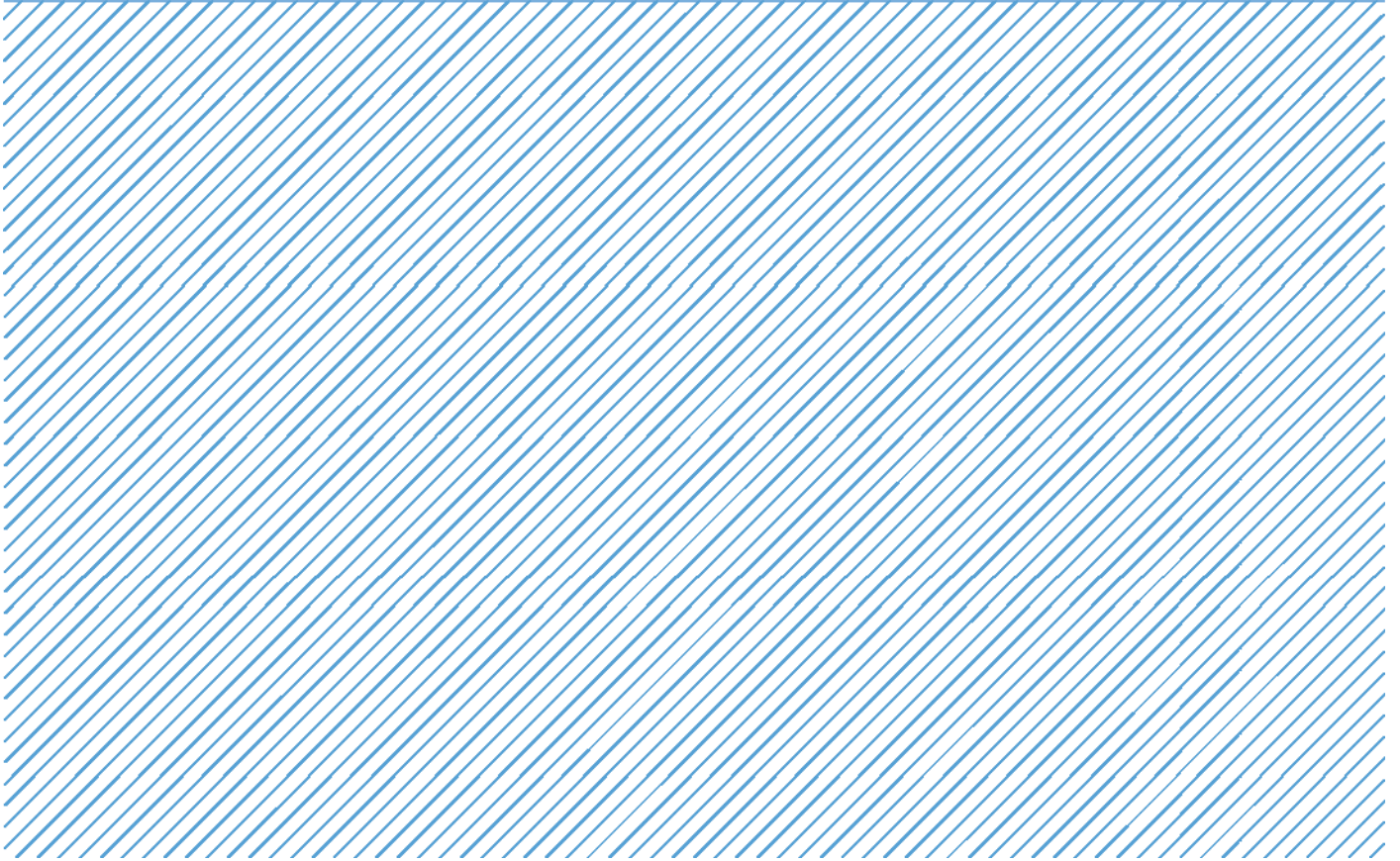


Card Expenditure Statistics

July 2015



Card Expenditure Statistics – July 2015

	Total Spending £ billions		Annual growth rates for spending		Number of purchases Millions	
	Jul 2015	Jul 2014	Jul 2015	Jul 2014	Jul 2015	Jul 2014
All payment cards	51.0	47.9	6.9%	7.9%	1,110	1,004
<i>Of which online *</i>	11.2	10.1	-	-	128	106
Debit cards	36.2	33.8	7.8%	8.5%	847	771
Credit cards	14.8	14.1	4.6%	6.3%	263	233

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

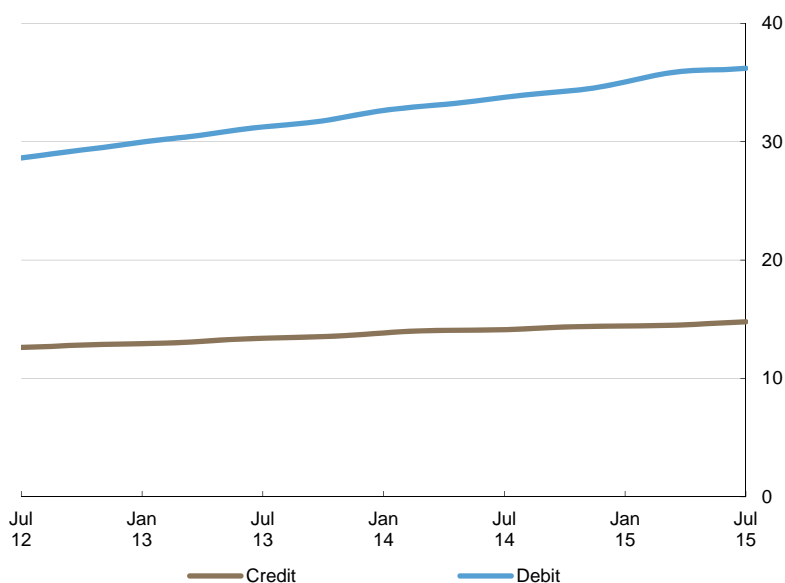
* As there are insufficient online data series collected to apply X12 ARIMA seasonal adjustment, the underlying trend is determined using linear regression. This allows an estimation of the likely scale of seasonal impacts to be made until there are sufficient data (3 years) to use a recognised method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

Introduction

The continuing improvement in the economy with GDP growing by 0.7% in Q2¹ and rising wages², alongside the on-going migration from cash payments have contributed to the growing strength of card payments. This was evident in July, which recorded a monthly record of 1.1 billion **card purchases**, up by 0.9% on June. The number of purchases made via the internet also increased, rising by 1.4% during July to reach 128 million, accounting for 11.5% of total card purchases, up from 10.6% a year ago.

Payment card spending amounted to £51.0 billion, up by 0.4% on June. **Online** spending grew by 0.8% to £11.2 billion; representing 22.0% of total card spending, up from 21.1% a year ago. Putting this into context, the number of card payments and corresponding spend in July were 20 million and £0.3 billion above the monthly average recorded during the second quarter.

