

Card Expenditure Statistics

June 2014

Card Expenditure Statistics – June 2014

	Total spending <i>£ billions</i>		Annual growth rates for spending		Number of purchases <i>Millions</i>	
	June 2014	June 2013	June 2014	June 2013	June 2014	June 2013
All payment cards	47.0	44.4	7.2%	4.6%	993	910
Debit cards	33.2	31.1	8.2%	6.0%	763	697
Credit cards	13.8	13.3	5.0%	1.5%	260	213

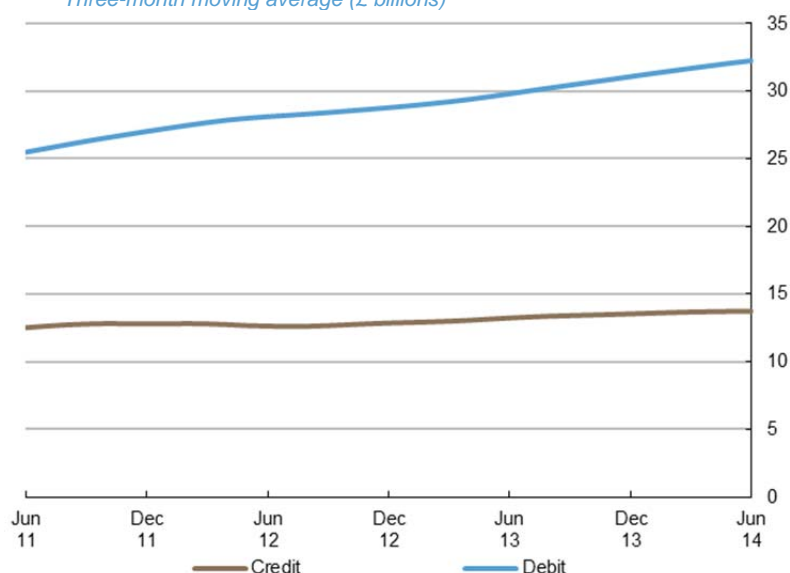
With effect of January 2014 the methodology used for seasonal adjustment - using X12 ARIMA - was changed. Trading days and leap years have been incorporated into the monthly seasonal adjustment process. Unless otherwise stated all data referred to are seasonally adjusted. Unadjusted data are located in tables 3A to 3D. There is a step change in the data between 2010 and 2011 following a change in the reporting population. Average transaction values are based on three-month rolling averages, while growth rates are based on twelve-month rolling periods.

Introduction

Payment card spending in June amounted to £47.0 billion, up £0.2 billion on May. The **number of purchases** reached a record 993 million, which compares to 986 million in May. During the second quarter consumers made 20 million more purchases and spent £0.7 billion above the level recorded in the first quarter. The increase in payment card expenditure comes after growth of 0.8% in GDP¹ for the second consecutive quarter this year, returning the economy to the pre-recession peak attained in the first quarter of 2008. Another factor driving the growth has been the continuing rise in **consumer confidence**, which returned to a positive value² for the first time since March 2005.

Chart 1

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



¹ ONS Gross Domestic Product Preliminary Estimate Q2 2014: <http://www.ons.gov.uk/ons/rel/gva/gross-domestic-product--preliminary-estimate/q2-2014/stb-gdp-preliminary-estimate--q2-2014.html>

² GfK's UK Consumer Confidence Index: <http://www.gfk.com/uk/news-and-events/press-room/press-releases/pages/june-sees-consumer-confidence-index-move-into-positive-territory-for-the-first-time-since-march-2005.aspx>

Annual growth rates

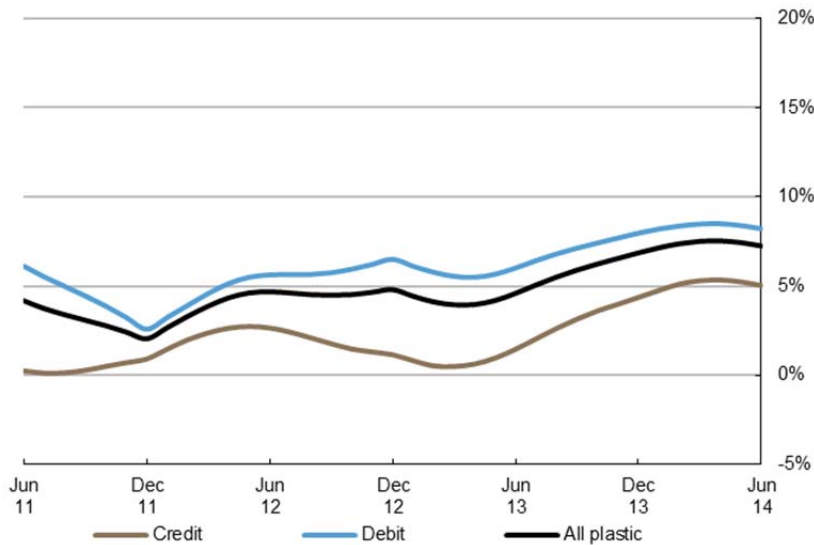
Growth in payment card spending slowed down slightly during June to an **annual rate** of 7.2%, following an average growth rate of 7.5% in the preceding four months.

