	11,828,281	13,440,609	13,789,048	14,268,412	15,755,368	15,229,409	16,863,448	16,623,470	15,801,604	16,388,914	15,858,167	15,937,174	14,497,422	184,453,045
Public houses	1,914,007	2,258,748	2,257,454	2,449,348	2,822,324	2,647,743	3,110,038	2,979,687	2,745,144	2,684,763	2,631,824	2,993,454	2,507,341	32,087,868
Catering services	381,405	417,790	435,817	418,851	490,990	476,850	520,905	471,538	504,396	550,595	551,530	522,021	502,140	5,863,423
Video stores	208,123	225,096	223,571	177,795	211,623	207,425	236,033	238,633	260,410	253,977	259,755	257,361	291,986	2,843,665
Cinema, theatre & dance	2,149,401	1,906,557	1,615,358	1,797,455	1,962,841	1,643,893	1,749,483	1,906,702	1,647,853	2,093,374	2,277,896	2,317,580	2,081,910	23,000,902
Concerts & entertainers	42,355	54,817	53,441	54,841	55,232	52,200	50,850	60,150	55,633	70,775	69,054	65,612	53,303	695,908
Tourist attractions	222,692	330,841	319,761	552,456	619,599	564,750	829,470	1,016,178	587,624	510,639	319,256	315,830	259,559	6,225,963
Amusement parks	18,817	45,820	31,082	77,591	75,869	67,812	101,739	159,874	69,718	67,845	35,059	25,533	20,430	778,372
Aquariums	12,088	16,817	14,228	28,967	26,124	24,764	34,775	46,964	24,187	21,257	14,471	13,400	14,041	279,995
Sports & games establishments	2,769,753	2,585,815	2,669,667	2,656,062	2,470,431	2,109,328	2,409,896	2,358,234	2,417,377	2,452,705	2,402,197	3,601,297	3,409,375	31,542,384
Professional sports clubs	115,931	103,578	96,796	125,093	159,320	101,822	144,167	143,750	121,256	119,270	123,279	150,241	118,217	1,506,789
Gambling	4,817,393	4,403,324	4,673,074	4,035,780	4,714,783	4,062,450	4,452,755	4,406,338	4,934,217	5,108,341	4,956,463	5,810,300	5,726,962	57,284,787
Personal services	429,948	379,051	399,566	239,267	322,970	290,843	325,713	301,968	284,495	288,351	265,324	303,603	241,369	3,642,520
Miscellaneous entertainment	529,284	550,840	583,266	640,859	660,977	728,678	729,031	639,812	651,210	555,754	458,249	588,093	7,391,023	
<b>Entertainment</b>	<b>25,439,478</b>	<b>26,719,703</b>	<b>27,162,129</b>	<b>27,522,777</b>	<b>30,347,728</b>	<b>28,084,266</b>	<b>31,557,950</b>	<b>31,442,517</b>	<b>30,093,726</b>	<b>31,262,016</b>	<b>30,320,029</b>	<b>32,771,655</b>	<b>30,312,148</b>	<b>357,596,644</b>
<b>Hotels</b>	<b>3,591,648</b>	<b>4,298,762</b>	<b>4,194,928</b>	<b>4,629,392</b>	<b>4,900,990</b>	<b>4,768,431</b>	<b>5,218,476</b>	<b>4,863,882</b>	<b>4,682,612</b>	<b>4,840,124</b>	<b>4,467,429</b>	<b>4,088,300</b>	<b>4,083,032</b>	<b>55,036,358</b>
Airlines	1,715,501	1,476,549	1,617,420	1,604,131	1,649,270	1,513,849	1,547,170	1,494,484	1,723,032	1,593,212	1,338,321	1,076,908	1,793,149	18,427,495
Airport terminals	18,356	20,942	21,918	27,018	31,822	36,935	49,342	42,104	39,687	37,187	28,978	26,467	30,805	393,205
Railways	5,002,088	5,027,834	5,300,173	5,540,668	5,851,360	5,594,415	6,086,672	5,318,403	5,860,525	6,167,437	5,935,621	5,470,311	5,395,775	67,549,194
Buses	516,806	592,210	612,654	618,037	705,755	704,617	772,351	687,817	779,826	780,117	747,833	641,808	699,472	8,342,497
Sea travel	107,549	119,190	123,407	129,327	179,664	170,911	198,375	205,810	152,438	139,008	117,598	108,514	129,609	1,773,851
Travel agents	1,976,236	1,774,412	1,816,261	1,611,842	1,954,532	1,825,848	1,913,479	1,677,311	1,714,068	1,858,481	1,624,009	1,493,578	2,139,052	21,402,873
Timeshares	39,343	20,348	34,470	27,273	17,792	16,645	18,896	20,169	15,865	19,255	17,274	17,424	27,484	252,895
Camping grounds	99,259	129,773	137,458	207,035	256,300	248,568	336,029	351,884	192,332	138,217	74,780	65,531	108,435	2,246,342
Miscellaneous travel	701,819	801,544	819,241	847,934	918,469	886,770	955,758	895,220	886,976	918,403	852,825	814,053	794,911	10,372,104
<b>Travel</b>	<b>10,176,957</b>	<b>9,962,802</b>	<b>10,483,002</b>	<b>10,613,265</b>	<b>11,564,964</b>	<b>10,998,558</b>	<b>11,878,072</b>	<b>10,693,202</b>	<b>11,344,749</b>	<b>11,651,317</b>	<b>10,737,239</b>	<b>9,714,594</b>	<b>11,118,692</b>	<b>130,760,456</b>
Telegraph services / Wire transfer money order	3,338	7,457	3,538	3,329	9,627	12,125	8,853	10,710	3,562	14,162	12,789	14,129	15,188	115,469
Insurance services	1,628,442	1,531,841	1,738,545	1,647,218	1,736,851	1,623,387	1,990,189	1,825,786	1,817,639	1,777,630	1,495,708	1,433,304	1,629,910	20,248,008
FIs - cash disbursements (auto & manual)	19,231	20,521	21,269	21,240	22,838	20,811	21,056	17,902	19,838	20,716	17,252	13,429	15,639	232,511
FIs - merchandise & services	460,652	420,123	482,500	422,686	458,502	448,319	383,972	367,453	370,040	382,694	367,261	367,935	390,220	4,861,705
Non-FIs - foreign currency, travellers' cheques	54,459	63,414	69,922	84,043	95,817	94,819	117,080	110,369	109,358	73,686	53,056	53,897	56,886	982,347
Security brokers and dealers	15,995	13,627	13,755	31,121	13,042	12,388	10,116	9,218	9,663	10,294	10,311	9,894	10,758	154,187
Tax preparation services	309	242	257	236	208	174	165	158	160	153	150	121	203	2,227
Tax payments	77,603	3,688	21,261	18,384	4,768	4,102	5,687	5,410	15,128	4,248	3,859	3,900	3,494	93,929
Fines, bail and bond payments	62,671	68,635	62,787	60,268	70,418	63,179	71,377	68,253	66,050	75,357	71,201	69,803	71,855	819,183
Miscellaneous financial	63,795	73,843	72,632	87,636	107,240	87,148	97,891	97,862	83,017	84,951	77,303	66,068	71,097	1,006,688
<b>Financial</b>	<b>2,386,495</b>	<b>2,203,391</b>	<b>2,486,466</b>	<b>2,376,161</b>	<b>2,519,311</b>	<b>2,366,452</b>	<b>2,706,386</b>	<b>2,513,121</b>	<b>2,494,455</b>	<b>2,443,891</b>	<b>2,108,890</b>	<b>2,032,480</b>	<b>2,265,250</b>	<b>28,516,254</b>

Table 3A Card expenditure statistics (not seasonally adjusted)

Number of credit card transactions

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

	January 2013	February 2013	March 2013	April 2013	May 2013	June 2013	July 2013	August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	Total (latest 12 months)
Telecoms	2,047,352	1,788,471	1,926,370	2,008,061	1,952,321	1,863,297	2,030,451	1,957,400	1,991,756	2,037,282	1,932,087	1,992,186	1,957,337	23,437,019
Utilities	255,081	248,441	449,284	384,438	397,801	355,259	385,297	355,440	372,424	404,266	361,679	358,992	395,102	4,468,423
Contractors (residential & commercial)	253,465	265,390	257,518	267,615	272,941	249,244	280,760	263,823	272,471	301,694	287,437	238,202	264,917	3,222,012
Gardening services	31,981	36,966	49,193	68,914	82,824	67,952	61,476	51,862	46,834	47,954	47,483	61,863	34,612	657,933
Veterinary services	573,093	643,510	553,594	584,575	607,799	579,700	662,903	663,843	617,063	654,717	605,735	590,999	618,075	7,382,513
Photocopying & printing	321,237	293,311	265,328	286,438	261,551	241,239	253,464	249,200	273,726	310,710	320,936	344,367	298,378	3,398,648
Photographic studios	91,823	99,267	99,736	104,091	116,518	122,589	144,646	109,804	108,821	145,031	150,555	137,012	88,093	1,426,163
Beauty & barber shops	1,315,628	1,370,428	1,454,447	1,503,101	1,615,705	1,556,995	1,716,842	1,607,502	1,523,249	1,573,468	1,609,096	2,041,008	1,458,788	19,030,629
Employment agencies	27,266	26,870	31,346	30,436	27,665	25,191	29,770	28,316	26,477	29,037	26,698	23,239	22,428	327,473
Counselling services	8,242	5,697	6,922	6,498	6,157	6,078	6,617	6,270	6,485	6,576	5,798	4,636	5,896	73,630
Legal services	73,763	38,822	59,789	57,342	76,349	37,594	78,636	40,894	73,516	60,488	41,321	66,712	58,778	690,241
Laundry & cleaning	160,545	156,858	164,799	183,297	201,407	200,717	222,004	188,185	196,271	206,888	193,682	181,537	183,012	2,278,657
Funeral services	12,637	12,138	12,915	12,921	12,957	11,543	12,360	11,059	10,783	12,250	11,806	11,689	12,826	145,247
Medical services	1,180,284	1,232,490	1,159,297	1,141,235	1,249,898	1,172,932	1,274,330	1,154,617	1,194,498	1,328,013	1,263,840	1,127,482	1,309,962	14,608,594
Moving & courier services	332,390	359,231	372,815	386,953	431,937	418,551	435,212	381,354	391,457	448,352	435,760	418,601	386,531	4,866,754
Repair shops (not auto)	158,078	144,362	63,821	58,123	63,663	57,418	66,113	61,440	60,133	66,033	65,551	63,803	66,667	837,127
Accounting services	41,368	33,726	31,420	28,230	28,707	26,774	29,496	32,711	35,968	38,928	37,146	36,013	45,387	404,506
Advertising, consultancy & PR	76,357	82,761	78,709	98,742	90,001	79,670	86,779	82,752	79,424	82,082	83,131	61,132	70,899	976,082
Computer programming	1,382,778	1,180,949	1,306,286	1,260,313	1,350,347	1,257,317	1,352,741	1,249,594	1,397,593	1,504,643	1,590,037	2,009,671	1,362,008	16,821,499
Farming services	95,480	114,280	96,751	105,026	108,725	100,834	107,924	99,169	98,637	102,921	105,644	120,129	103,931	1,263,971
Miscellaneous professional services	971,040	988,087	875,676	949,812	945,189	865,059	930,223	900,722	946,325	967,131	926,776	875,755	935,356	11,106,111
Engineering services	59,618	56,561	48,141	56,881	52,044	51,699	58,159	51,674	50,428	55,696	50,653	44,337	50,440	626,713
Marina services	31,065	33,835	40,659	65,685	76,424	74,297	107,982	101,596	62,551	46,742	36,912	36,047	34,776	717,506
Wrecking & salvage yards	3,677	3,962	3,670	3,886	4,284	4,059	4,443	3,982	3,633	3,894	3,365	2,530	3,544	45,252
Pest control	2,518	2,342	2,833	2,857	3,168	2,899	3,939	3,599	2,996	3,426	2,786	2,363	2,526	35,734
Educational establishments	653,923	642,538	597,361	517,258	567,916	537,608	542,482	455,560	785,644	752,379	704,570	571,025	776,327	7,450,668
Child care services	18,793	21,518	18,347	19,930	18,394	15,590	17,279	18,590	17,732	21,442	18,613	18,333	23,664	229,432
Social, political & religious organisations	964,535	903,243	1,228,690	1,025,691	1,356,107	1,234,677	1,345,963	1,277,436	1,363,567	1,347,088	1,526,509	1,327,738	1,183,485	15,120,194
Government services	2,102,952	2,113,236	2,130,631	2,186,840	2,362,713	2,258,583	2,449,924	2,244,558	2,298,025	2,412,727	2,221,893	2,103,513	2,408,356	27,190,999
Miscellaneous services	1,485,977	1,454,452	1,368,082	2,240,045	1,379,833	1,299,076	1,467,129	1,327,713	1,337,170	1,416,482	1,425,366	1,968,180	1,412,100	18,095,628
Commercial equipment	389,315	385,808	902,142	878,844	926,106	854,846	910,074	892,327	979,572	1,015,092	995,875	948,365	987,945	10,676,996
Other services	15,122,261	14,739,550	15,656,572	16,524,078	16,647,451	15,629,287	17,075,418	15,872,992	16,625,229	17,403,432	17,088,740	17,787,459	16,562,146	197,612,354
<b>Total services</b>	<b>60,601,238</b>	<b>62,338,395</b>	<b>64,311,308</b>	<b>65,976,906</b>	<b>70,703,069</b>	<b>66,352,730</b>	<b>73,392,940</b>	<b>69,924,790</b>	<b>69,782,568</b>	<b>72,310,058</b>	<b>69,194,943</b>	<b>70,518,723</b>	<b>68,747,894</b>	<b>823,554,324</b>
<b>TOTAL</b>	<b>186,823,777</b>	<b>183,838,145</b>	<b>194,528,155</b>	<b>193,739,411</b>	<b>216,328,629</b>	<b>205,278,279</b>	<b>231,087,375</b>	<b>214,382,708</b>	<b>212,830,944</b>	<b>219,808,091</b>	<b>223,264,099</b>	<b>250,471,267</b>	<b>207,496,933</b>	<b>2,553,054,036</b>