Chart 1
Monthly expenditure
(£ billions)



¹ ONS, Second Estimate of GDP, Q2: <http://www.ons.gov.uk/ons/rel/naa2/second-estimate-of-gdp/q2-2015/index.html>

² ONS, UK Labour Market: <http://www.ons.gov.uk/ons/rel/lms/labour-market-statistics/august-2015/statistical-bulletin.html#tab-6--Average-weekly-earnings>

Annual growth rates

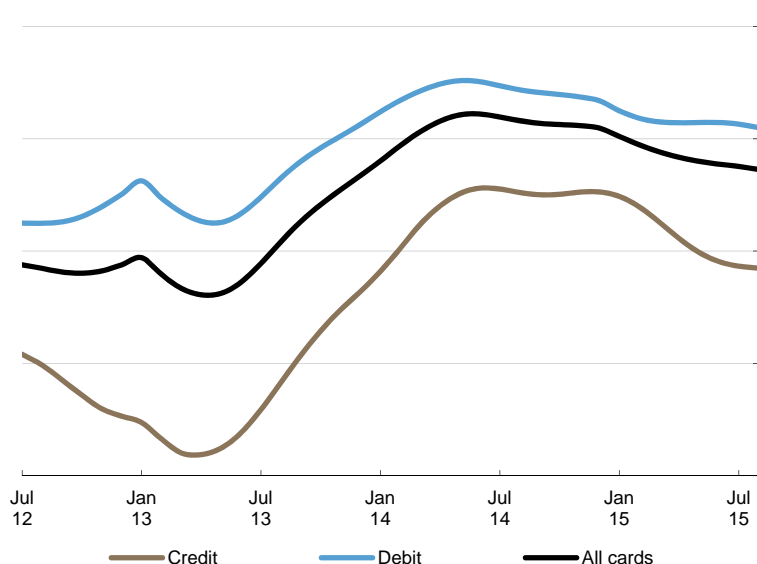
In July payment card spending grew at an **annual rate** of 6.9%, virtually unchanged on June, but down from 7.9% a year ago. Given that there has been virtually no inflation in the last six months, it can be said this represents actual growth in card spending by consumers. The Office for National Statistics recently released figures that showed annual **consumer price index** picked up slightly to 0.1% in the year to July 2015³, after zero growth in June. This increase was mainly driven by the higher cost for housing and utilities offset by a fall in food and transportation prices⁴.

Meanwhile, the **growth rate of the number of purchases** continued to outstrip that of amount spent, highlighting a growing consumer preference to use cards more often for lower value payments. This measure grew for the third consecutive month to reach 9.8% in July and compares to 9.5% a year ago. It is also interesting to note that the number of **online** purchases grew at more than double the rate – by 22%, while the number of **contactless** payments soared by 237% when compared to a year ago.

Chart 2

Spending on payment cards

Year-on-year growth rates



Sub-sector	Annual growth (%)
Household	7.4
Other retail	6.8
Clothing	3.5
Food & drink	3.2
Mixed business	-0.4
Automotive Fuels	-6.8
Retail sales	2.8
Entertainment	14.8
Other services	14.5
Hotels	11.4
Travel	7.9
Vehicle Sales & Services	7.6
Financial	7.2
Services	10.9

³ ONS, Consumer Price Inflation, July 2015: <http://www.ons.gov.uk/ons/rel/cpi/consumer-price-indices/july-2015/index.html>

⁴ Trading Economics, UK Inflation Rate Tops Forecasts: <http://www.tradingeconomics.com/united-kingdom/inflation-cpi>

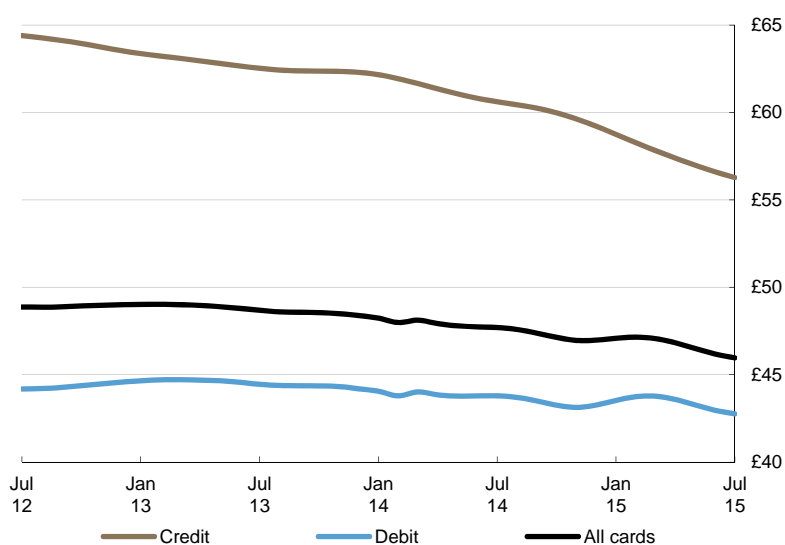
Average transaction values

There has been a consistent trend over the last three years of a continuously declining **average transaction value** (ATV), mainly driven by record low inflation and declining commodity prices, in particular oil⁵, as well as the ongoing migration of low value cash payments to cards. This has been enhanced by the rapidly increasing usage of **contactless cards**, with the number of contactless payments accounting for 8.0% of total card purchases – up from 2.6% a year ago. Further downward pressure on ATVs is stemming from increasing numbers of consumers showing preference to shop at discount retailers such as Aldi and Lidl, which both saw a double-digit growth over the last few months⁶.

The ATV on all payment cards fell by 22p to £45.96 in July, and compares to £47.70 a year ago. Within the sectors, the ATV in **retail sales** declined by 10p to £32.27, while the ATV for **services** decreased by 50p to £74.40. The main contributor to this decline was the **other services** sub-sector, which recorded an ATV fall of £1.54 during the month, mainly driven by lower payments at employment agencies, offset by a 78p rise in average value spent for **financial services**, in particular, for tax payments.

The ATV on all payment cards via the **online** channel amounted to £86.03 in July, down from £86.21 in June, and compares to £95.92 in July 2014. Meanwhile, the average purchase value made in a **face-to-face** environment decreased by 27p to £40.68. The ATV for **contactless** transactions in the past year has been £6.98 – split £7.02 on debit cards and £6.73 on credit cards. This is well below the upper limit of £20 (increasing to £30 from 1 September 2015).