Debit card spending continued to be strong with an annual growth rate of 8.2%, while that on credit cards rose more modestly, by 5.0%. This difference reflects an on-going consumer preference to use their debit cards for everyday purchases. However, the opportunity to benefit from numerous rewards alongside rising consumer confidence continues to boost credit card spending, mostly via transactors who typically pay off the outstanding balance within the grace period.

Over the last three years the annual growth rate of the number of purchases has consistently outstripped that of values, highlighting a consumer preference of more frequent use of cards for lower value payments. The number of purchases increased by 9.2% during June, reaching the highest rate in almost a decade.

It is also worth noting that growth in the **service** sector continued to outstrip that in **retail sales** for the sixteenth consecutive month. Spending within the service sector rose by 9.7%, nearly double the growth of spending within retail sales, which increased by 4.9%.

Chart 2
Spending on payment cards
Year-on-year growth rates

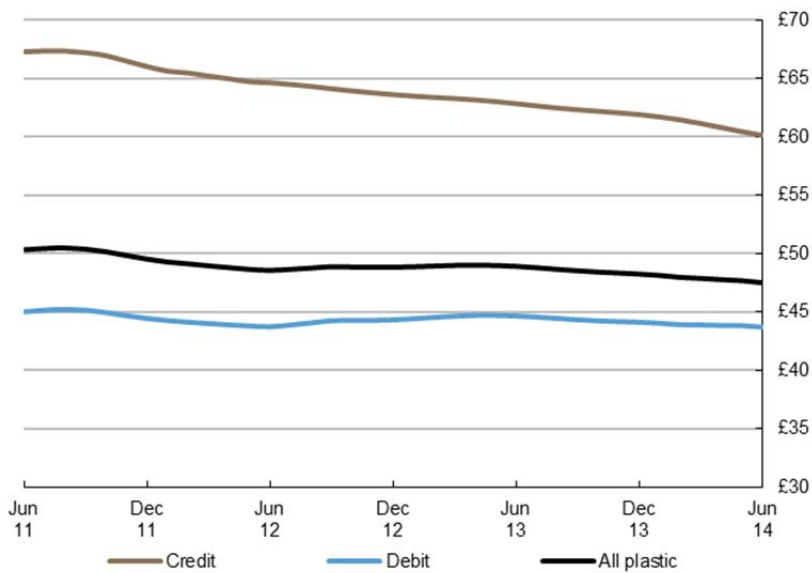


Average transaction values

The **average transaction value** (ATV) on all payment cards decreased between May and June, falling by 18p to £47.51 and corresponded with an ATV of £48.88 at the end of the first quarter. The ATV for debit cards decreased by 13p to £43.70, while the ATV for credit cards fell by 32p to £60.13. Within the sectors, the ATV in **retail sales** decreased slightly to £33.95, while the ATV for **services** fell by 30p to £78.00.

The persistent decline in the ATVs over the last three years is likely a reflection of the continuing migration of low value cash payments to cards alongside the increasing use of **contactless cards**. Also, **online spending** is likely a strong contributor in boosting the number of smaller value transactions. Some consumer preferences have also been the driver to the decline in ATVs. This includes a preference to take advantage of promotions and sales as well as consumers looking for the better value and shopping at budget retailers and discount service providers. So-called “price wars” amongst the major British supermarkets is another factor cutting purchase values.