Table 3B Card expenditure statistics (not seasonally adjusted)

Value of credit card transactions

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

£	January 2013	February 2013	March 2013	April 2013	May 2013	June 2013	July 2013	August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	Total (latest 12 months)
Supermarkets	1,621,446,256	1,545,781,174	1,722,257,822	1,521,647,858	1,828,454,442	1,738,759,991	1,975,026,227	1,780,535,367	1,835,642,675	1,826,140,750	1,976,965,597	2,452,034,549	1,669,391,820	21,872,638,272
Bakers & dairies	2,987,488	3,557,355	3,527,071	3,500,534	3,830,121	3,687,989	3,936,029	3,765,017	3,844,846	4,080,205	4,137,032	4,655,329	3,436,605	45,949,133
Sweet stores	3,920,053	4,962,538	8,496,113	6,138,800	5,533,411	5,645,055	5,933,110	6,057,438	5,752,280	6,948,075	9,982,186	18,355,834	4,840,433	88,645,273
Miscellaneous foodstores	81,828,310	86,010,954	92,452,646	92,968,404	102,574,296	97,502,263	106,766,414	96,957,522	96,137,345	101,797,668	103,777,264	129,511,241	95,640,387	1,202,096,404
Off-licences	29,847,994	35,011,732	39,053,628	37,803,793	44,608,902	43,211,861	42,126,992	39,418,830	35,823,568	40,227,043	49,800,057	62,836,919	31,686,134	501,609,459
Food & drink	1,740,030,101	1,675,323,753	1,865,787,280	1,662,059,389	1,985,001,172	1,888,807,159	2,133,788,772	1,926,725,174	1,977,200,714	1,979,193,741	2,144,662,136	2,667,393,872	1,804,995,379	23,710,938,541
Department stores	346,409,599	294,176,461	334,410,851	363,107,039	368,555,169	396,573,048	385,713,017	362,795,403	385,313,303	403,925,107	513,436,969	617,716,671	381,422,432	4,807,145,470
Discount stores	74,344,957	69,073,683	78,256,991	81,807,001	87,761,247	83,185,041	93,143,354	90,717,837	89,962,301	98,496,565	119,700,804	126,666,687	86,406,756	1,105,178,267
Catalogues	86,244,284	82,641,133	92,024,567	51,960,204	114,659,084	109,051,137	122,983,156	129,933,825	123,648,231	144,816,925	160,948,175	155,551,854	145,585,238	1,433,803,529
Miscellaneous mixed	87,687,720	89,036,655	93,488,912	101,408,357	101,466,001	96,375,468	107,701,418	100,711,076	112,516,978	120,250,942	135,799,913	163,599,865	93,489,643	1,315,845,228
Mixed business	594,687,170	534,927,932	598,181,321	598,282,601	672,441,501	685,184,694	709,540,945	684,158,141	711,440,813	767,489,539	929,885,861	1,063,535,077	706,904,069	8,661,972,494
Men's clothing	41,983,276	35,881,550	37,182,866	40,893,213	46,327,588	49,982,626	48,819,483	42,206,821	42,618,206	43,264,473	43,781,987	55,969,042	42,801,660	529,799,515
Women's clothing	116,096,775	114,443,936	122,573,368	140,332,664	143,483,780	145,849,930	157,084,027	126,516,213	145,125,199	150,301,633	155,636,178	182,627,083	120,564,248	1,704,538,259
Family clothing	314,396,458	319,737,139	334,971,717	370,794,182	405,248,830	387,382,054	453,853,771	384,478,025	417,711,966	454,897,046	494,323,460	615,513,650	354,648,170	4,993,560,010
Miscellaneous clothing	33,187,414	33,993,154	36,573,064	43,081,260	45,022,939	44,343,510	46,445,488	41,333,717	44,669,715	41,299,095	37,343,227	38,634,749	25,915,940	478,655,858
Shoe shops	73,339,458	59,628,695	59,944,947	78,019,389	81,357,951	82,692,282	88,211,355	88,292,622	90,404,191	96,315,477	94,647,789	113,054,991	77,521,102	1,009,140,707
Clothing	579,003,381	563,654,474	590,295,962	673,120,708	721,441,088	710,260,402	794,514,124	682,827,398	740,529,277	786,077,724	825,732,641	1,005,799,515	621,451,036	8,715,694,349
Furniture stores	298,867,483	264,568,189	269,115,626	272,881,092	272,648,405	243,750,116	267,215,329	265,899,809	282,815,434	312,230,161	308,011,466	281,842,932	324,562,565	3,365,541,124
Household appliance stores	128,558,347	115,012,756	120,072,876	120,993,389	121,958,498	114,823,418	121,898,926	116,698,471	118,613,404	131,710,682	136,155,284	139,037,551	134,974,982	1,491,950,237
Electronic stores	216,062,302	179,452,798	176,413,858	174,158,957	179,123,727	164,272,340	189,834,857	192,328,858	205,051,339	208,180,828	235,837,084	335,296,699	229,354,346	2,469,305,691
DIY stores	382,754,110	388,762,456	407,019,555	457,392,913	520,485,014	464,217,447	491,506,978	472,067,010	452,575,335	493,006,720	458,296,139	410,702,299	444,770,223	5,460,802,089
Floor covering stores	53,064,478	57,596,462	56,900,810	56,190,006	59,401,802	54,831,706	60,126,693	60,885,210	65,218,205	69,905,671	72,060,246	54,884,112	59,281,567	71,194,470
Garden centres	34,549,470	44,428,984	62,691,140	103,790,061	133,927,496	104,248,864	88,961,303	67,983,243	61,024,743	59,522,023	60,229,499	71,294,487	40,489,849	898,591,692
Miscellaneous household	116,128,468	109,633,990	113,864,935	126,108,539	127,546,772	129,799,629	140,593,528	127,211,697	137,389,669	147,735,226	149,629,080	183,530,479	138,559,364	1,631,602,908
Household	1,229,984,962	1,159,455,635	1,205,138,800	1,311,514,957	1,415,091,714	1,275,943,520	1,360,137,614	1,302,874,298	1,315,688,129	1,422,291,311	1,420,218,798	1,476,588,559	1,371,992,876	16,036,936,211
Books, newspapers & magazines	56,785,819	52,810,345	51,496,650	52,744,737	62,330,988	49,716,410	56,324,071	63,505,033	59,810,394	64,013,718	68,678,141	92,171,182	57,581,933	731,183,602
Record shops	9,746,411	7,950,570	7,050,689	10,097,282	5,795,887	5,367,075	6,117,753	5,957,592	5,984,066	6,685,616	9,233,499	23,471,988	6,126,779	99,838,796
Music shops	16,701,995	16,398,938	16,802,149	28,070,051	15,795,668	14,524,896	16,314,444	16,261,607	17,092,818	18,033,453	19,640,832	23,997,885	18,292,708	221,225,449
Hobbies, toys & games	22,540,950	23,632,189	23,146,518	22,741,770	23,421,616	22,541,406	25,658,041	23,943,411	28,039,590	30,568,731	53,673,579	81,186,804	28,048,564	386,602,219
Photographic	22,798,379	18,302,050	26,451,457	22,686,051	25,766,294	23,137,803	25,796,688	24,584,696	23,128,342	22,854,492	23,800,804	25,419,069	22,078,820	284,006,566
Handicraft	8,677,344	8,071,851	8,112,011	8,014,569	9,145,184	7,507,726	8,083,973	9,132,804	8,423,992	9,348,560	9,546,814	8,294,002	8,652,078	102,333,564
Sports shops	162,508,285	146,419,225	157,957,997	177,294,028	195,477,579	183,351,381	219,500,061	211,983,799	188,071,001	172,655,595	176,539,010	204,501,874	165,856,660	2,199,608,210
Jewellers	97,111,802	102,288,425	107,462,201	109,265,148	113,534,613	118,113,120	129,609,708	123,339,836	117,248,386	115,855,519	136,862,635	219,342,983	105,429,256	1,498,351,830
Computer software	66,604,813	63,575,669	64,505,189	113,362,411	57,984,021	54,634,496	59,495,506	55,450,356	57,180,822	57,519,585	59,220,658	65,590,821	55,800,572	764,320,106
Medical goods	13,583,743	14,385,368	15,545,803	13,501,955	15,954,507	15,374,004	16,873,314	14,962,582	14,294,402	16,668,446	17,341,823	19,924,668	14,780,274	189,607,146
Chemists	69,226,337	66,320,495	69,944,968	70,781,139	83,136,887	78,199,091	96,280,059	80,842,060	78,376,484	90,980,415	109,358,015	165,396,321	76,191,697	1,065,807,631
Optical goods	64,994,242	71,190,623	70,031,534	73,785,320	76,696,549	70,524,385	80,809,046	75,288,827	72,094,264	73,236,058	68,280,778	57,426,905	74,029,362	863,393,651
Cosmetic stores	20,732,439	21,899,854	22,327,423	23,309,165	36,892,642	25,407,223	27,054,569	25,063,710	25,150,873	28,474,809	35,632,076	53,178,212	22,491,160	346,881,716
Tobacconists	1,001,682	857,022	1,116,639	1,185,223	1,444,374	1,332,919	1,674,915	1,535,684	1,428,698	1,472,360	1,562,859	2,015,210	1,815,835	17,241,738
Florists	14,003,277	21,351,568	24,330,955	17,257,453	19,716,432	17,717,734	18,125,275	16,022,331	16,688,068	16,878,470	16,635,720	25,286,535	14,545,071	224,555,612
Artists' supplies	11,605,141	12,017,844	12,873,320	13,495,588	13,699,275	12,570,799	13,776,852	13,538,409	14,173,078	15,901,712	16,831,499	16,784,332	12,558,292	168,221,000
Antiques, art & stamps/coins	21,446,574	22,328,373	26,233,826	26,132,504	26,986,000	26,493,631	25,854,937	23,782,941	27,251,363	30,028,725	29,159,910	29,020,834	21,275,050	314,548,094
Pawn shops	734,035	352,576	676,576	700,402	763,529	698,606	794,358	986,309	962,519	904,955	903,890	1,269,842	934,616	9,948,178
Gift shops	37,700,009	42,461,994	43,375,252	43,303,542	47,922,775	47,848,456	54,411,222	55,689,070	50,711,474	56,473,607	72,433,071	87,265,726	40,217,169	642,122,358
Secondhand shops	1,879,255	2,098,704	3,268,875	2,168,434	2,603,870	2,433,203	2,439,989	2,045,305	2,205,427	2,525,613	2,283,768	2,415,751	2,147,096	28,636,035
Luggage & leather goods	16,332,542	14,453,971	14,228,644	15,164,488	16,650,938	20,137,383	19,574,066	15,563,992	15,763,536	16,767,854	17,588,930	24,122,778	13,972,162	203,988,742
Pet shops	32,330,													

Table 3B Card expenditure statistics (not seasonally adjusted)