Chart 3
Average transaction values



Sub-sector	ATV
Household	£71.74
Clothing	£40.62
Other retail	£39.47
Mixed business	£32.77
Automotive Fuels	£30.17
Food & drink	£24.03
Retail sales	£32.27
Financial	£356.41
Vehicle Sales & Services	£200.62
Hotels	£123.41
Other services	£104.02
Travel	£81.87
Entertainment	£22.49
Services	£74.40

Merchants with ATVs under £30 using debit cards⁷

Merchant category	ATV
Pet shops	£28.93
Cinema, theatre & dance	£28.92
Automotive Fuels	£28.06
Laundry & cleaning	£26.63
Off-licences	£24.55
Video stores	£24.55
Supermarkets	£24.09
Public houses (pubs)	£23.71
Railways	£23.23
Record shops	£21.00

⁵ CNBC, Oil falls about 21% in July: <http://www.cnbc.com/2015/07/30/us-crude-slips-on-mixed-economic-data.html>

⁶ City A.M., Big Four in big trouble: <http://www.cityam.com/223021/supermarket-wars-big-four-big-trouble-tesco-asda-and-morrisons-register-more-declines?ITO=related-content>

⁷ Year to June 2015

Spending by sector – retail sales and services

The number of transactions within the **retail sector** increased by 6.3 million to 749 million, with the corresponding spend rising by £129 million to £24.2 billion. Meanwhile, the number of transactions in the **services sector** grew by 3.3 million to 361 million, corresponding to a rise in spending of £66 million to £26.8 billion.

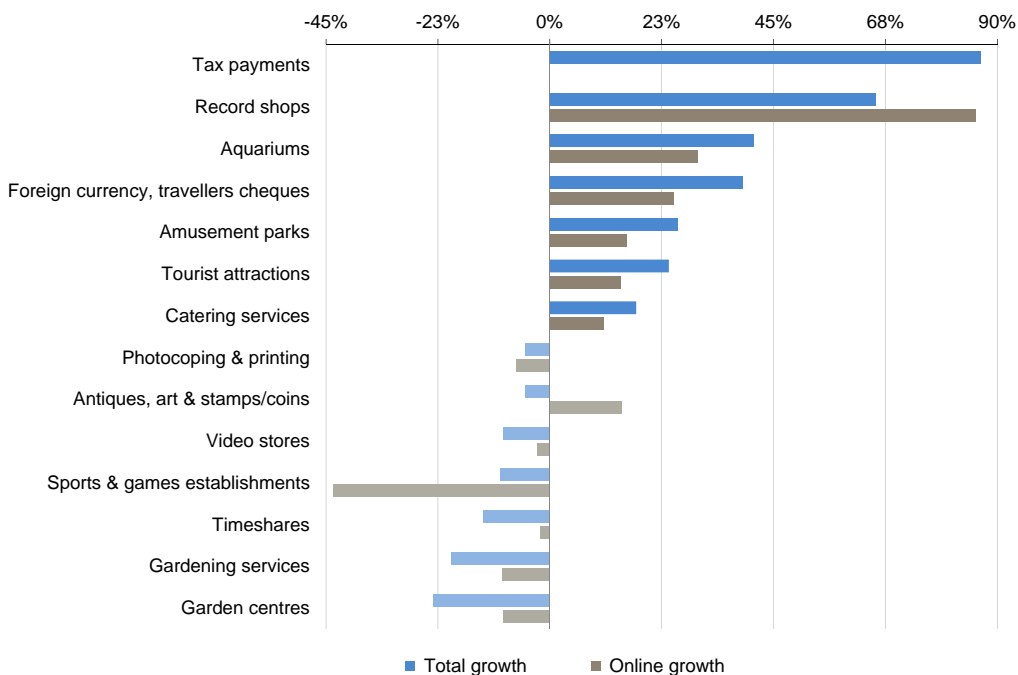
The majority of the increase in **retail** spending came from the **household** and **other retail** sub-sectors, where spending amounted to £3.9 billion and £3.8 billion respectively. The strengthening housing market was likely the main driver of sustained growth in the household sub-sector, with the strongest growth in July recorded at DIY and electronic stores. The major contributors to growth in other retail sub-sector were sports shops and jewellers. Growth in **services** sector was mainly driven by the **financial services** sub-sector, which registered an increase of £61 million to £6.0 billion, boosted by a notable rise in spending for tax payments. The **entertainment** category was also a strong contributor to growth after increasing by £20 million to £4.3 billion, with particularly robust increases at restaurants and for catering services.

Spending by merchant categories (not seasonally adjusted)

Along with growth in spending at restaurants, household and sports stores there were also significant increases at a number of other merchants during the month. The largest increase in spending was evident for **tax payments**, coinciding with the looming self-assessment tax submission deadline of July 31. Travel related merchants such as foreign currency and travellers cheques distributors as well as amusement parks and tourist attractions recorded a substantial rise in spending, a reflection of the summer holiday season. Meanwhile, spending at **garden centres**, gardening services and timeshares registered the largest decreases on June.

Chart 4⁸

Largest changes in total card spending between June and July



⁸ Chart 4 shows relative growth rates. Some listed merchant categories are too small in size to make a material impact on the overall total

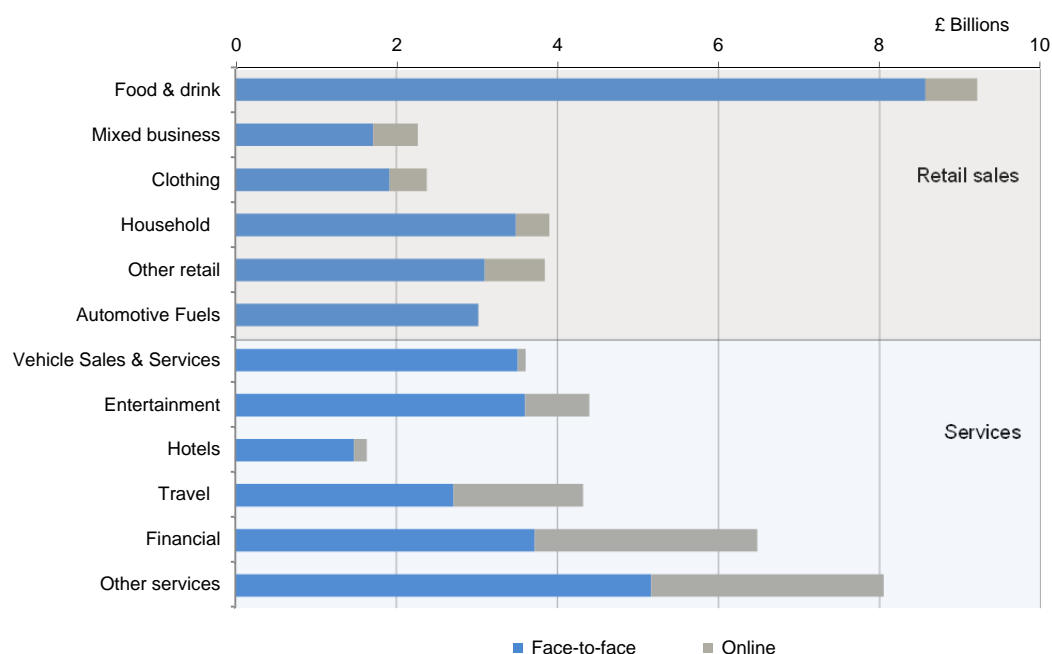
Spending online (not seasonally adjusted)

Consumer preferences differ considerably when comparing spending via the internet to that in-store. For example, **supermarkets** accounted for 34% of all card purchases made **in-store** in July, while just 6% of **online** purchases were made in this category. In contrast, **catalogues** accounted for just 0.2% of all in-store purchases, while in the digital space 13% of purchases were made via catalogues.