Chart 3
Average transaction values
Three-month moving average



Spending by sector – retail sales and services

The number of transactions within the **retail sector** increased by 3.8 million to 687 million, with the corresponding spend rising by £42 million to £23.2 billion. A majority of the increase in spending was in the **food & drink**, **other retailers** and **clothing** sub-sectors, where spending amounted to £8.9 billion, £4.0 billion and £2.2 billion respectively. The summer holiday season and outdoor activities were likely the main drivers of strong expenditure growth in the clothing sub-sector. While within other retailers, the warm weather and the beginning of the holiday season boosted spending at chemists and sports shops. There was however, a notable decrease in spending in the **mixed business** category, which declined for the seventh consecutive month, after falling by £21 million to £2.2 billion.

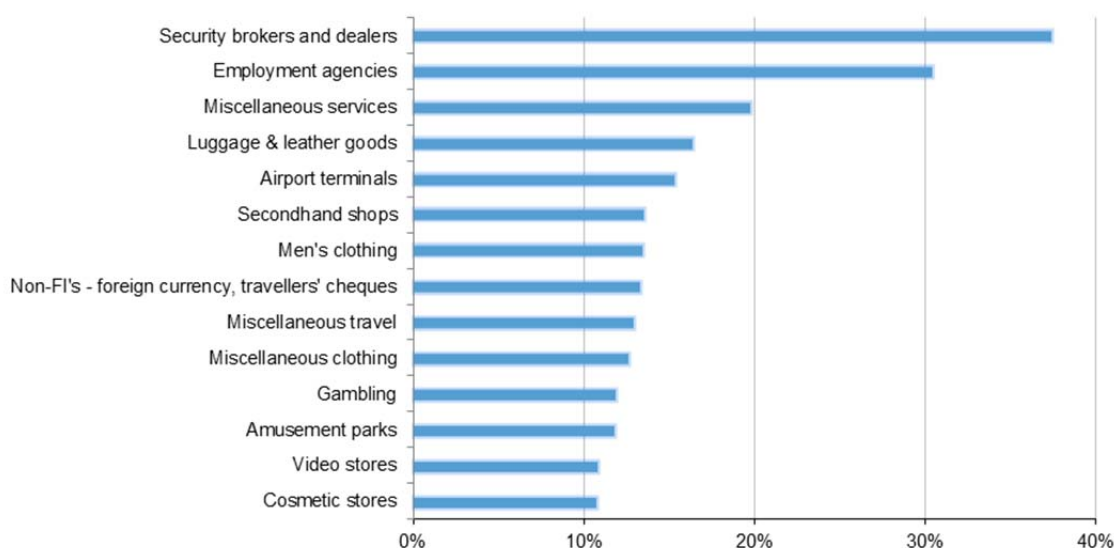
Meanwhile, the number of transactions in the **services sector** grew by 2.4 million to 306 million, corresponding to growth in spending of £114 million to £23.8 billion. **Entertainment** was a strong contributor to growth after increasing by £12 million to £3.7 billion, in part driven by a rise in spending at **restaurants** and **gambling**, most likely linked to the World Cup and Wimbledon tournaments. However, the largest contributor in expenditure growth was the **other services** sub-sector, which rose by £59 million to £7.1 billion. It is also interesting to note that **travel** was the only sub-sector within services that registered decreased spending during June, mainly driven by lower spending at **airlines** and **travel agents** – perhaps indicating most holidays were pre-booked earlier in the year.

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

Along with growth at chemists, clothing shops, sports shops and restaurants, there were notable increases in card spending at a number of other merchants during the month. The biggest increases were recorded in the purchase of financial products and services, and at employment agencies. There was also increased spending at merchants selling leisure pursuits, alongside those selling products linked to pre-planned travel such as luggage and spending at airport terminals.

Chart 4³

Biggest increase in total card spending between May and June



³ Chart 4 shows relative growth rates. Some listed merchant categories are too small in size to make a material impact on the overall total.