Value of credit card transactions

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

£	January 2013	February 2013	March 2013	April 2013	May 2013	June 2013	July 2013	August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	Total (latest 12 months)
Auto rental	44,476,171	41,403,733	51,309,951	54,817,631	71,995,250	64,712,818	79,279,170	76,778,639	55,448,702	51,466,513	42,836,496	42,360,189	43,363,738	675,772,830
Auto parts & accessories	116,942,785	123,998,136	124,309,797	125,609,513	129,573,692	120,393,503	131,308,164	119,171,133	116,788,003	121,861,877	118,758,944	106,251,114	117,824,449	1,455,848,325
Auto services	39,864,449	39,688,459	44,655,107	43,583,607	48,991,651	47,174,244	50,012,157	44,662,447	47,199,044	48,414,282	45,534,190	41,257,536	45,457,360	546,630,084
Auto repair shops	201,776,265	222,839,946	232,350,133	211,574,829	227,548,216	216,638,656	233,720,829	218,189,327	219,233,646	224,924,662	215,001,488	194,655,690	219,584,718	2,636,262,140
Service stations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vehicle sales	180,831,223	221,367,971	219,371,727	212,880,390	215,925,551	203,181,603	220,123,258	206,410,088	217,688,216	204,435,326	185,397,370	162,997,349	201,904,064	2,471,682,913
<b>Vehicle Sales &amp; Services</b>	<b>583,890,893</b>	<b>649,298,245</b>	<b>671,996,715</b>	<b>648,465,970</b>	<b>694,034,360</b>	<b>652,100,824</b>	<b>714,443,578</b>	<b>665,211,634</b>	<b>656,357,611</b>	<b>651,102,660</b>	<b>607,528,488</b>	<b>547,521,878</b>	<b>628,134,329</b>	<b>7,786,196,292</b>
Restaurants	422,143,311	491,742,193	507,262,724	530,040,458	568,947,092	559,448,303	599,240,747	588,760,785	563,149,577	576,639,385	566,035,108	636,264,292	491,736,841	6,679,267,505
Public houses	75,264,349	87,953,693	89,963,282	102,217,292	110,886,994	104,979,349	120,161,745	116,324,326	108,084,387	104,953,621	103,179,808	136,068,050	92,669,162	1,277,441,709
Catering services	41,680,402	46,844,895	51,509,759	43,778,484	56,277,811	54,042,683	57,395,198	51,822,679	51,080,624	56,972,593	57,894,643	60,128,107	51,331,696	639,079,172
Video stores	2,545,719	2,490,567	2,673,429	2,520,170	2,534,087	2,423,323	2,688,000	2,610,903	3,022,377	2,849,915	3,273,662	2,903,900	3,171,342	33,161,675
Cinema, theatre & dance	126,822,636	127,467,427	136,891,439	129,989,934	135,625,522	114,821,169	114,542,932	108,460,203	116,076,033	158,858,206	157,457,515	159,509,598	123,753,894	1,583,453,872
Concerts & entertainers	3,471,472	4,123,508	4,399,991	3,929,688	8,406,313	4,439,020	4,245,081	6,336,792	6,145,253	8,039,076	7,310,991	5,719,691	4,538,866	67,634,270
Tourist attractions	15,003,832	18,753,900	21,690,708	29,442,205	36,179,014	33,185,504	46,303,056	49,674,696	29,390,746	27,178,224	17,829,140	18,349,724	19,084,206	347,061,123
Amusement parks	1,238,092	2,236,664	1,828,390	3,776,729	4,376,044	4,096,921	5,852,279	8,228,465	3,537,175	3,501,600	1,835,396	1,319,257	1,290,503	41,879,423
Aquariums	706,116	839,833	792,107	1,394,861	1,329,719	1,256,684	1,725,128	2,054,232	1,123,131	985,945	760,769	783,618	780,599	13,826,626
Sports & games establishments	90,429,706	84,455,093	101,700,956	106,512,798	134,895,861	121,081,156	95,593,125	84,665,760	91,806,370	86,976,404	88,013,877	109,082,265	101,364,918	1,206,148,583
Professional sports clubs	9,645,812	8,641,805	9,013,658	12,767,584	27,585,715	13,433,154	14,597,146	10,680,687	10,503,648	10,436,277	11,740,404	13,971,290	13,533,792	156,905,160
Gambling	114,348,883	98,053,536	113,804,857	103,343,295	105,105,025	90,142,811	98,281,746	98,570,796	107,840,099	95,324,837	103,894,222	111,809,174	112,549,339	1,238,719,737
Personal services	20,952,524	17,283,036	19,956,083	15,467,515	18,623,068	17,245,146	18,735,207	17,433,468	18,102,236	18,993,291	19,475,913	22,303,456	18,271,902	221,890,321
Miscellaneous entertainment	200,654,575	184,154,793	194,758,963	191,014,766	207,348,188	187,776,973	177,522,852	179,375,410	200,259,833	208,234,101	187,891,875	129,982,776	205,500,931	2,253,821,461
<b>Entertainment</b>	<b>1,124,907,429</b>	<b>1,175,040,943</b>	<b>1,256,246,346</b>	<b>1,276,195,779</b>	<b>1,418,120,453</b>	<b>1,308,372,196</b>	<b>1,356,884,242</b>	<b>1,324,999,202</b>	<b>1,310,121,489</b>	<b>1,359,943,475</b>	<b>1,326,593,323</b>	<b>1,408,195,198</b>	<b>1,239,577,991</b>	<b>15,760,290,637</b>
<b>Hotels</b>	<b>573,907,029</b>	<b>667,821,572</b>	<b>699,880,785</b>	<b>781,960,016</b>	<b>838,481,527</b>	<b>859,310,067</b>	<b>923,458,740</b>	<b>818,860,792</b>	<b>849,137,388</b>	<b>850,506,929</b>	<b>760,157,105</b>	<b>680,489,125</b>	<b>658,835,614</b>	<b>9,388,899,660</b>
Airlines	579,442,375	503,909,236	521,324,327	483,865,303	567,723,576	507,633,027	528,989,161	477,303,213	530,037,680	517,635,831	435,384,094	341,819,234	638,933,165	6,054,557,847
Airport terminals	2,638,248	2,324,977	2,958,637	3,314,426	3,724,832	3,964,086	4,952,878	3,817,449	3,806,174	3,496,326	3,020,289	2,822,851	2,663,397	40,866,322
Railways	247,164,424	212,785,916	216,427,449	233,506,306	240,220,127	230,413,938	245,229,841	210,931,344	250,727,312	259,009,420	244,761,368	255,455,673	266,222,709	2,865,691,403
Buses	22,542,937	24,367,655	26,699,013	26,605,579	30,726,803	31,086,944	34,442,519	30,736,039	32,574,954	30,032,612	27,294,113	23,790,684	25,639,862	343,996,777
Sea travel	35,617,257	36,833,336	38,598,653	38,018,115	56,672,734	47,053,531	51,169,625	56,522,918	40,110,216	40,675,774	36,473,261	31,097,343	44,534,300	517,759,806
Travel agents	614,892,516	516,904,820	572,506,329	567,097,490	691,699,748	634,992,600	653,050,917	559,443,151	493,044,290	502,624,688	410,113,864	384,013,997	665,320,401	6,650,812,295
Timeshares	6,770,571	3,085,286	7,282,867	5,868,907	3,449,554	3,114,270	3,420,579	3,470,401	2,091,593	3,405,543	3,087,805	3,002,997	4,431,798	45,711,600
Camping grounds	19,557,970	23,221,735	24,723,496	26,958,090	34,578,873	36,616,205	42,129,566	35,831,057	19,993,046	17,349,577	22,134,385	21,403,697	21,239,565	326,179,292
Miscellaneous travel	50,823,634	51,876,714	54,989,544	60,069,339	69,721,696	67,656,590	68,413,559	60,447,230	54,679,127	56,297,640	51,708,150	46,676,600	57,605,079	699,920,268
<b>Travel</b>	<b>1,579,449,932</b>	<b>1,375,109,675</b>	<b>1,465,490,315</b>	<b>1,445,302,555</b>	<b>1,698,517,943</b>	<b>1,562,531,191</b>	<b>1,631,798,645</b>	<b>1,438,502,802</b>	<b>1,427,064,392</b>	<b>1,430,527,411</b>	<b>1,233,977,329</b>	<b>1,110,083,076</b>	<b>1,726,590,276</b>	<b>17,545,495,610</b>
Telegraph services / Wire transfer money order	788,516	1,277,096	834,253	845,626	1,594,962	1,610,543	1,332,401	1,590,361	782,516	1,841,109	1,657,611	1,720,898	1,864,964	16,952,340
Insurance services	280,193,804	272,367,815	311,361,097	297,003,444	298,516,370	279,304,271	337,540,202	311,283,349	314,343,426	309,066,350	264,979,364	248,459,725	280,792,392	3,525,017,805
FIs - cash disbursements (auto & manual)	10,802,834	10,472,233	10,829,256	11,718,325	13,820,450	10,402,370	11,138,855	11,535,460	9,609,002	9,832,705	8,224,051	7,414,987	9,424,196	124,421,890
FIs - merchandise & services	59,870,044	59,130,955	61,844,678	58,006,854	61,344,889	59,602,531	45,460,371	41,488,112	42,931,713	45,099,596	40,535,849	38,877,817	44,820,062	599,143,427
Non-FIs - foreign currency, travellers' cheques	20,362,152	23,495,527	25,159,725	31,796,267	38,880,346	40,290,238	54,524,275	51,818,987	46,189,664	29,724,529	19,485,368	19,706,962	22,070,067	403,141,955
Security brokers and dealers	6,529,714	5,928,161	5,336,155	9,390,349	5,267,318	4,875,531	4,189,448	3,713,863	4,168,141	4,935,248	4,471,505	4,256,617	4,992,289	61,524,625
Tax preparation services	154,662	55,433	88,735	83,771	87,646	78,684	109,340	65,658	81,151	73,053	88,168	72,637	115,217	999,493
Tax payments	90,013,692	199,227	20,627,230	14,221,983	254,680	226,232	289,170	248,285	14,197,319	252,734	213,504	216,430	186,354	51,133,148
Fines, bail and bond payments	9,652,173	10,750,219	9,409,790	8,923,348	10,607,750	9,643,313	10,467,846	10,349,969	10,045,380	11,558,014	11,144,477	10,735,192	11,898,936	125,534,234
Miscellaneous financial	11,815,254	13,625,154	12,662,633	13,635,886	19,143,786	14,540,724	15,843,273	16,721,850	14,224,841	14,672,093	13,939,517	11,567,958	14,658,959	175,446,674
<b>Financial</b>	<b>490,182,845</b>	<b>397,301,820</b>	<b>458,153,552</b>	<b>445,625,853</b>	<b>449,518,197</b>	<b>420,574,437</b>	<b>480,895,181</b>	<b>448,815,894</b>	<b>456,583,153</b>	<b>427,255,431</b>	<b>364,739,414</b>	<b>343,029,223</b>	<b>390,823,436</b>	<b>5,083,315,591</b>

Table 3B Card expenditure statistics (not seasonally adjusted)