Online shopping continued to be prevalent within the services sector where 29% of total card spend was made via the internet, while just 11% of retail spending was online. The highest e-commerce traffic remains within financial services, where 43% of spending was completed via the internet, followed by other services with 36%. Within the merchant categories, timeshares registered the highest share of online spending (97%), followed by catalogues (91%) and record shops (80%). The lowest share was recorded in the vehicle sales & services sub-sector, where just 2.7% of spending was made online, while virtually all spending on automotive fuels occurred in the face-to-face environment. Similarly, consumers typically shop in-store at merchants such as laundry & cleaning services, pubs and veterinary services, where online spending accounts for just 0.9%, 1% and 1.5% respectively.

Chart 5

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



Payment card spending within national retail sales

Retail sales form a significant part of household spending in the UK and data from merchants show increasing use of payment cards over many years. The percentage **share of retail sales** (including automotive fuels)⁹ accounted for by payment cards in July increased to 76.4%, up 0.4 percentage points on June, with debit and credit card splits of 52.4% and 24.0% respectively. This trend was also reflected in other sub-sectors such as **food & drink** and **automotive fuels**. The share of spending within food & drink accounted for by cards rose slightly to 72.1%, while the majority of expenditure on automotive fuels was accounted for by payment cards at 88.8%.

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⁹ CES 3-month moving average spend of £24.0 billion expressed as a percentage of a similar 3-month moving average for ONS Retail Sales – All Retailing Including Automotive Fuel (J5A3) that amounted to £29.0 billion.

Table 1 Card expenditure statistics (seasonally adjusted)

Summary^{1 and 2}

		Number of purchase transactions (millions)									Value of purchase transactions (£ millions)								
		All sectors			Retail sales			Services			All sectors			Retail sales			Services		
		Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total
Annual																			
	2010	2,011	6,501	8,512	1,382	4,718	6,100	629	1,783	2,412	128,322	289,762	418,084	69,716	148,554	218,270	58,607	141,208	199,814
	2011	2,259	7,234	9,493	1,555	5,305	6,860	704	1,929	2,633	151,074	324,137	475,211	78,598	165,448	244,047	72,476	158,689	231,165
	2012	2,373	7,840	10,214	1,622	5,647	7,269	752	2,193	2,945	152,866	345,484	498,350	81,058	175,303	256,361	71,808	170,181	241,988
	2013	2,549	8,390	10,940	1,734	5,961	7,695	815	2,430	3,245	159,823	373,389	533,212	84,555	183,363	267,919	75,267	190,026	265,293
	2014	2,795	9,249	12,044	1,873	6,446	8,319	922	2,802	3,725	169,760	403,740	573,500	87,433	193,402	280,836	82,327	210,337	292,664
Monthly																			
	2014																		
	Jul	233	771	1,004	156	538	695	77	232	309	14,117	33,752	47,869	7,285	16,140	23,425	6,832	17,612	24,444
	Aug	235	777	1,012	157	541	698	77	236	313	14,186	33,949	48,135	7,308	16,164	23,472	6,878	17,785	24,663
	Sep	237	784	1,021	159	544	703	78	240	318	14,269	34,115	48,384	7,333	16,199	23,531	6,936	17,916	24,852
	Oct	239	792	1,031	160	548	708	79	244	324	14,341	34,263	48,604	7,352	16,219	23,571	6,989	18,044	25,033
	Nov	241	798	1,040	161	551	712	80	248	328	14,389	34,435	48,824	7,364	16,206	23,570	7,026	18,229	25,255
	Dec	243	802	1,046	163	552	715	81	250	331	14,418	34,709	49,127	7,372	16,168	23,540	7,047	18,541	25,587
	2015																		
	Jan	246	805	1,051	164	552	716	81	253	334	14,429	35,053	49,482	7,376	16,123	23,499	7,053	18,930	25,983
	Feb	248	810	1,058	166	553	719	82	257	339	14,442	35,430	49,872	7,387	16,114	23,502	7,055	19,315	26,370
	Mar	250	817	1,068	168	556	724	83	261	344	14,477	35,767	50,244	7,415	16,169	23,584	7,062	19,598	26,661
	Apr	253	825	1,079	170	560	730	84	265	349	14,536	35,975	50,511	7,454	16,266	23,721	7,081	19,709	26,791
	May	256	833	1,090	172	564	736	85	269	354	14,616	36,061	50,678	7,501	16,384	23,885	7,115	19,677	26,792
	Jun	260	840	1,100	174	569	743	86	272	357	14,702	36,104	50,807	7,547	16,493	24,040	7,156	19,611	26,767
	Jul	263	847	1,110	176	573	749	87	274	361	14,789	36,213	51,002	7,591	16,578	24,169	7,198	19,636	26,834
Year-on-year growth rates (percentages)																			
Annual																			
	2010	0.4	9.2	7.0	12.8	20.9	18.9	-19.2	-12.9	-14.6	2.5	10.4	7.9	13.2	18.5	16.8	-7.8	3.0	-0.4
	2011	12.3	11.3	11.5	12.5	12.5	12.5	12.0	8.2	9.2	17.7	11.9	13.7	12.7	11.4	11.8	23.7	12.4	15.7
	2012	5.1	8.4	7.6	4.3	6.4	6.0	6.8	13.7	11.9	1.2	6.6	4.9	3.1	6.0	5.0	-0.9	7.2	4.7
	2013	7.4	7.0	7.1	6.9	5.6	5.9	8.4	10.8	10.2	4.6	8.1	7.0	4.3	4.6	4.5	4.8	11.7	9.6
	2014	9.6	10.2	10.1	8.0	8.1	8.1	13.2	15.3	14.8	6.2	8.1	7.6	3.4	5.5	4.8	9.4	10.7	10.3
Monthly																			
	2014																		
	Jul	9.0	9.7	9.5	7.5	8.0	7.9	12.2	13.9	13.5	6.3	8.5	7.9	4.0	5.9	5.3	8.9	11.1	10.5
	Aug	9.0	9.8	9.6	7.4	8.0	7.9	12.4	14.2	13.7	6.3	8.5	7.8	3.8	5.9	5.2	9.1	11.0	10.4
	Sep	9.1	10.0	9.8	7.4	8.1	8.0	12.7	14.5	14.1	6.3	8.4	7.8	3.6	5.9	5.2	9.3	10.9	10.4
	Oct	9.3	10.1	9.9	7.5	8.2	8.1	13.0	14.9	14.4	6.3	8.4	7.8	3.5	5.9	5.1	9.5	10.8	10.4
	Nov	9.5	10.3	10.1	7.7	8.2	8.1	13.2	15.2	14.7	6.3	8.3	7.7	3.5	5.7	5.0	9.5	10.7	10.4
	Dec	9.6	10.2	10.1	8.0	8.1	8.1	13.2	15.3	14.8	6.2	8.1	7.6	3.4	5.5	4.8	9.4	10.7	10.3
	2015																		
	Jan	9.8	10.1	10.0	8.2	7.9	8.0	13.0	15.4	14.8	6.0	8.0	7.4	3.3	5.1	4.5	9.0	10.8	10.3
	Feb	9.8	9.8	9.8	8.4	7.6	7.8	12.6	15.3	14.6	5.6	7.9	7.2	3.1	4.6	4.1	8.5	11.1	10.4
	Mar	9.8	9.7	9.7	8.6	7.4	7.7	12.3	15.3	14.5	5.3	7.9	7.1	3.0	4.1	3.7	7.8	11.6	10.5
	Apr	9.8	9.6	9.6	8.8	7.2	7.5	12.0	15.4	14.5	5.0	7.9	7.0	2.9	3.6	3.4	7.3	12.0	10.7
	May	10.0	9.5	9.6	9.1	6.9	7.4	11.8	15.7	14.7	4.8	7.9	7.0	2.9	3.2	3.1	6.9	12.4	10.8
	Jun	10.3	9.5	9.7	9.5	6.7	7.4	11.8	16.1	15.0	4.7	7.9	6.9	2.9	2.9	2.9	6.6	12.6	10.9
	Jul	10.6	9.5	9.8	10.0	6.6	7.4	11.9	16.4	15.3	4.6	7.8	6.9	3.1	2.7	2.8	6.3	12.7	10.9