Value of credit card transactions

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

£	January 2013	February 2013	March 2013	April 2013	May 2013	June 2013	July 2013	August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	Total (latest 12 months)
Telecoms	87,785,255	80,750,789	81,006,548	81,752,897	86,217,569	80,832,382	88,500,373	86,233,671	89,871,129	97,593,362	91,605,961	92,488,707	92,435,243	1,049,288,631
Utilities	56,513,670	51,052,068	90,243,556	80,469,639	70,766,653	61,756,902	64,187,210	56,392,681	71,185,095	65,327,296	55,082,315	55,124,731	66,422,427	788,010,573
Contractors (residential & commercial)	71,227,830	75,309,056	75,618,960	73,969,739	82,275,212	75,711,516	83,751,304	79,291,180	84,729,261	91,393,171	89,360,957	75,210,216	81,295,735	967,916,307
Gardening services	3,502,267	4,429,002	5,488,265	6,416,217	8,959,384	6,671,929	6,123,235	5,262,106	5,904,809	4,306,455	5,950,008	4,230,527	3,610,208	67,352,145
Veterinary services	53,014,343	56,726,187	50,348,574	53,576,703	55,899,068	53,732,816	60,290,487	59,554,710	56,402,410	59,711,544	55,512,605	53,316,744	58,508,144	673,579,992
Photocopying & printing	42,090,285	41,111,193	36,791,687	34,509,303	36,185,090	34,053,063	34,713,686	35,640,936	36,851,687	41,641,113	39,811,281	36,458,049	37,280,743	445,047,831
Photographic studios	6,456,930	7,552,681	7,111,787	7,513,826	7,686,858	7,677,701	9,185,796	7,474,123	7,603,455	8,593,401	9,629,806	9,095,336	6,261,586	95,386,356
Beauty & barber shops	70,205,779	74,410,432	80,003,887	81,403,647	87,311,193	83,834,623	90,568,016	85,292,648	83,242,597	86,391,523	88,685,911	106,567,431	77,742,629	1,025,454,537
Employment agencies	20,826,985	23,932,455	28,516,933	24,565,085	24,782,463	24,631,882	28,902,730	26,933,153	25,761,253	29,767,087	27,872,176	24,922,636	19,759,846	310,347,699
Counselling services	1,658,444	1,123,208	1,169,968	1,142,244	1,154,998	864,173	950,697	1,236,494	1,044,845	1,072,618	1,145,066	1,038,653	1,335,256	13,278,220
Legal services	20,465,337	20,997,750	21,874,630	19,742,046	22,402,051	20,143,558	22,855,586	21,470,962	21,773,263	23,331,020	21,678,304	19,518,609	22,115,102	257,902,881
Laundry & cleaning	5,633,038	5,430,268	5,653,781	6,254,639	6,965,989	6,850,546	7,636,844	6,669,304	6,846,083	7,183,044	6,903,605	6,310,790	6,292,255	78,997,148
Funeral services	14,339,566	13,267,188	14,989,400	14,250,819	13,872,223	12,089,510	13,133,184	11,812,162	11,736,961	13,872,840	14,149,015	14,102,176	15,159,458	162,434,936
Medical services	157,928,083	166,469,885	162,507,666	156,414,951	173,254,864	162,313,183	175,069,265	156,517,872	161,718,614	184,229,180	175,464,791	153,067,271	174,090,678	2,001,118,220
Moving & courier services	36,372,502	35,248,356	39,054,373	38,605,999	41,158,875	40,876,389	45,508,150	39,098,386	39,844,087	45,875,203	42,301,459	40,823,203	41,338,663	489,733,143
Repair shops (not auto)	11,885,934	11,461,239	9,505,263	9,473,821	10,330,371	9,667,660	11,203,334	9,844,847	10,145,250	10,096,639	10,157,391	10,240,642	10,244,301	122,370,758
Accounting services	9,300,342	8,071,199	7,729,907	6,404,776	6,419,240	6,132,826	6,478,360	6,550,649	6,773,782	7,781,778	7,721,110	7,597,801	9,721,220	87,382,648
Advertising, consultancy & PR	8,820,898	9,191,051	9,009,806	9,908,015	9,951,409	8,327,609	9,146,672	7,834,617	8,203,546	8,593,682	8,028,212	6,512,091	8,178,067	102,884,777
Computer programming	86,551,846	75,082,966	85,189,202	80,399,058	120,760,312	84,867,513	87,158,397	100,476,099	89,075,528	96,470,856	98,253,750	117,895,489	89,030,660	1,124,659,830
Farming services	9,256,996	10,470,099	9,689,575	9,921,924	10,616,737	10,039,638	11,388,989	10,613,297	10,467,614	11,106,085	10,791,595	11,078,418	10,557,430	126,741,401
Miscellaneous professional services	154,928,487	162,398,755	150,334,786	154,716,945	166,440,535	153,800,917	163,085,183	163,781,037	175,021,105	163,073,409	145,174,348	135,820,634	167,379,520	1,901,027,174
Engineering services	16,894,351	17,408,454	15,669,638	17,678,626	16,335,663	15,264,447	16,556,080	15,188,188	14,812,211	16,285,307	14,613,272	13,625,452	14,707,616	188,144,954
Marina services	6,825,277	6,987,340	9,850,282	11,010,430	11,246,087	10,564,036	13,326,157	11,311,648	8,222,346	7,186,073	5,496,553	5,427,560	6,990,813	107,619,325
Wrecking & salvage yards	778,300	749,239	734,309	748,555	869,044	837,178	903,496	855,994	872,093	885,622	718,845	540,929	794,461	9,509,765
Pest control	567,516	541,268	641,358	572,521	619,393	472,808	596,394	544,015	619,276	593,733	505,576	460,647	524,890	6,691,879
Educational establishments	192,717,695	115,265,077	99,223,868	122,122,117	111,980,902	99,606,861	113,419,428	148,496,229	312,295,739	194,172,993	108,210,062	99,757,683	199,416,619	1,723,967,578
Child care services	1,943,982	2,160,174	2,017,328	2,106,675	2,262,509	2,188,780	2,490,953	2,178,294	2,265,255	2,472,815	2,241,838	2,138,260	2,651,321	27,174,202
Social, political & religious organisations	89,018,077	72,393,422	95,957,075	68,569,821	75,303,699	69,015,732	78,655,030	73,051,946	83,680,820	87,278,895	94,417,871	84,785,581	99,606,978	982,716,870
Government services	183,007,710	264,574,998	193,605,613	197,610,364	242,222,499	225,479,917	263,214,014	252,260,711	207,743,546	230,522,757	212,256,280	218,974,189	336,231,048	2,844,695,936
Miscellaneous services	94,826,659	91,160,717	81,286,634	121,437,741	83,678,601	77,539,522	88,144,010	81,376,749	87,775,118	87,308,740	85,045,871	98,638,690	84,484,050	1,067,876,443
Commercial equipment	86,513,548	93,478,987	124,472,573	119,548,348	130,456,044	124,084,698	132,251,768	125,950,579	128,015,165	139,801,934	132,417,825	117,595,887	130,031,013	1,498,104,826
Other services	1,601,858,932	1,599,205,503	1,595,297,237	1,612,817,491	1,718,385,535	1,569,930,315	1,729,394,828	1,689,195,287	1,850,503,943	1,823,920,175	1,661,203,659	1,623,365,032	1,874,197,980	20,347,416,985
<b>Total services</b>	<b>5,954,197,060</b>	<b>5,863,777,758</b>	<b>6,147,064,950</b>	<b>6,210,367,664</b>	<b>6,817,058,015</b>	<b>6,372,819,030</b>	<b>6,836,875,214</b>	<b>6,385,585,611</b>	<b>6,549,767,976</b>	<b>6,543,256,081</b>	<b>5,954,199,318</b>	<b>5,712,683,532</b>	<b>6,518,159,626</b>	<b>75,911,614,775</b>
<b>TOTAL</b>	<b>12,136,586,421</b>	<b>11,844,900,927</b>	<b>12,604,416,430</b>	<b>12,645,224,259</b>	<b>14,023,560,945</b>	<b>13,096,352,462</b>	<b>14,240,977,070</b>	<b>13,390,014,496</b>	<b>13,541,544,948</b>	<b>13,788,057,915</b>	<b>13,620,574,454</b>	<b>14,577,110,119</b>	<b>13,129,139,250</b>	<b>160,501,873,275</b>

Table 3C Card expenditure statistics (not seasonally adjusted)

Number of debit card transactions

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

	January 2013	February 2013	March 2013	April 2013	May 2013	June 2013	July 2013	August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	Total (latest 12 months)
Supermarkets	212,826,723	210,028,535	226,385,912	215,291,191	235,208,507	226,163,674	253,022,073	226,677,454	233,698,392	242,375,793	238,149,141	257,995,740	232,173,554	2,797,169,966
Bakers & dairies	1,295,899	2,378,155	1,651,307	1,503,547	1,718,276	1,715,708	1,769,702	1,835,861	1,845,455	2,055,274	2,055,028	1,951,478	1,696,876	22,176,667
Sweet stores	552,818	737,547	1,117,545	856,044	782,664	809,898	754,505	797,639	780,757	877,587	1,033,928	1,480,131	746,350	10,774,595
Miscellaneous foodstores	12,859,516	13,635,097	13,978,934	14,066,024	15,771,170	14,726,720	16,814,342	15,409,185	14,677,461	15,746,805	15,128,721	16,127,154	14,891,786	180,973,399
Off-licences	2,788,595	3,791,092	3,104,449	3,197,886	3,367,148	3,299,456	3,572,997	3,319,416	3,175,673	3,304,845	3,269,060	3,409,605	2,954,738	39,766,365
<b>Food &amp; drink</b>	<b>230,323,551</b>	<b>230,570,426</b>	<b>246,238,147</b>	<b>234,914,692</b>	<b>256,847,765</b>	<b>246,715,456</b>	<b>275,933,619</b>	<b>248,039,555</b>	<b>254,177,738</b>	<b>264,360,304</b>	<b>259,635,878</b>	<b>280,964,108</b>	<b>252,463,304</b>	<b>3,050,860,992</b>
Department stores	11,880,221	10,373,309	11,356,686	11,712,339	12,201,073	12,541,581	13,977,419	11,912,684	12,071,197	12,378,435	15,083,611	21,423,392	12,572,844	157,604,570
Discount stores	8,506,328	8,378,712	9,202,025	9,530,289	9,909,664	10,021,388	11,048,135	10,734,123	10,776,313	11,627,714	13,058,481	13,780,714	10,264,114	128,331,672
Catalogues	4,011,981	3,654,564	3,737,037	4,041,500	3,849,207	3,423,892	3,920,659	3,640,115	3,573,380	3,979,275	4,460,939	4,827,027	3,977,000	47,084,595
Miscellaneous mixed	12,384,202	12,186,991	12,976,229	12,694,116	14,828,505	13,926,583	17,158,671	14,952,188	16,257,538	16,824,100	17,197,193	21,429,168	15,486,079	185,917,365
<b>Mixed business</b>	<b>36,782,732</b>	<b>34,593,576</b>	<b>37,271,977</b>	<b>37,978,244</b>	<b>40,788,449</b>	<b>39,913,444</b>	<b>46,104,884</b>	<b>41,239,108</b>	<b>42,678,428</b>	<b>44,809,524</b>	<b>49,800,230</b>	<b>61,460,301</b>	<b>42,300,037</b>	<b>518,938,202</b>
Men's clothing	684,994	646,858	619,138	719,655	740,123	816,599	979,972	862,360	712,572	706,141	751,769	1,128,891	685,648	9,369,726
Women's clothing	5,177,534	4,885,461	5,038,157	6,094,677	6,248,959	6,126,007	8,061,187	6,196,826	5,949,734	6,221,277	5,992,710	9,355,166	5,418,761	75,588,922
Family clothing	21,497,921	23,349,130	20,924,418	24,264,158	24,529,466	24,116,010	30,438,157	24,030,810	24,962,411	26,553,090	28,346,754	40,664,398	23,993,183	316,171,985
Miscellaneous clothing	2,064,406	2,056,555	2,302,885	2,938,621	2,934,582	2,925,034	3,328,477	2,621,630	3,139,476	2,805,290	2,670,244	3,703,686	2,808,534	35,760,052
Shoe shops	2,915,740	2,273,479	2,045,942	2,898,909	2,866,176	3,132,600	3,863,672	3,552,044	3,139,476	3,520,290	3,139,476	3,703,686	2,808,534	35,760,052
<b>Clothing</b>	<b>32,340,595</b>	<b>33,211,483</b>	<b>30,930,540</b>	<b>36,916,020</b>	<b>37,319,306</b>	<b>37,116,250</b>	<b>46,671,465</b>	<b>37,263,670</b>	<b>37,595,419</b>	<b>38,321,267</b>	<b>38,934,552</b>	<b>56,031,477</b>	<b>33,846,847</b>	<b>463,858,296</b>
Furniture stores	3,892,873	4,274,706	3,738,977	3,853,103	3,833,031	3,620,875	3,891,664	3,914,362	4,035,823	4,324,980	4,636,353	5,464,895	3,706,439	49,295,208
Household appliance stores	4,997,115	5,369,796	5,595,199	5,298,990	5,552,585	5,546,648	5,560,478	5,668,515	5,749,166	5,980,844	6,145,496	6,304,872	5,658,796	68,431,385
Electronic stores	2,294,416	2,314,115	1,885,813	1,864,281	1,963,283	1,817,643	2,073,992	2,063,372	2,162,076	2,245,645	2,389,025	3,557,748	2,499,101	26,836,094
DIY stores	12,562,706	13,543,026	14,734,597	16,363,989	18,258,427	16,728,229	17,547,903	16,739,830	16,238,564	16,889,277	16,382,210	16,699,045	14,713,069	194,838,166
Floor covering stores	262,331	296,345	283,160	297,167	295,693	264,040	291,667	310,665	302,353	354,170	352,408	279,184	294,224	3,621,076
Garden centres	1,859,436	2,063,350	3,010,512	4,430,916	5,457,954	4,559,622	3,745,258	3,171,113	2,905,336	2,993,294	3,232,834	4,008,415	2,108,368	41,686,972
Miscellaneous household	1,297,682	1,436,870	1,173,458	1,472,704	1,395,319	1,274,395	1,487,715	1,645,264	1,618,127	1,761,308	1,639,453	1,854,850	1,759,102	18,518,565
<b>Household</b>	<b>27,166,559</b>	<b>29,298,208</b>	<b>30,421,716</b>	<b>33,581,150</b>	<b>36,756,292</b>	<b>33,811,452</b>	<b>34,598,677</b>	<b>33,513,121</b>	<b>33,011,445</b>	<b>34,549,518</b>	<b>34,777,779</b>	<b>38,169,009</b>	<b>30,739,099</b>	<b>403,227,466</b>
Books, newspapers & magazines	5,803,312	5,692,398	6,038,163	6,092,596	6,166,316	5,955,969	6,674,626	6,358,540	7,003,345	7,042,233	7,030,022	10,476,422	6,152,039	80,682,669
Record shops	1,411,322	1,064,576	1,029,421	1,322,848	768,337	758,955	757,442	747,971	836,006	862,048	1,087,866	2,979,586	858,752	13,073,808
Music shops	267,860	253,250	254,808	8,289,617	247,259	231,138	232,237	220,375	260,926	277,304	279,195	354,230	270,378	11,170,717
Hobbies, toys & games	1,304,682	1,286,097	1,288,197	1,229,170	1,329,416	1,250,229	1,323,812	1,369,533	1,765,100	1,650,255	2,139,710	3,357,141	1,369,891	19,358,551
Photographic	398,624	296,188	344,770	352,697	389,289	418,203	431,176	438,252	438,166	360,202	371,279	488,097	321,548	4,649,867
Handicraft	188,391	197,398	197,960	205,038	202,407	182,675	196,629	211,988	209,729	244,218	252,091	224,086	209,506	2,533,725
Sports shops	6,813,022	5,894,312	6,453,416	7,122,926	7,808,165	7,838,031	9,503,744	8,978,329	8,288,725	7,329,930	7,251,070	8,261,623	7,114,816	91,845,087
Jewellers	1,228,756	1,277,075	1,351,459	1,270,074	1,294,478	1,336,254	1,534,278	1,498,893	1,367,194	1,432,126	1,774,717	2,880,025	1,467,860	18,484,433
Computer software	598,986	525,136	535,793	724,782	503,946	471,818	515,029	475,753	512,576	450,448	470,750	558,112	502,643	6,246,786
Medical goods	35,502	41,735	37,208	34,959	40,201	38,027	42,876	41,190	38,889	43,138	41,592	36,028	40,246	476,089
Chemists	16,130,496	15,639,563	15,890,932	16,122,290	18,078,387	17,030,152	20,540,880	17,264,860	17,691,062	18,402,084	18,120,938	25,957,871	17,191,636	217,930,655
Optical goods	878,064	941,462	921,269	955,041	996,431	921,990	1,071,517	966,622	967,614	973,457	903,498	801,472	964,899	11,385,272
Cosmetic stores	1,107,775	1,203,951	1,245,339	1,490,391	1,352,569	1,321,705	1,450,807	1,395,333	1,399,259	1,488,271	1,758,752	3,132,550	1,207,907	18,446,834
Tobacconists	54,695	48,935	60,660	59,536	77,387	81,997	96,189	97,156	99,623	115,669	114,264	138,999	144,189	1,134,604
Florists	627,277	1,156,880	1,370,785	756,293	826,573	804,751	840,520	747,618	746,494	761,705	733,179	1,143,379	662,934	10,551,111
Artists' supplies	627,157	692,741	732,458	766,803	709,317	616,748	687,337	727,587	742,253	868,965	919,947	1,048,825	711,771	9,224,752
Antiques, art & stamps/coins	220,544	259,495	268,302	301,701	280,475	249,133	274,495	307,636	277,557	297,873	305,900	359,761	244,836	3,427,164
Pawn shops	23,616	14,961	25,533	24,007	25,425	24,627	24,739	24,450	26,448	27,608	35,678	25,104	304,322	
Gift shops	3,975,602	5,553,042	5,024,403	4,248,138	4,276,667	4,811,931	4,728,241	4,742,491	4,606,286	4,963,961	6,039,987	10,827,303	4,303,272	64,125,722
Secondhand shops	57,450	84,143	63,782	65,125	66,928	65,925	76,386	75,823	77,585	80,893	79,575	97,223	69,698	903,086
Luggage & leather goods	147,788	164,551	149,378	146,555	161,875	164,849	184,463	182,396	160,032	158,858	179,578	261,256	146,580	2,060,371
Pet shops	2,695,354	3,770,285	2,828,510	2,745,039	2,943,788	2,743,439	3,026,668	3,033,245	2,926,068	3,083,803	2,959,663	3,273,090	2,952,137	36,285,735
Religious goods	4,432	7,640	5,330	6,708	6,561	6,232	6,785	8,175	7,039	7,672	7,350	7,886	5,714	83,092
Direct sales	5,940,223	5,984,462	5,805,607	5,446,580	5,670,051	5,105,268	5,530,165	5,204,130	5,440,687	5,941,739	5,446,309	5,678,851	5,449,043	66,702,892
Miscellaneous & speciality shops	2,050,350	2,040,442	2,449,952	2,510,455	2,619,425	2,493,952	2,826,632	2,746,747	2,836,517	3,141,458	3,535,437	4,259,155	3,026,587	34,486,839
<b>Other retail</b>	<b>52,591,280</b>	<b>54,090,718</b>	<b>54,373,475</b>	<b>62,289,369</b>	<b>56,841,673</b>	<b>54,924,038</b>	<b>62,577,673</b>	<b>57,866,385&lt;/</b>						

Table 3C Card expenditure statistics (not seasonally adjusted)

Number of debit card transactions

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

	January 2013	February 2013	March 2013	April 2013	May 2013	June 2013	July 2013	August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	Total (latest 12 months)
Auto rental	424,894	423,491	482,036	483,514	523,682	501,996	577,243	557,777	498,134	517,988	471,383	461,894	454,600	5,953,738
Auto parts & accessories	1,445,932	1,585,773	1,563,576	1,584,907	1,617,193	1,517,743	1,690,518	1,549,472	1,482,669	1,540,011	1,513,042	1,371,648	1,499,221	18,515,773
Auto services	3,030,985	3,843,490	3,352,765	3,332,098	3,921,113	3,840,284	4,213,611	3,961,649	4,063,540	4,421,938	4,325,723	4,586,904	4,193,395	48,056,510
Auto repair shops	1,518,332	1,653,135	1,780,174	1,634,699	1,750,471	1,665,669	1,849,378	1,692,522	1,672,303	1,761,197	1,655,639	1,466,292	1,704,640	20,286,119
Service stations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vehicle sales	932,222	1,132,712	1,139,653	1,168,966	1,210,826	1,136,144	1,268,469	1,175,654	1,143,899	1,086,278	983,254	872,981	1,042,666	13,361,502
<b>Vehicle Sales &amp; Services</b>	<b>7,352,365</b>	<b>8,638,601</b>	<b>8,318,204</b>	<b>8,204,184</b>	<b>9,023,285</b>	<b>8,661,836</b>	<b>9,599,219</b>	<b>8,937,074</b>	<b>8,860,545</b>	<b>9,327,412</b>	<b>8,949,041</b>	<b>8,759,719</b>	<b>8,894,522</b>	<b>106,173,642</b>
Restaurants	47,188,664	51,386,055	54,588,222	54,463,103	60,204,782	56,312,683	61,305,013	60,575,958	59,708,345	63,760,719	63,027,311	65,601,268	59,350,203	710,283,662
Public houses	8,057,707	9,314,256	9,306,444	9,628,657	11,216,689	10,201,227	11,886,431	11,093,333	10,695,756	10,794,019	10,667,601	12,689,124	10,751,670	128,245,207
Catering services	1,189,097	1,342,647	1,394,434	1,335,013	1,530,115	1,433,908	1,548,396	1,478,991	1,561,808	1,863,468	1,895,032	1,728,899	1,734,223	18,846,934
Video stores	623,303	556,313	593,990	616,404	344,650	334,896	318,552	390,601	624,193	380,396	447,308	311,703	198,588	5,117,594
Cinema, theatre & dance	5,324,393	4,633,461	3,729,965	4,782,763	5,567,210	4,541,112	5,027,141	5,637,914	4,135,979	4,768,837	5,606,455	6,022,338	5,558,432	60,011,607
Concerts & entertainers	124,617	154,514	154,879	162,550	151,462	131,447	119,481	163,355	141,321	177,875	170,571	169,888	159,777	1,857,120
Tourist attractions	374,079	681,773	540,408	1,088,922	1,004,205	865,106	1,232,206	1,802,302	945,489	870,049	584,727	557,832	459,281	10,632,300
Amusement parks	65,386	164,275	111,122	281,204	267,531	271,707	352,172	507,622	269,535	252,891	140,141	88,580	81,873	2,788,653
Aquariums	41,807	62,580	53,221	99,901	92,469	94,178	126,161	168,193	92,852	74,916	52,130	44,242	54,512	1,015,355
Sports & games establishments	2,849,155	2,974,039	2,932,208	3,137,079	3,106,897	2,796,145	2,754,774	3,268,650	2,969,255	3,094,336	2,778,843	3,241,403	3,646,461	36,700,090
Professional sports clubs	206,240	215,839	178,716	234,360	257,523	185,094	258,392	278,035	223,763	218,100	217,694	269,481	219,775	2,756,772
Gambling	20,709,708	17,881,311	20,744,897	22,628,628	19,627,778	18,369,678	18,086,390	19,057,100	20,068,703	21,335,951	19,766,979	22,660,450	23,133,686	243,361,551
Personal services	447,848	417,562	440,072	307,456	502,402	460,738	497,745	461,906	436,599	445,625	368,826	389,121	394,394	5,122,446
Miscellaneous entertainment	599,095	767,375	670,136	880,587	816,475	702,707	1,286,023	1,112,756	743,412	802,071	643,017	598,712	766,700	9,789,971
<b>Entertainment</b>	<b>87,801,099</b>	<b>90,552,000</b>	<b>95,438,714</b>	<b>99,646,627</b>	<b>104,690,188</b>	<b>96,700,626</b>	<b>104,798,877</b>	<b>105,996,716</b>	<b>102,617,010</b>	<b>108,839,253</b>	<b>106,366,635</b>	<b>114,373,041</b>	<b>106,509,575</b>	<b>1,236,529,262</b>
<b>Hotels</b>	<b>3,534,644</b>	<b>4,334,744</b>	<b>4,034,039</b>	<b>4,329,132</b>	<b>4,616,808</b>	<b>4,439,723</b>	<b>5,091,596</b>	<b>5,128,864</b>	<b>4,465,880</b>	<b>4,579,835</b>	<b>4,242,980</b>	<b>4,322,729</b>	<b>4,291,520</b>	<b>53,877,850</b>
Airlines	1,429,021	1,378,680	1,358,240	1,398,459	1,659,233	1,556,133	1,665,068	1,611,641	1,390,724	1,560,545	1,217,459	1,121,761	1,825,452	17,743,395
Airport terminals	24,247	26,377	31,868	41,098	43,217	47,363	66,721	60,254	58,234	46,307	34,352	34,982	36,677	527,450
Railways	15,783,635	15,680,302	16,143,037	17,230,363	17,345,000	16,263,274	17,974,745	15,766,535	17,001,197	18,348,074	17,454,317	17,466,653	16,284,432	202,957,929
Buses	1,443,103	1,561,339	1,677,549	1,708,868	1,912,331	1,896,390	2,079,562	1,985,312	2,229,313	2,388,162	2,473,044	2,256,666	2,607,204	24,775,740
Sea travel	105,453	130,622	134,277	145,364	172,534	179,982	225,367	243,457	167,130	151,048	129,792	126,243	126,938	1,932,754
Travel agents	1,847,917	1,664,541	1,811,321	1,822,196	1,874,227	1,758,247	1,837,386	1,658,703	1,509,253	1,424,372	1,144,591	1,107,435	2,168,672	19,780,944
Timeshares	35,161	6,101	35,950	28,111	4,542	4,098	4,801	5,205	5,077	4,809	3,962	3,917	6,867	113,440
Camping grounds	242,574	333,713	439,623	634,257	754,953	709,802	990,839	1,120,503	584,973	453,379	234,727	209,861	292,283	6,758,913
Miscellaneous travel	777,559	947,093	934,646	1,001,646	1,043,086	1,025,094	1,145,793	1,193,771	1,092,374	1,131,610	1,050,654	1,044,351	972,890	12,552,978
<b>Travel</b>	<b>21,688,670</b>	<b>21,728,758</b>	<b>22,566,511</b>	<b>24,010,362</b>	<b>24,809,103</b>	<b>23,440,383</b>	<b>25,990,282</b>	<b>23,645,361</b>	<b>24,008,275</b>	<b>25,506,306</b>	<b>23,742,898</b>	<b>23,371,869</b>	<b>24,321,415</b>	<b>287,143,543</b>
Telegraph services / Wire transfer money order	56,905	59,782	64,859	69,256	77,413	80,830	85,891	88,110	75,991	95,600	102,388	114,567	110,422	1,025,109
Insurance services	2,886,690	2,847,012	3,175,540	3,077,061	3,246,698	3,170,640	3,770,244	3,565,295	3,534,555	3,559,212	3,016,007	2,804,116	3,253,960	39,020,340
FIs - cash disbursements (auto & manual)	2,085	2,889	3,454	3,341	5,774	6,601	7,589	7,526	7,346	7,563	6,299	9,471	9,731	77,584
FIs - merchandise & services	9,613,797	9,073,002	9,728,708	8,859,562	9,569,972	9,289,472	9,799,356	9,360,638	8,988,025	9,823,300	9,330,101	9,915,332	9,775,939	113,513,407
Non-FIs - foreign currency, travellers' cheques	554,801	601,536	741,842	791,771	860,909	892,020	957,718	951,998	929,240	671,022	550,810	563,103	608,549	9,120,518
Security brokers and dealers	116,785	166,833	161,334	173,001	139,250	115,877	100,387	117,018	162,477	904,873	147,183	115,370	154,917	2,458,520
Tax preparation services	1,359	1,253	1,189	1,021	1,089	912	1,055	842	766	781	679	482	803	10,872
Tax payments	568,729	18,721	130,401	126,514	26,780	23,796	29,619	26,172	104,077	26,061	23,254	22,664	24,170	582,229
Fines, bail and bond payments	477,954	698,045	507,093	460,759	510,023	483,068	527,452	548,572	502,140	589,209	572,121	556,486	579,224	6,534,192
Miscellaneous financial	116,072	137,419	136,822	162,271	181,617	169,263	192,271	175,469	160,869	165,878	153,498	133,058	133,508	1,901,933
<b>Financial</b>	<b>14,395,177</b>	<b>13,606,492</b>	<b>14,651,242</b>	<b>13,724,557</b>	<b>14,619,525</b>	<b>14,232,479</b>	<b>15,471,582</b>	<b>14,841,640</b>	<b>14,465,486</b>	<b>15,843,499</b>	<b>13,902,330</b>	<b>14,234,649</b>	<b>14,651,223</b>	<b>174,244,704</b>