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

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

Table 2A Card expenditure statistics (seasonally adjusted)

Retail sales^{1 and 2}

Number of purchase transactions (millions)

Total retail sales

	Number of purchase transactions (millions)																		Total retail sales		
	Food & drink			Mixed business			Clothing			Household			Other retailers			Automotive Fuels ³			Number of purchases		
	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total
Annual																					
2010	532	2,279	2,812	139	406	545	129	424	553	148	350	498	273	733	1,006	162	525	687	1,382	4,718	6,100
2011	602	2,569	3,171	136	425	561	139	428	567	157	370	526	297	782	1,078	224	732	956	1,555	5,305	6,860
2012	662	2,829	3,491	148	479	627	145	453	598	157	375	532	281	757	1,038	228	754	982	1,622	5,647	7,269
2013	722	3,061	3,782	182	523	705	152	461	613	165	401	566	276	723	999	236	792	1,028	1,734	5,961	7,695
2014	769	3,468	4,237	248	476	725	163	479	642	172	433	605	284	780	1,064	237	810	1,047	1,873	6,446	8,319
Monthly																					
2014 Jul	64	291	355	21	38	59	14	40	54	14	36	50	24	65	89	20	68	87	156	538	695
Aug	64	293	357	21	38	60	14	40	54	14	36	51	24	66	90	20	68	87	157	541	698
Sep	65	295	360	22	38	60	14	40	54	14	37	51	24	66	90	20	67	87	159	544	703
Oct	65	298	363	23	39	61	14	40	54	15	37	52	24	66	91	20	67	87	160	548	708
Nov	66	300	366	23	39	62	14	40	54	15	37	52	25	67	91	19	67	87	161	551	712
Dec	67	300	367	24	39	63	14	41	54	15	37	52	25	67	92	19	67	86	163	552	715
2015 Jan	67	299	366	24	40	64	14	41	55	15	38	52	25	68	93	19	67	86	164	552	716
Feb	68	299	367	25	40	65	14	41	55	15	38	52	25	68	93	19	67	87	166	553	719
Mar	68	300	368	26	40	66	14	42	56	15	38	53	25	69	94	19	67	87	168	556	724
Apr	69	302	371	27	41	68	14	42	56	15	38	53	25	69	95	19	68	87	170	560	730
May	70	305	375	28	41	69	14	42	56	15	39	53	26	70	95	19	68	87	172	564	736
Jun	71	308	378	29	42	71	14	42	56	15	39	54	26	70	96	19	68	88	174	569	743
Jul	72	311	382	29	42	72	14	42	56	15	39	54	27	71	97	19	69	88	176	573	749

Year-on-year growth rates (percentages)

	Year-on-year growth rates (percentages)																				
	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total
Annual																					
2010	3.6	8.8	7.8	5.8	0.7	1.9	2.8	4.8	4.3	1.6	9.6	7.1	-11.9	7.5	1.5	2.3	10.6	8.5	12.8	20.9	18.9
2011	13.1	12.7	12.8	-1.5	4.5	3.0	8.0	0.8	2.5	5.8	5.8	5.8	8.7	6.6	7.2	38.3	39.5	39.2	12.5	12.5	12.5
2012	10.0	10.1	10.1	8.5	12.7	11.7	4.6	5.9	5.6	0.3	1.4	1.1	-5.3	-3.1	-3.7	1.9	3.0	2.7	4.3	6.4	6.0
2013	8.9	8.2	8.3	23.2	9.2	12.5	4.9	1.7	2.5	5.2	6.9	6.4	-1.7	-4.6	-3.8	3.6	5.1	4.7	6.9	5.6	5.9
2014	6.5	13.3	12.0	36.1	-8.9	2.7	7.0	3.9	4.7	4.0	8.0	6.8	2.7	7.9	6.5	0.5	2.2	1.8	8.0	8.1	8.1
Monthly																					
2014 Jul	6.9	11.2	10.4	33.8	2.6	10.3	7.0	3.0	4.0	5.0	9.0	7.8	-0.2	5.3	3.8	2.5	4.3	3.9	7.5	8.0	7.9
Aug	6.6	11.7	10.7	33.9	0.3	8.7	6.9	3.1	4.0	4.6	8.7	7.5	-0.1	5.8	4.2	2.1	3.8	3.4	7.4	8.0	7.9
Sep	6.4	12.2	11.1	34.2	-2.1	7.1	6.8	3.2	4.1	4.4	8.5	7.3	0.2	6.3	4.6	1.6	3.4	3.0	7.4	8.1	8.0
Oct	6.3	12.8	11.5	34.8	-4.4	5.6	6.9	3.3	4.2	4.4	8.4	7.2	0.8	6.9	5.2	1.3	3.0	2.6	7.5	8.2	8.1
Nov	6.4	13.2	11.9	35.5	-6.7	4.1	7.0	3.6	4.4	4.2	8.2	7.1	1.7	7.4	5.8	0.9	2.6	2.2	7.7	8.2	8.1
Dec	6.5	13.3	12.0	36.1	-8.9	2.7	7.0	3.9	4.7	4.0	8.0	6.8	2.7	7.9	6.5	0.5	2.2	1.8	8.0	8.1	8.1
2015 Jan	6.6	13.2	12.0	36.5	-11.1	1.4	6.9	4.3	4.9	3.7	7.7	6.5	3.8	8.3	7.1	0.0	1.8	1.4	8.2	7.9	8.0
Feb	6.8	12.9	11.8	36.6	-13.1	0.0	6.6	4.5	5.1	3.5	7.4	6.3	4.8	8.6	7.5	-0.4	1.3	0.9	8.4	7.6	7.8
Mar	6.9	12.5	11.4	36.7	-12.2	1.0	6.2	4.7	5.1	3.3	7.3	6.1	5.7	8.7	7.9	-0.9	0.9	0.5	8.6	7.4	7.7
Apr	7.1	11.8	10.9	36.8	-11.1	2.2	5.6	4.7	4.9	3.2	7.3	6.1	6.6	8.6	8.1	-1.2	0.6	0.2	8.8	7.2	7.5
May	7.4	11.1	10.4	37.3	-9.7	3.7	5.0	4.7	4.7	3.3	7.5	6.3	7.5	8.5	8.3	-1.6	0.4	0.0	9.1	6.9	7.4
Jun	7.8	10.4	10.0	38.0	-7.9	5.5	4.6	4.6	4.6	3.5	7.7	6.5	8.5	8.4	8.4	-1.8	0.4	-0.1	9.5	6.7	7.4
Jul	8.4	9.8	9.6	38.6	-5.8	7.5	4.3	4.6	4.5	3.7	7.9	6.7	9.4	8.4	8.7	-2.0	0.4	-0.2	10.0	6.6	7.4