Table 3C Card expenditure statistics (not seasonally adjusted)

Number of debit card transactions

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

	January 2013	February 2013	March 2013	April 2013	May 2013	June 2013	July 2013	August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	Total (latest 12 months)
Telecoms	10,596,849	9,259,541	10,318,453	10,948,098	10,616,347	10,247,508	10,834,969	10,635,775	10,707,474	10,762,997	10,361,858	10,823,183	10,796,273	126,312,476
Utilities	2,253,288	2,110,407	2,637,881	1,979,506	2,118,022	1,920,198	2,123,788	1,975,231	2,087,333	2,231,554	2,046,557	2,026,921	2,160,247	25,417,645
Contractors (residential & commercial)	460,651	495,369	486,656	509,182	513,382	477,439	543,130	514,989	535,368	595,381	571,622	487,652	518,702	6,248,872
Gardening services	71,831	80,446	102,363	137,341	161,868	136,684	127,034	110,064	101,134	103,135	106,558	140,139	80,481	1,387,247
Veterinary services	1,532,496	1,812,484	1,530,916	1,583,014	1,638,905	1,563,070	1,807,626	1,807,849	1,678,998	1,804,102	1,642,146	1,573,620	1,667,526	20,110,256
Photocopying & printing	368,721	364,274	339,695	408,305	360,755	311,351	320,244	323,597	360,843	422,663	450,675	490,695	379,017	4,532,114
Photographic studios	273,684	317,321	314,166	318,825	355,410	369,459	406,925	345,757	332,692	416,809	434,175	425,439	290,150	4,327,128
Beauty & barber shops	4,083,050	4,359,868	4,749,183	4,878,805	5,177,444	4,941,979	5,354,871	5,070,196	4,803,960	4,938,620	4,883,155	6,264,809	4,577,956	60,000,846
Employment agencies	10,168	9,345	10,849	9,637	10,684	9,922	10,957	10,127	10,220	8,758	7,706	6,087	8,175	112,467
Counselling services	110,122	103,340	104,475	111,469	105,799	95,594	115,610	102,628	104,234	110,290	101,630	102,363	104,200	1,261,632
Legal services	153,246	155,595	158,718	146,430	164,711	153,657	173,971	157,791	161,550	173,706	159,215	138,924	166,110	1,910,378
Laundry & cleaning	385,077	384,937	406,917	447,108	477,896	472,117	513,810	447,929	477,514	505,303	476,758	450,422	445,445	5,506,156
Funeral services	27,189	27,444	28,132	27,015	28,833	26,315	28,361	25,741	26,565	28,878	27,402	27,063	30,559	331,399
Medical services	2,663,835	2,879,152	2,694,586	2,612,643	2,852,077	2,642,520	2,892,370	2,659,137	2,754,685	3,075,228	2,905,292	2,577,547	3,043,019	33,588,256
Moving & courier services	317,839	309,477	299,371	342,126	397,752	376,203	412,113	379,257	370,968	419,385	403,254	431,961	400,897	4,542,764
Repair shops (not auto)	402,940	382,446	113,452	104,904	111,864	102,602	116,578	112,966	109,336	119,242	116,177	123,568	115,713	1,628,848
Accounting services	295,010	258,154	265,959	290,561	293,544	269,612	307,007	289,958	302,302	330,579	297,327	286,223	352,835	3,544,061
Advertising, consultancy & PR	165,309	177,910	170,137	224,454	187,949	159,632	174,723	165,544	160,914	168,777	166,130	122,846	140,294	2,019,310
Computer programming	1,514,706	1,412,206	1,585,625	1,464,715	1,598,498	1,426,252	1,609,444	1,465,275	1,555,013	1,174,600	810,749	722,924	693,977	15,519,278
Farming services	254,473	299,945	257,788	272,359	278,923	264,218	283,831	265,824	267,204	277,436	283,639	322,474	286,159	3,359,800
Miscellaneous professional services	2,994,843	3,459,243	2,986,973	2,959,849	3,283,496	3,071,834	3,400,394	3,224,516	3,385,626	3,737,546	3,649,785	3,660,044	3,715,496	40,534,802
Engineering services	66,142	66,989	71,848	72,293	80,876	82,541	91,761	83,614	81,628	92,637	84,276	72,750	78,665	959,878
Marina services	47,669	54,929	64,452	97,537	112,610	108,090	155,282	150,618	96,065	75,527	62,697	64,701	57,173	1,099,681
Wrecking & salvage yards	9,027	9,839	9,642	8,996	11,078	10,770	11,792	10,969	10,079	10,503	9,930	7,728	9,686	121,012
Pest control	3,505	3,348	3,706	3,682	4,188	4,055	5,398	5,291	4,149	4,771	3,878	3,414	3,508	49,388
Educational establishments	2,146,477	2,490,662	2,148,566	1,711,095	2,247,889	1,671,538	1,380,528	1,011,992	2,373,647	3,085,454	2,915,945	2,183,997	2,853,111	26,074,424
Child care services	137,933	162,902	136,299	143,232	138,631	110,795	121,451	135,325	126,619	159,702	138,143	126,814	178,070	1,677,983
Social, political & religious organisations	1,862,393	1,938,757	2,654,740	2,101,181	2,772,085	2,495,102	2,696,220	2,540,438	2,775,127	2,842,365	2,920,141	2,504,065	2,245,172	30,485,393
Government services	6,164,860	6,220,164	6,132,219	6,465,951	7,171,745	6,734,617	7,459,792	7,088,713	6,901,496	7,460,728	6,662,824	6,573,169	7,664,360	82,535,778
Miscellaneous services	6,099,032	5,879,268	5,757,003	10,989,124	6,154,889	5,626,443	6,172,859	5,420,983	5,576,645	5,854,799	5,632,726	7,667,269	5,621,450	76,353,458
Commercial equipment	452,395	496,533	1,560,211	1,517,941	1,608,347	1,445,169	1,508,863	1,516,759	1,788,740	1,794,048	1,694,069	1,782,522	1,713,344	18,426,546
Other services	45,924,760	45,982,295	48,100,981	52,887,378	51,036,497	47,327,286	51,161,702	48,054,853	50,027,219	52,785,523	50,026,439	52,191,333	50,397,770	599,979,276
<b>Total services</b>	<b>180,696,715</b>	<b>184,842,890</b>	<b>193,109,691</b>	<b>202,802,240</b>	<b>208,795,406</b>	<b>194,802,333</b>	<b>212,113,258</b>	<b>206,604,528</b>	<b>204,444,415</b>	<b>216,883,828</b>	<b>207,230,323</b>	<b>217,253,340</b>	<b>209,066,025</b>	<b>2,457,948,277</b>
<b>TOTAL</b>	<b>619,704,448</b>	<b>627,536,886</b>	<b>659,216,306</b>	<b>673,148,380</b>	<b>704,944,497</b>	<b>672,928,595</b>	<b>749,474,972</b>	<b>691,850,330</b>	<b>697,265,871</b>	<b>726,395,775</b>	<b>718,661,322</b>	<b>807,663,082</b>	<b>687,165,550</b>	<b>8,416,251,566</b>

**Table 3D Card expenditure statistics (not seasonally adjusted)**

**Value of debit card transactions**

**Detailed sector breakdown - retail sectors (not seasonally adjusted)**

£	January 2013	February 2013	March 2013	April 2013	May 2013	June 2013	July 2013	August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	Total (latest 12 months)
Supermarkets	5,569,393,490	5,391,326,982	5,949,152,252	5,760,900,253	6,019,681,627	5,778,078,903	6,438,913,903	5,765,036,669	5,991,941,701	6,027,317,297	6,125,921,193	7,170,740,212	5,716,994,880	72,136,005,872
Bakers & dairies	11,089,299	16,563,453	14,054,776	13,358,580	14,849,453	14,494,534	15,483,265	15,866,427	15,397,357	16,678,825	16,674,490	16,332,307	13,284,360	183,037,827
Sweet stores	8,083,011	10,462,439	17,204,687	13,184,131	11,318,382	11,688,422	11,382,404	11,871,845	11,741,743	13,431,329	17,235,543	28,163,453	10,468,419	168,152,797
Miscellaneous foodstores	243,431,502	256,870,787	267,324,428	270,900,450	296,501,362	276,506,809	309,793,975	287,074,791	275,097,906	291,336,200	286,676,095	342,533,638	283,130,937	3,443,747,378
Off-licences	63,951,451	80,681,357	73,446,850	74,784,010	80,598,477	78,293,764	83,896,565	79,956,871	73,901,099	77,639,112	80,115,901	95,446,992	66,839,094	945,600,092
<b>Food &amp; drink</b>	<b>5,695,848,753</b>	<b>5,755,905,018</b>	<b>6,321,182,993</b>	<b>6,133,127,424</b>	<b>6,422,949,301</b>	<b>6,159,062,432</b>	<b>6,859,470,112</b>	<b>6,159,806,603</b>	<b>6,368,079,806</b>	<b>6,426,402,763</b>	<b>6,526,623,222</b>	<b>7,653,216,602</b>	<b>6,090,717,690</b>	<b>76,876,543,966</b>
Department stores	428,268,774	377,980,479	426,312,974	442,164,754	458,069,424	481,347,059	496,472,101	433,673,553	467,967,888	483,967,139	606,731,816	842,736,395	462,656,299	5,980,079,881
Discount stores	295,046,248	292,658,276	318,475,571	336,644,271	344,605,557	335,692,441	376,596,012	357,736,112	373,674,866	403,278,104	465,149,954	513,171,427	337,426,484	4,455,109,075
Catalogues	153,974,977	141,395,113	146,816,444	152,639,759	150,117,653	134,997,002	157,261,928	145,884,602	150,393,656	160,590,049	172,670,470	183,558,502	165,442,784	1,861,767,962
Miscellaneous mixed	338,015,568	341,483,948	364,123,297	353,420,266	421,888,457	399,351,834	498,761,770	430,339,362	485,793,523	503,237,563	535,625,566	696,090,594	438,431,170	5,458,517,350
<b>Mixed business</b>	<b>1,215,305,567</b>	<b>1,153,517,816</b>	<b>1,255,728,286</b>	<b>1,284,869,050</b>	<b>1,374,681,091</b>	<b>1,351,388,336</b>	<b>1,519,091,811</b>	<b>1,367,633,629</b>	<b>1,477,829,933</b>	<b>1,551,072,855</b>	<b>1,780,177,806</b>	<b>2,235,526,918</b>	<b>1,403,956,737</b>	<b>17,755,474,268</b>
Men's clothing	42,691,303	41,215,292	40,665,108	46,537,415	48,972,338	52,325,001	55,930,695	50,883,344	46,674,617	46,642,376	47,148,284	67,967,904	41,675,765	586,638,139
Women's clothing	181,450,755	179,777,571	186,937,581	225,922,476	228,470,259	225,699,089	272,535,171	215,394,178	232,823,318	242,217,820	242,124,308	337,924,015	194,779,311	2,784,605,097
Family clothing	652,983,303	720,490,867	696,892,376	798,170,847	813,541,972	789,601,253	936,384,520	777,849,042	863,036,320	929,070,646	990,655,762	1,369,721,891	731,275,974	10,416,691,470
Miscellaneous clothing	55,375,986	58,064,806	64,990,915	82,498,593	82,761,951	81,121,733	87,240,527	74,427,181	84,643,658	64,774,807	43,241,766	41,617,735	26,178,299	791,561,971
Shoe shops	114,598,542	97,010,101	88,772,565	121,008,830	119,270,881	122,995,548	137,514,918	146,499,606	141,359,215	139,295,693	136,117,680	183,904,155	118,763,063	1,552,512,255
<b>Clothing</b>	<b>1,047,099,889</b>	<b>1,096,558,637</b>	<b>1,078,258,545</b>	<b>1,274,138,161</b>	<b>1,293,017,401</b>	<b>1,271,742,624</b>	<b>1,489,605,831</b>	<b>1,265,053,351</b>	<b>1,368,537,128</b>	<b>1,422,001,342</b>	<b>1,459,287,800</b>	<b>2,001,135,700</b>	<b>1,112,672,412</b>	<b>16,132,008,932</b>
Furniture stores	350,287,610	338,771,923	340,083,180	345,959,640	344,139,010	313,670,891	347,449,632	345,903,748	380,675,108	407,611,546	405,875,696	388,560,446	383,924,196	4,342,625,016
Household appliance stores	217,282,423	219,941,972	225,862,969	219,367,193	223,793,877	215,778,138	218,471,041	211,423,240	213,551,862	229,976,516	240,375,807	248,190,208	248,189,862	2,714,922,685
Electronic stores	241,491,504	206,175,747	192,282,031	195,027,218	201,809,910	186,311,250	220,371,342	219,460,331	239,747,112	243,263,858	265,470,909	407,042,526	265,305,279	2,842,267,513
DIY stores	638,522,138	673,005,520	715,852,907	805,094,921	919,523,853	849,334,852	914,666,203	871,371,375	851,894,040	929,937,183	877,440,249	813,848,012	793,138,430	10,015,107,545
Floor covering stores	63,121,216	68,924,829	69,454,233	71,825,003	76,731,934	71,285,960	80,054,270	82,030,371	79,677,696	94,286,988	96,751,959	75,881,876	76,463,748	943,866,867
Garden centres	53,818,131	65,396,115	93,345,055	150,181,694	191,738,171	155,954,272	129,425,598	101,941,827	91,439,223	92,252,516	99,022,394	124,188,782	62,180,234	1,357,065,881
Miscellaneous household	90,562,770	92,746,466	85,579,039	106,016,112	99,045,093	90,038,467	108,233,135	114,701,144	117,743,375	126,685,781	116,009,594	118,131,459	118,467,919	1,293,397,584
<b>Household</b>	<b>1,655,085,792</b>	<b>1,664,962,572</b>	<b>1,722,459,414</b>	<b>1,893,471,781</b>	<b>2,056,781,848</b>	<b>1,882,373,830</b>	<b>2,018,671,221</b>	<b>1,946,832,036</b>	<b>1,974,728,416</b>	<b>2,124,014,388</b>	<b>2,100,946,608</b>	<b>2,175,843,309</b>	<b>1,947,669,668</b>	<b>23,508,755,091</b>
Books, newspapers & magazines	97,987,982	91,647,943	95,511,769	99,307,237	96,706,672	92,720,992	104,028,973	110,837,408	125,668,388	125,137,909	118,316,488	185,816,360	101,347,702	1,347,047,841
Record shops	26,434,759	19,339,661	19,216,937	27,552,500	14,751,344	14,653,404	15,081,174	14,930,869	17,315,399	18,170,602	24,298,360	72,637,129	17,136,554	275,083,933
Music shops	19,302,734	18,452,519	18,660,901	62,466,012	18,301,814	16,806,007	18,263,397	17,639,023	19,131,403	20,551,196	21,406,127	27,122,904	23,309,507	280,110,810
Hobbies, toys & games	43,066,554	43,097,209	43,351,977	38,959,350	41,145,929	40,505,862	43,796,908	44,264,327	65,614,546	61,609,469	107,195,411	171,613,785	58,678,052	759,832,825
Photographic	20,294,360	15,699,523	21,229,597	19,634,194	21,634,517	20,948,073	23,257,694	22,021,110	21,307,599	20,911,285	21,452,397	22,908,962	18,910,779	249,915,730
Handicraft	10,418,417	10,461,475	10,239,944	10,620,598	10,729,425	9,910,162	10,600,789	11,133,235	11,179,075	12,852,618	13,097,651	11,517,138	11,325,297	10,715,221
Sports shops	268,693,683	240,352,401	269,570,959	303,486,059	329,531,447	322,364,849	381,667,606	369,418,053	337,619,963	308,127,721	309,843,495	362,086,905	286,583,484	3,820,652,942
Jewellers	107,934,077	117,291,729	124,340,661	128,645,806	129,992,010	133,763,113	147,196,949	143,928,981	133,315,335	134,639,093	163,706,402	268,433,050	127,770,962	1,753,024,091
Computer software	62,605,859	57,162,043	56,511,143	105,979,775	49,566,690	45,365,597	50,745,241	50,984,680	55,670,600	54,822,454	56,491,399	68,239,580	56,896,098	708,435,300
Medical goods	7,236,394	9,200,678	8,565,125	6,978,046	9,237,338	8,694,115	9,726,757	8,687,930	8,528,980	9,812,929	9,191,790	8,208,907	8,882,626	105,715,221
Chemists	229,138,349	227,009,768	236,641,404	242,104,675	269,291,813	253,995,375	307,288,061	258,278,168	258,984,808	283,047,961	307,586,308	521,866,026	245,470,635	3,411,565,002
Optical goods	83,306,011	92,699,817	90,869,751	95,429,962	98,149,926	89,825,893	104,170,748	95,065,213	93,894,851	95,330,123	88,193,374	73,841,318	95,413,130	1,112,884,106
Cosmetic stores	34,844,236	38,725,115	39,309,621	45,017,569	44,351,635	43,150,073	46,808,248	45,136,391	45,402,790	49,415,751	61,040,229	113,504,253	37,700,243	609,561,918
Tobacconists	2,192,533	1,623,332	2,269,823	2,279,759	2,822,464	2,861,382	3,460,836	3,302,435	3,292,511	3,821,800	3,659,560	4,540,493	4,525,228	38,459,623
Florists	25,366,488	45,290,535	50,911,085	31,721,476	35,026,903	32,955,293	34,656,319	30,991,981	31,109,757	31,544,272	30,039,797	43,608,044	27,759,896	425,615,358
Artists' supplies	17,939,266	18,974,473	20,197,630	21,714,764	20,627,429	18,229,249	20,389,182	20,927,670	21,343,018	24,724,164	25,978,799	28,871,512	19,889,017	261,866,907
Antiques, art & stamps/coins	22,382,680	25,046,897	28,375,689	29,568,565	29,151,732	28,395,657	28,360,848	27,064,959	30,502,022	32,085,800	33,676,816	35,853,790	26,279,173	354,361,948
Pawn shops	3,649,446	1,706,478	3,677,752	3,803,829	4,147,052	3,942,237	4,319,282	4,308,929	4,131,469	4,413,392	4,355,559	5,114,283	4,208,354	48,128,616
Gift shops	78,237,819	92,604,234	92,070,854	86,891,810	87,417,655	90,984,350	98,709,290	101,030,978	97,807,746	110,631,169	138,317,971	208,704,745	88,506,192	1,293,676,994</td

Table 3D Card expenditure statistics (not seasonally adjusted)

Value of debit card transactions

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

£	January 2013	February 2013	March 2013	April 2013	May 2013	June 2013	July 2013	August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	Total (latest 12 months)
Auto rental	41,232,774	43,478,944	51,957,763	50,640,720	55,588,684	53,127,400	62,888,101	58,732,778	52,662,922	50,927,372	46,776,776	45,334,381	44,977,954	617,093,795
Auto parts & accessories	179,179,841	205,794,045	217,240,916	206,535,650	212,599,766	198,479,355	214,408,015	197,923,524	209,836,834	204,962,147	195,617,070	172,790,118	197,983,221	2,434,170,661
Auto services	46,259,996	42,037,852	49,399,118	51,266,014	58,114,988	55,063,295	64,375,910	58,211,105	56,586,045	60,977,642	55,514,366	55,800,315	56,050,489	663,397,139
Auto repair shops	491,942,045	564,141,635	702,683,735	583,896,646	602,793,307	579,512,205	593,441,495	566,852,150	662,519,543	600,655,864	558,701,406	513,303,736	581,089,787	7,109,591,509
Service stations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vehicle sales	1,037,029,821	1,267,166,166	1,442,371,564	1,349,854,405	1,358,118,015	1,259,494,989	1,350,072,610	1,250,521,319	1,483,832,521	1,299,643,852	1,159,577,091	1,006,019,804	1,262,095,718	15,488,768,054
Vehicle Sales & Services	1,795,644,477	2,122,618,642	2,463,653,096	2,242,193,435	2,287,214,760	2,145,677,244	2,285,186,131	2,132,240,876	2,465,437,865	2,217,166,877	2,016,186,709	1,793,248,354	2,142,197,169	26,313,021,158
Restaurants	820,478,246	922,795,360	965,391,187	997,798,891	1,050,350,172	995,324,824	1,074,742,868	1,103,525,911	1,029,332,043	1,066,658,132	1,044,510,516	1,139,822,112	989,675,401	12,379,927,417
Public houses	185,575,336	210,850,039	212,260,844	231,501,448	254,072,227	232,242,230	270,472,783	263,557,281	244,021,220	242,816,983	237,800,652	299,341,233	235,655,054	2,934,591,994
Catering services	46,120,111	55,743,210	59,030,735	55,777,179	70,489,358	68,592,731	76,967,424	75,771,651	63,326,867	71,214,354	71,119,326	76,062,076	61,663,361	805,758,272
Video stores	7,472,757	6,225,404	7,035,388	7,477,442	3,862,037	3,750,291	3,481,822	4,266,662	7,876,584	4,513,187	5,553,105	2,787,193	58,266,999	
Cinema, theatre & dance	151,462,544	143,534,269	154,674,088	156,984,323	169,612,578	141,546,290	154,272,636	150,546,344	133,598,436	174,030,777	191,113,333	202,631,506	158,362,250	1,930,906,830
Concerts & entertainers	3,741,992	4,826,613	4,905,670	4,721,325	4,764,051	4,209,974	4,295,575	4,957,150	4,888,593	6,587,167	5,964,652	5,776,273	4,777,083	60,674,126
Tourist attractions	13,956,176	22,328,475	20,958,969	38,304,751	36,302,458	31,480,670	44,444,605	62,197,013	31,585,911	31,508,311	21,197,806	21,223,197	18,885,959	380,418,125
Amusement parks	2,106,080	4,821,757	3,538,983	8,845,138	8,746,138	8,733,549	11,768,481	17,387,076	8,155,020	7,453,318	4,041,344	2,602,058	88,549,178	
Aquariums	1,426,241	1,918,164	1,709,546	3,166,053	2,919,669	2,925,428	3,852,627	5,175,397	2,772,655	2,245,062	1,685,428	1,553,870	1,783,939	31,707,838
Sports & games establishments	95,832,828	93,652,958	110,187,938	116,401,364	121,821,897	116,233,325	108,881,101	107,411,219	103,361,830	101,442,039	93,859,332	103,488,258	114,759,731	1,291,500,992
Professional sports clubs	11,579,910	11,326,122	10,780,338	15,368,349	25,330,895	13,384,502	15,866,772	13,235,770	12,065,754	12,376,769	12,023,388	13,873,945	13,881,335	169,513,939
Gambling	407,725,378	308,562,241	380,943,851	402,187,241	330,295,337	319,436,832	308,445,475	377,906,731	355,840,011	319,053,514	309,202,146	345,604,273	304,161,958	4,061,639,610
Personal services	18,324,265	16,139,699	18,402,481	14,142,168	19,454,109	17,936,440	19,908,438	18,057,681	18,314,989	18,740,914	16,443,730	17,633,618	18,321,064	213,495,331
Miscellaneous entertainment	20,954,740	25,410,904	27,356,195	33,379,579	32,273,576	30,990,326	40,279,948	41,642,426	31,282,564	32,788,894	31,688,548	31,883,658	25,674,096	384,650,714
Entertainment	1,786,766,604	1,828,135,215	1,977,176,213	2,086,055,251	2,130,294,502	1,986,787,412	2,137,680,555	2,245,638,312	2,046,422,477	2,091,429,421	2,046,203,306	2,264,283,270	1,951,495,431	24,791,601,365
Hotels	333,717,136	362,333,475	355,601,604	406,840,702	422,233,918	415,877,501	470,555,672	471,397,528	442,888,896	417,818,542	349,475,160	342,724,112	403,326,712	4,861,073,822
Airlines	319,361,692	306,700,463	293,975,207	278,051,473	369,980,928	346,761,536	373,684,810	316,313,679	278,197,083	305,065,163	237,337,868	209,820,131	427,114,311	3,743,002,652
Airport terminals	2,293,356	2,344,231	2,872,980	3,421,916	3,612,178	3,990,231	5,090,755	4,931,579	4,145,766	3,427,379	2,861,466	2,840,459	2,705,739	42,244,679
Railways	406,130,241	378,204,987	385,016,627	418,714,869	413,229,949	386,654,638	421,207,822	354,257,589	392,373,852	424,349,662	392,545,486	393,937,057	402,071,599	4,762,564,137
Buses	35,884,389	34,945,154	36,441,856	38,832,633	40,797,871	39,935,632	45,897,925	44,440,303	49,763,501	45,001,861	40,189,011	35,044,807	44,967,181	496,257,735
Sea travel	20,775,223	30,694,100	26,936,612	27,573,256	41,109,774	39,173,904	40,999,075	40,678,970	28,859,676	39,665,230	32,679,432	26,972,561	34,996,152	410,338,742
Travel agents	1,000,073,596	903,946,935	1,079,707,156	1,139,044,938	1,272,436,493	1,148,500,449	1,107,668,558	899,883,083	783,274,613	764,343,723	652,810,683	629,728,104	1,113,960,407	11,495,305,142
Timeshares	6,196,780	838,370	9,188,165	7,764,118	693,070	584,611	668,016	716,726	600,394	675,519	553,604	541,541	954,218	23,778,352
Camping grounds	42,616,515	55,908,355	70,402,702	73,673,291	87,672,545	86,716,590	101,650,522	94,001,431	64,171,662	60,758,825	55,552,933	49,174,318	53,107,459	852,790,633
Miscellaneous travel	24,841,613	28,746,432	30,222,815	36,927,992	39,718,082	43,947,730	46,577,573	39,249,772	32,022,367	31,864,928	29,279,785	27,382,070	28,482,285	413,438,831
Travel	1,855,173,405	1,742,329,027	1,934,764,120	2,024,004,486	2,269,250,890	2,096,265,321	2,143,445,056	1,793,473,132	1,633,418,914	1,675,152,290	1,443,810,268	1,375,441,048	2,108,366,351	22,239,720,903
Telegraph services / Wire transfer money order	21,399,217	22,237,823	26,413,308	29,493,257	30,028,342	43,742,674	31,747,274	37,936,615	33,259,391	31,238,405	36,005,546	38,091,769	37,670,345	397,864,749
Insurance services	479,874,560	476,795,144	546,730,231	536,821,854	532,886,806	507,098,549	595,309,345	552,290,926	564,695,768	572,476,403	486,542,106	447,341,771	523,628,742	6,342,617,645
FIs - cash disbursements (auto & manual)	674,695	935,780	1,109,902	1,085,297	1,971,967	2,334,180	2,810,343	2,840,322	2,676,623	3,358,426	2,795,288	4,133,362	4,209,586	30,261,076
FIs - merchandise & services	3,115,290,445	3,097,805,248	3,086,113,347	3,143,989,398	3,079,517,850	2,949,512,017	3,164,951,906	2,965,904,082	2,945,859,953	3,282,384,479	3,002,032,530	3,273,512,985	3,251,790,773	37,243,374,568
Non-FIs - foreign currency, travellers' cheques	167,296,431	181,011,875	236,125,802	256,821,401	286,674,302	320,472,689	396,018,343	380,969,739	329,079,241	223,696,701	167,583,628	179,226,960	211,863,560	3,169,544,241
Security brokers and dealers	393,336,318	598,530,526	670,528,289	775,790,424	430,976,455	405,281,925	335,293,676	422,056,225	515,583,849	1,340,898,871	445,854,878	362,166,225	562,070,435	6,865,031,778
Tax preparation services	512,418	392,603	403,081	366,540	363,759	344,171	475,048	326,859	283,173	278,994	279,241	179,134	276,956	3,969,559
Tax payments	1,226,072,260	1,317,684	137,115,804	126,209,240	2,208,347	1,927,549	2,265,651	1,847,954	108,565,021	2,228,698	1,998,555	1,954,451	1,888,414	389,527,368
Fines, bail and bond payments	32,106,266	45,827,807	34,457,328	32,629,040	34,449,795	32,546,942	35,092,282	36,134,691	35,081,057	40,729,494	38,884,290	35,596,821	39,034,465	440,464,012
Miscellaneous financial	16,742,063	19,980,831	19,080,525	21,207,211	24,631,751	22,529,772	24,432,655	20,864,430	22,929,807	21,314,503	19,477,304	16,267,067	18,101,736	250,827,592
Financial	5,453,304,673	4,444,835,321	4,758,077,617	4,924,413,662	4,423,709,374	4,285,790,468	4,588,396,523	4,421,171,843	4,558,023,883	5,518,604,974	4,201,453,366	4,358,470,545	4,650,535,012	55,133,482,588