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

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

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

Table 2C Card expenditure statistics (seasonally adjusted)

Services^{1 and 2}

Number of purchase transactions (millions)

	Number of purchase transactions (millions)																		Total services		
	Vehicle Sales & Services ³			Entertainment			Hotels			Travel			Financial			Other services			Number of purchases		
	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total
Annual																					
2010	76	204	280	222	726	948	37	35	72	98	202	300	32	129	161	164	487	650	629	1,783	2,412
2011	51	89	139	268	882	1,149	51	43	94	116	237	353	33	145	178	185	534	720	704	1,929	2,633
2012	51	94	144	309	1,062	1,371	53	48	100	124	266	389	30	160	190	186	564	750	752	2,193	2,945
2013	53	104	157	353	1,220	1,573	55	53	108	130	285	415	28	174	202	196	594	789	815	2,430	3,245
2014	58	120	179	422	1,498	1,920	59	63	122	150	326	476	25	165	190	207	630	837	922	2,802	3,725
Monthly																					
2014																					
Jul	5	10	15	35	124	159	5	5	10	12	27	40	2	14	16	17	52	69	77	232	309
Aug	5	10	15	36	126	162	5	5	10	13	27	40	2	14	16	17	53	70	77	236	313
Sep	5	10	15	36	129	165	5	5	10	13	28	41	2	14	16	17	53	71	78	240	318
Oct	5	10	15	37	132	169	5	5	11	13	28	41	2	14	16	18	54	72	79	244	324
Nov	5	11	15	37	135	172	5	6	11	13	29	42	2	14	16	18	54	72	80	248	328
Dec	5	11	16	38	136	174	5	6	11	13	30	43	2	14	16	18	55	72	81	250	331
2015																					
Jan	5	11	16	38	138	176	5	6	11	13	30	44	2	14	16	18	55	72	81	253	334
Feb	5	11	16	38	140	178	5	6	11	13	31	44	2	14	16	18	55	73	82	257	339
Mar	5	11	16	39	143	182	5	6	11	13	32	45	2	14	16	18	55	73	83	261	344
Apr	5	11	16	39	146	185	5	6	11	14	32	46	2	14	16	18	56	74	84	265	349
May	5	11	16	40	148	188	5	6	11	14	33	47	2	14	17	18	56	74	85	269	354
Jun	5	11	17	41	150	190	5	6	11	14	33	47	2	15	17	19	56	75	86	272	357
Jul	5	11	17	41	151	192	5	6	12	14	34	48	2	15	17	19	57	75	87	274	361
Year-on-year growth rates (percentages)																					
Annual																					
2010	-67.8	-69.0	-68.7	7.9	22.5	18.8	1.8	10.6	5.8	-3.0	10.5	5.7	0.7	15.3	12.1	-1.8	3.4	2.0	-19.2	-12.9	-14.6
2011	-33.3	-56.6	-50.2	20.7	21.4	21.2	36.4	24.2	30.5	19.2	17.0	17.7	3.0	11.9	10.1	13.2	9.8	10.6	12.0	8.2	9.2
2012	-0.3	5.6	3.4	15.2	20.5	19.3	3.4	11.0	6.9	6.4	12.2	10.3	-10.0	10.7	6.9	0.6	5.5	4.3	6.8	13.7	11.9
2013	5.0	11.2	9.0	14.3	14.9	14.8	3.9	11.9	7.7	5.1	7.3	6.6	-4.0	8.2	6.3	5.1	5.3	5.2	8.4	10.8	10.2
2014	10.0	15.9	13.9	19.7	22.8	22.1	8.6	17.5	13.0	15.2	14.5	14.7	-11.4	-4.8	-5.7	5.8	6.1	6.0	13.2	15.3	14.8
Monthly																					
2014																					
Jul	10.3	16.4	14.3	17.8	20.2	19.6	8.6	16.5	12.5	12.1	10.7	11.1	-7.7	1.4	0.1	7.0	5.9	6.1	12.2	13.9	13.5
Aug	10.5	16.5	14.5	18.2	20.8	20.2	8.7	16.7	12.6	12.9	11.4	11.9	-8.6	0.2	-1.1	6.7	5.8	6.0	12.4	14.2	13.7
Sep	10.6	16.5	14.5	18.7	21.4	20.8	8.7	16.9	12.7	13.6	12.3	12.7	-9.5	-1.0	-2.2	6.5	5.9	6.0	12.7	14.5	14.1
Oct	10.6	16.5	14.5	19.2	22.0	21.4	8.7	17.2	12.9	14.3	13.1	13.5	-10.3	-2.3	-3.4	6.3	6.0	6.1	13.0	14.9	14.4
Nov	10.4	16.3	14.3	19.6	22.5	21.9	8.6	17.4	13.0	14.9	13.8	14.2	-11.0	-3.5	-4.6	6.1	6.1	6.1	13.2	15.2	14.7
Dec	10.0	15.9	13.9	19.7	22.8	22.1	8.6	17.5	13.0	15.2	14.5	14.7	-11.4	-4.8	-5.7	5.8	6.1	6.0	13.2	15.3	14.8
2015																					
Jan	9.4	15.3	13.3	19.4	22.6	21.9	8.5	17.4	12.9	15.2	15.1	15.1	-11.4	-4.2	-5.2	5.5	6.0	5.9	13.0	15.4	14.8
Feb	8.8	14.7	12.7	18.9	22.1	21.4	8.4	17.3	12.8	15.0	15.7	15.5	-11.2	-3.6	-4.7	5.2	6.0	5.8	12.6	15.3	14.6
Mar	8.1	14.2	12.2	18.3	21.7	20.9	8.3	17.2	12.7	14.7	16.4	15.8	-10.7	-3.1	-4.2	5.0	6.2	5.9	12.3	15.3	14.5
Apr	7.5	13.9	11.8	17.8	21.5	20.6	8.4	17.2	12.8	14.2	17.2	16.3	-10.1	-2.6	-3.7	5.0	6.6	6.2	12.0	15.4	14.5
May	7.0	13.9	11.6	17.4	21.4	20.6	8.5	17.4	13.0	13.8	18.2	16.8	-9.3	-2.1	-3.0	5.1	7.0	6.5	11.8	15.7	14.7
Jun	6.6	13.9	11.5	17.3	21.5	20.6	8.6	17.6	13.2	13.4	19.2	17.4	-8.4	-1.3	-2.3	5.4	7.5	6.9	11.8	16.1	15.0
Jul	6.5	14.0	11.5	17.2	21.6	20.6	8.7	18.0	13.4	13.1	20.1	17.9	-7.5	-0.4	-1.4	5.8	7.8	7.3	11.9	16.4	15.3