**Table 3D Card expenditure statistics (not seasonally adjusted)**

**Value of debit card transactions**

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

£	January 2013	February 2013	March 2013	April 2013	May 2013	June 2013	July 2013	August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	Total (latest 12 months)
Telecoms	311,819,707	268,327,921	295,194,074	326,217,706	318,327,073	308,159,640	325,953,973	318,863,552	331,500,689	344,349,276	324,610,484	335,300,244	345,726,054	3,842,530,686
Utilities	381,329,546	249,391,603	443,057,826	370,977,264	274,720,536	236,208,371	243,340,943	211,864,154	361,247,555	238,970,304	211,318,563	208,503,419	240,602,317	3,290,202,855
Contractors (residential & commercial)	107,738,546	118,039,270	118,915,368	118,761,096	132,099,818	125,669,967	142,186,767	132,616,117	142,786,128	162,074,000	157,437,074	136,046,509	136,888,779	1,623,520,893
Gardening services	3,728,350	4,774,500	5,884,668	7,590,751	9,728,334	8,328,160	8,658,660	6,983,347	6,629,684	6,708,629	6,511,654	7,023,438	5,310,085	84,131,910
Veterinary services	89,693,848	99,496,837	88,992,952	93,006,230	97,030,301	92,813,100	106,770,141	105,868,551	98,863,501	106,376,752	96,671,387	91,432,644	101,290,708	1,178,613,104
Photocopying & printing	24,934,403	25,861,809	22,785,865	23,350,249	23,914,344	22,109,689	23,027,173	22,198,131	24,510,016	27,650,675	27,052,511	24,772,707	24,303,411	291,536,580
Photographic studios	9,134,792	10,427,291	10,776,401	11,574,301	12,068,635	11,836,607	14,208,429	11,473,080	11,919,235	13,685,262	14,902,237	14,639,440	9,639,804	147,150,722
Beauty & barber shops	157,608,367	173,233,690	188,608,065	192,553,773	203,899,445	193,193,265	208,892,500	199,288,960	191,830,130	197,448,331	196,898,423	243,837,821	177,500,706	2,367,185,109
Employment agencies	1,122,577	840,996	1,376,603	1,103,445	1,271,095	1,228,667	1,327,751	1,341,191	1,373,090	1,389,773	1,343,704	1,123,738	1,465,954	15,186,007
Counselling services	7,817,719	7,466,265	6,715,671	7,221,886	7,192,962	6,215,863	7,163,843	6,367,391	6,591,045	7,139,987	6,291,357	6,133,762	6,343,743	80,843,775
Legal services	74,981,788	76,684,352	81,265,612	75,795,588	85,226,270	82,589,028	95,350,242	85,623,673	86,933,676	94,087,433	86,455,698	74,329,018	82,465,721	1,006,806,311
Laundry & cleaning	10,007,685	9,839,682	10,361,619	11,521,309	12,463,251	12,425,070	13,790,216	12,129,176	12,884,521	13,628,609	12,850,200	12,026,171	11,792,698	145,712,522
Funeral services	32,324,944	31,577,356	33,392,078	31,111,487	33,834,667	30,212,241	32,347,227	29,821,711	30,091,089	35,345,234	34,682,847	34,291,569	39,094,876	395,802,382
Medical services	212,280,582	232,823,823	223,571,560	214,041,595	239,995,279	225,244,076	246,993,334	220,809,182	229,917,003	257,935,546	242,398,551	212,364,223	246,380,254	2,792,474,426
Moving & courier services	28,082,307	26,324,952	27,341,144	27,835,728	32,264,064	32,569,035	35,712,495	35,344,432	33,891,130	37,040,464	35,347,485	33,806,947	32,657,886	391,935,762
Repair shops (not auto)	15,588,855	14,950,001	10,591,058	10,419,441	11,278,260	10,622,080	12,454,485	11,830,641	11,362,507	12,040,582	12,009,753	12,000,711	11,444,106	141,003,625
Accounting services	18,672,904	16,088,832	16,078,586	15,754,078	16,762,569	17,487,635	17,969,120	17,891,311	17,509,135	19,368,576	18,272,354	17,459,720	23,145,515	213,787,431
Advertising, consultancy & PR	11,562,782	12,129,047	11,746,699	13,668,885	13,396,969	11,774,919	12,854,579	11,278,364	11,493,302	12,185,100	11,459,702	9,052,505	11,295,508	142,335,579
Computer programming	37,771,256	33,200,047	35,549,055	36,342,817	37,825,560	35,392,700	38,861,514	36,347,816	39,734,614	40,518,505	36,092,311	36,781,620	38,812,837	445,459,396
Farming services	17,833,724	19,441,352	18,149,540	18,747,706	20,414,332	20,106,071	22,414,252	20,994,968	20,848,856	22,126,143	21,766,748	22,736,921	21,308,918	249,055,807
Miscellaneous professional services	546,758,884	570,845,230	558,309,154	566,805,614	552,538,001	519,747,318	576,787,453	558,320,804	627,648,940	670,730,387	531,148,791	501,558,663	634,220,895	6,868,661,250
Engineering services	16,129,515	16,089,363	18,222,491	17,857,498	19,730,418	19,166,471	20,963,280	19,047,591	19,458,273	21,021,165	18,703,132	16,522,590	17,774,706	224,556,978
Marina services	7,342,668	8,535,758	11,180,611	13,447,090	14,023,914	12,886,792	16,509,592	14,578,480	16,649,987	9,356,571	7,370,882	7,136,961	8,424,326	134,102,964
Wrecking & salvage yards	1,174,874	1,338,136	1,314,443	1,291,235	1,511,162	1,329,797	1,691,550	1,527,891	1,433,529	1,629,771	1,433,209	1,105,356	1,373,989	16,980,068
Pest control	562,555	570,497	606,247	545,155	617,462	523,680	657,043	636,976	532,018	634,499	565,813	474,442	554,710	6,918,542
Educational establishments	447,327,551	222,167,212	150,714,686	244,399,893	187,222,346	130,102,526	147,008,113	218,043,731	715,591,666	600,546,301	241,667,125	199,280,773	466,713,026	3,523,457,398
Child care services	12,309,072	12,766,438	11,579,061	12,477,961	12,762,230	11,674,096	13,682,777	11,679,262	12,190,215	14,034,151	12,619,068	11,412,467	15,221,560	152,099,286
Social, political & religious organisations	83,313,573	74,553,968	106,754,230	81,812,814	92,169,633	84,382,216	102,342,257	97,347,731	102,718,018	116,991,908	109,678,977	89,416,198	93,820,152	1,151,988,102
Government services	1,202,519,607	1,750,655,245	1,196,644,377	1,320,191,328	1,642,522,130	1,667,537,359	2,093,620,979	1,666,958,146	1,211,617,829	1,601,572,163	1,449,613,799	1,576,988,115	3,048,834,528	20,226,755,998
Miscellaneous services	588,544,305	492,243,690	454,926,414	911,467,416	518,245,412	471,812,249	579,615,993	461,144,432	481,712,384	502,165,055	449,210,548	490,746,027	586,085,339	6,399,374,959
Commercial equipment	77,914,623	98,262,710	130,157,337	125,065,424	134,817,184	129,245,014	138,653,857	135,500,822	145,752,014	150,083,450	141,846,360	124,646,009	134,341,182	1,588,371,363
Other services	4,537,931,909	4,678,947,873	4,290,763,495	4,902,956,763	4,759,873,656	4,532,593,702	5,303,610,538	4,683,721,614	5,001,221,779	5,338,836,602	4,518,230,747	4,552,950,728	6,574,834,293	59,138,541,790
<b>Total services</b>	<b>15,765,528,204</b>	<b>15,179,199,553</b>	<b>15,780,036,145</b>	<b>16,586,464,299</b>	<b>16,292,577,100</b>	<b>15,462,991,648</b>	<b>16,928,874,475</b>	<b>15,747,643,305</b>	<b>16,147,413,814</b>	<b>17,259,008,706</b>	<b>14,575,359,556</b>	<b>14,687,118,057</b>	<b>17,830,754,968</b>	<b>192,477,441,626</b>
<b>TOTAL</b>	<b>29,126,043,011</b>	<b>28,503,340,779</b>	<b>30,088,594,632</b>	<b>31,150,800,840</b>	<b>31,387,607,141</b>	<b>29,908,493,565</b>	<b>32,999,619,864</b>	<b>30,484,191,796</b>	<b>31,355,481,730</b>	<b>32,887,317,597</b>	<b>30,579,428,978</b>	<b>33,646,705,216</b>	<b>32,129,606,700</b>	<b>375,121,188,838</b>