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

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

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

Table 3A Card expenditure statistics (not seasonally adjusted)

Number of credit card transactions

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

	July 2014	August 2014	September 2014	October 2014	November 2014	December 2014	January 2015	February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	Total (latest 12 months)
Telecoms	1,940,118	1,907,603	2,094,657	2,027,933	1,909,784	2,072,859	1,929,964	1,723,570	1,970,636	1,842,460	1,883,249	1,890,808	2,290,231	23,543,754
Utilities	387,091	357,415	400,371	415,656	372,316	387,786	397,889	382,735	470,622	421,238	413,368	427,367	535,138	4,981,901
Contractors (residential & commercial)	284,268	255,928	285,174	312,244	280,539	252,097	261,223	263,097	304,845	269,369	256,562	281,915	318,201	3,341,194
Gardening services	58,815	48,073	49,976	50,137	45,904	60,258	32,281	36,526	49,745	61,814	61,712	57,097	51,177	604,700
Veterinary services	709,910	673,642	672,737	697,845	630,390	647,111	614,179	567,382	645,731	622,621	617,885	662,859	774,666	7,827,049
Photocopying & printing	253,431	222,763	261,490	282,420	313,482	364,848	268,770	239,779	282,306	240,832	243,069	262,805	270,134	3,252,698
Photographic studios	156,025	118,408	126,124	159,776	171,301	267,854	112,371	100,886	127,897	132,342	152,353	184,976	213,927	1,868,215
Beauty & barber shops	1,739,716	1,595,221	1,635,737	1,656,708	1,605,024	2,191,032	1,435,747	1,431,072	1,660,936	1,601,539	1,650,605	1,743,311	2,488,914	20,695,846
Employment agencies	25,673	22,778	23,563	26,367	23,779	20,711	23,713	23,323	30,977	23,905	25,441	24,743	29,345	298,645
Counselling services	6,149	5,389	5,837	6,685	6,314	5,780	6,440	6,052	6,063	6,063	6,152	6,380	7,525	75,206
Legal services	57,933	53,181	56,907	59,607	53,116	48,675	53,308	55,457	49,035	55,902	54,362	58,444	63,941	661,935
Laundry & cleaning	221,857	191,858	213,786	220,407	201,731	193,987	186,139	174,962	201,096	196,740	205,190	231,906	338,976	2,556,778
Funeral services	12,847	11,227	12,466	12,361	11,691	12,157	13,661	12,859	14,818	13,666	12,397	13,157	14,871	155,031
Medical services	1,343,498	1,159,639	1,325,044	1,382,020	1,277,573	1,197,862	1,297,095	1,252,320	1,421,862	1,309,918	1,267,790	1,418,558	1,598,965	15,908,646
Moving & courier services	444,893	370,590	436,418	475,027	452,289	447,052	420,698	420,810	468,784	434,203	441,344	484,465	488,410	5,340,090
Repair shops (not auto)	64,894	60,584	63,855	67,310	71,419	81,348	67,177	65,872	77,460	66,215	72,547	72,547	90,882	853,609
Accounting services	30,600	30,899	37,019	38,225	36,612	36,556	39,334	32,285	33,978	26,291	25,137	27,343	30,947	394,626
Advertising, consultancy & PR	74,295	69,192	71,614	70,554	62,688	56,340	59,858	62,516	72,021	65,394	62,895	202,088	200,640	1,055,800
Computer programming	1,417,439	1,376,648	1,511,223	1,610,805	1,971,380	2,396,813	1,656,225	1,460,850	1,598,304	1,459,369	1,537,451	1,626,628	1,692,115	19,897,811
Farming services	108,086	103,884	107,100	108,025	105,173	125,069	102,807	95,677	120,370	111,780	111,123	113,180	124,132	1,328,320
Miscellaneous professional services	932,001	867,660	946,236	1,183,746	1,117,761	1,128,921	1,091,932	1,088,549	1,221,690	1,108,803	1,138,602	1,190,983	1,254,235	13,339,118
Engineering services	56,521	48,707	51,981	55,842	48,022	44,733	47,211	48,450	55,248	51,073	49,305	54,413	60,410	615,395
Marina services	99,232	91,231	73,938	49,673	38,140	34,678	33,376	33,326	50,888	70,547	73,993	84,691	104,277	738,758
Wrecking & salvage yards	3,926	3,490	4,003	3,899	3,423	2,955	3,533	3,778	4,567	4,397	4,073	4,333	4,533	46,984
Pest control	3,924	3,124	3,416	4,019	3,120	2,843	2,969	2,752	3,196	3,238	3,210	4,040	4,526	40,453
Educational establishments	612,153	486,772	931,449	861,563	814,901	671,390	871,750	721,802	879,052	711,260	726,693	790,146	696,004	9,162,782
Child care services	18,800	22,690	19,937	22,777	19,371	19,787	22,647	24,072	24,365	21,413	23,088	22,023	41,632	283,802
Social, political & religious organisations	1,421,342	1,394,944	1,551,815	1,467,619	1,380,576	1,387,283	1,130,492	1,100,380	1,490,503	1,523,667	1,531,191	1,494,307	1,446,961	16,899,739
Government services	2,692,184	2,448,026	2,588,667	2,609,311	2,317,183	2,216,602	2,443,716	2,445,460	2,756,334	2,609,504	2,621,861	2,813,732	2,825,030	30,695,426
Miscellaneous services	1,483,329	1,281,106	1,399,771	1,415,175	1,386,545	2,097,444	1,326,549	1,281,298	1,574,626	1,459,132	1,402,806	1,595,846	1,673,918	17,894,216
Commercial equipment	912,209	845,705	987,710	993,836	943,241	931,419	912,747	839,158	859,222	839,933	824,318	853,771	881,425	10,812,485
Other services	17,573,159	16,128,377	17,950,021	18,347,572	17,674,788	19,404,250	16,865,801	15,997,055	18,627,703	17,367,053	17,493,440	18,698,862	20,616,088	215,171,010
Total services	80,443,491	76,547,279	81,083,543	82,855,789	77,148,269	80,672,964	75,283,674	74,604,119	86,355,272	81,881,047	84,378,976	87,048,071	96,143,454	984,002,457
TOTAL	240,974,519	228,154,002	237,855,803	245,838,858	244,115,617	286,022,356	224,257,773	213,997,023	252,159,213	244,410,935	249,618,944	263,803,457	296,906,064	2,987,140,045

Table 3C Card expenditure statistics (not seasonally adjusted)

Number of debit card transactions

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

	July 2014	August 2014	September 2014	October 2014	November 2014	December 2014	January 2015	February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	Total (latest 12 months)
Telecoms	10,954,341	11,160,569	11,681,094	11,780,321	11,357,039	12,148,809	11,629,789	10,521,102	12,061,068	11,344,105	11,787,477	11,418,947	11,772,891	138,663,211
Utilities	2,218,965	2,083,432	2,276,869	2,418,817	2,256,634	2,480,211	2,678,632	2,503,474	2,929,327	2,683,438	2,661,963	2,688,613	2,747,041	30,408,451
Contractors (residential & commercial)	597,324	537,421	612,459	670,798	607,875	562,070	547,242	562,943	625,142	601,716	571,993	638,489	651,613	7,189,761
Gardening services	124,445	101,252	106,560	108,344	103,975	140,570	73,969	82,354	101,250	127,534	130,078	121,480	96,257	1,293,623
Veterinary services	1,972,413	1,895,053	1,889,163	1,976,059	1,772,689	1,770,760	1,728,084	1,629,990	1,838,503	1,785,682	1,788,915	1,891,202	2,030,363	21,996,463
Photocopying & printing	384,199	356,661	423,670	460,159	535,658	604,398	382,083	378,879	431,481	393,955	406,379	424,106	400,252	5,197,681
Photographic studios	486,044	417,460	431,366	499,858	525,261	802,062	391,799	382,983	474,816	473,824	532,067	618,392	633,997	6,183,885
Beauty & barber shops	5,558,664	5,192,212	5,359,335	5,350,502	5,043,651	6,888,108	4,676,643	4,882,139	5,715,413	5,472,792	5,727,157	5,904,595	6,170,107	66,382,654
Employment agencies	8,624	8,167	9,309	9,837	8,722	7,576	9,349	9,603	10,559	10,285	11,060	10,478	10,406	115,351
Counselling services	120,620	112,894	120,382	119,031	112,483	116,972	115,529	109,490	121,866	108,699	111,077	113,975	114,888	1,377,286
Legal services	176,757	154,063	169,200	179,930	157,112	140,671	159,771	166,971	199,461	178,324	175,966	196,185	200,268	2,077,922
Laundry & cleaning	525,677	470,625	533,467	551,180	509,558	490,742	462,576	447,616	508,569	490,085	517,900	567,827	559,914	6,110,059
Funeral services	31,247	28,577	31,534	33,124	31,118	30,841	35,972	36,609	41,096	36,211	34,246	36,531	36,490	412,349
Medical services	3,168,462	2,782,265	3,201,493	3,350,986	3,064,660	2,843,216	3,142,691	3,126,229	3,541,876	3,245,954	3,145,439	3,493,829	3,516,394	38,455,032
Moving & courier services	464,321	419,260	464,824	489,882	471,148	526,211	456,300	432,367	490,131	468,877	467,002	509,428	503,567	5,698,997
Repair shops (not auto)	121,850	117,390	123,952	129,025	137,812	174,218	130,904	133,830	157,423	143,302	143,073	151,798	159,060	1,701,787
Accounting services	251,010	231,333	251,492	268,775	231,651	148,594	85,389	70,902	77,791	66,970	67,570	76,373	75,899	1,652,739
Advertising, consultancy & PR	146,581	135,994	145,241	139,561	121,593	110,063	118,681	126,766	146,433	135,850	132,567	159,814	156,624	1,629,187
Computer programming	659,134	648,013	710,741	704,088	617,304	647,842	581,606	577,952	650,516	611,957	594,342	621,680	615,921	7,581,962
Farming services	298,794	291,132	304,078	307,918	299,254	353,148	298,450	284,838	327,520	320,119	321,262	329,278	322,651	3,759,648
Miscellaneous professional services	3,022,385	2,820,286	3,024,682	3,302,529	3,116,047	3,116,230	3,072,918	3,029,574	3,449,516	3,195,333	3,274,461	3,076,946	3,071,665	37,550,187
Engineering services	91,992	78,890	89,283	95,013	84,044	73,788	75,792	80,033	93,421	89,097	85,190	94,193	95,352	1,034,096
Marina services	153,718	151,192	121,387	88,976	70,120	67,115	61,850	66,513	93,265	129,079	130,914	143,949	161,867	1,286,227
Wrecking & salvage yards	9,492	8,602	9,589	9,785	8,336	7,434	8,971	9,545	11,473	11,160	10,626	11,293	11,228	118,042
Pest control	5,572	4,721	5,099	6,177	5,122	4,473	4,678	4,335	5,011	5,182	5,101	6,318	6,967	63,184
Educational establishments	1,715,559	1,208,582	3,049,501	3,816,832	3,621,829	2,609,438	3,498,325	3,310,473	3,922,400	2,874,351	3,391,465	2,962,722	1,982,991	36,248,909
Child care services	139,486	175,820	152,359	181,283	152,913	147,403	182,927	199,403	197,995	168,684	187,270	170,362	190,949	2,107,368
Social, political & religious organisations	3,145,597	2,955,636	3,363,071	3,328,228	2,942,952	2,857,263	2,450,511	2,612,807	3,517,201	3,549,280	3,682,958	3,969,511	3,902,062	39,131,480
Government services	8,181,059	7,779,389	8,095,263	8,462,613	7,343,485	7,193,867	8,325,906	7,818,717	8,815,378	8,775,760	8,625,085	8,823,620	8,795,625	98,854,708
Miscellaneous services	6,607,017	5,816,837	6,422,663	6,240,787	5,851,109	8,560,998	5,740,889	5,561,665	6,704,839	6,300,525	5,872,798	6,775,103	6,388,287	76,236,500
Commercial equipment	1,562,688	1,516,204	1,869,529	1,799,133	1,642,893	1,776,722	1,622,563	1,505,282	1,664,690	1,538,269	1,560,960	1,550,351	1,515,838	19,562,434
Other services	52,904,037	49,659,932	55,048,655	56,879,551	52,804,047	57,401,813	52,750,789	50,665,384	58,925,430	55,336,399	56,154,361	57,557,388	56,897,434	660,081,183
Total services	235,007,651	231,560,775	242,326,608	253,160,886	237,234,253	256,025,906	235,792,232	240,097,912	281,343,246	269,628,109	275,773,001	273,599,451	275,070,500	3,071,612,879
TOTAL	786,494,951	748,459,410	782,834,596	808,772,493	780,869,654	912,464,706	734,441,230	728,079,039	855,665,211	816,977,898	834,600,660	859,791,699	864,271,329	9,727,227,925