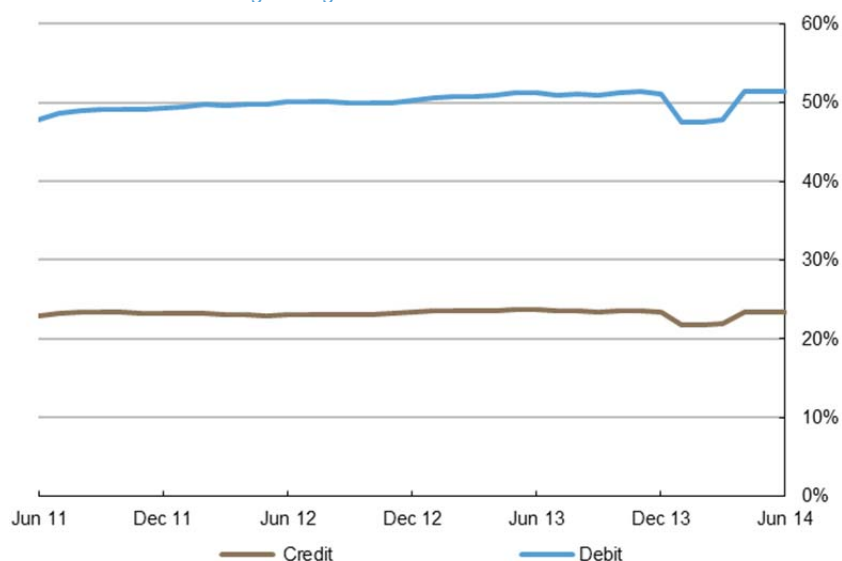
Payment card spending within national retail sales

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 **payment card share of total retail sales** (including automotive fuels)⁴ amounted to 74.9% during June with a split of 51.4% by debit and 23.4% by credit. The share of spending within **food & drink** accounted for by payment cards amounted to 69.8%. While the share of spending accounted for by cards within **automotive fuels** amounted to 91.1%. These trends are signalling the increasing use of cards over cash within the retail space, driven by new technology and changing consumer preferences.

Chart 5⁵

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

Three-month moving average



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⁴ CES 3-month moving average spend of £23.2 billion expressed as a percentage of a similar 3-month moving average for ONS Retail Sales – All Retailing Including Automotive Fuel (J5A3) that amounted to £31.0 billion.

⁵ The step change in between January and March 2014 stems from calendar day effects in total retail sales published by the ONS

Table 1 Card expenditure statistics (seasonally adjusted)

Summary^{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																			
	2009	2,004	5,944	7,948	1,226	3,896	5,122	778	2,048	2,826	125,127	262,239	387,366	61,588	125,415	187,003	63,539	136,824	200,363
	2010	2,011	6,500	8,512	1,382	4,718	6,100	629	1,782	2,411	128,343	289,728	418,072	69,522	148,584	218,106	58,821	141,145	199,966
	2011	2,258	7,229	9,487	1,555	5,300	6,855	703	1,929	2,632	151,163	324,300	475,463	78,903	165,533	244,437	72,260	158,767	231,027
	2012	2,375	7,834	10,208	1,622	5,641	7,263	753	2,193	2,946	152,887	345,380	498,267	81,038	175,216	256,255	71,849	170,164	242,013
	2013	2,550	8,392	10,941	1,737	5,964	7,701	813	2,427	3,240	159,551	372,897	532,447	84,530	183,577	268,106	75,021	189,320	264,341
Monthly																			
	2013																		
	Jun	213	697	910	145	497	642	67	200	268	13,319	31,077	44,396	7,070	15,316	22,386	6,249	15,761	22,010
	Jul	214	703	917	146	500	647	68	203	270	13,371	31,243	44,614	7,091	15,386	22,477	6,280	15,857	22,137
	Aug	215	708	923	147	503	650	69	205	273	13,411	31,378	44,790	7,102	15,436	22,538	6,309	15,942	22,251
	Sep	216	712	929	147	505	652	69	207	277	13,449	31,516	44,964	7,107	15,477	22,583	6,342	16,039	22,381
	Oct	217	717	935	147	507	654	70	210	280	13,489	31,687	45,176	7,109	15,523	22,632	6,379	16,164	22,543
	Nov	219	723	942	148	510	658	71	213	284	13,538	31,920	45,458	7,118	15,572	22,690	6,420	16,347	22,767
	Dec	220	730	950	149	514	662	72	216	288	13,593	32,179	45,772	7,136	15,619	22,755	6,457	16,560	23,017
	2014																		
	Jan	222	738	960	150	518	668	72	220	292	13,641	32,406	46,047	7,161	15,671	22,832	6,480	16,735	23,215
	Feb	224	745	969	151	523	674	73	223	296	13,679	32,608	46,287	7,189	15,739	22,928	6,490	16,869	23,359
	Mar	225	746	971	152	521	673	73	225	299	13,707	32,806	46,514	7,217	15,819	23,036	6,491	16,987	23,478
	Apr	227	752	979	153	525	678	74	227	301	13,723	32,973	46,696	7,236	15,888	23,124	6,487	17,085	23,572
	May	229	758	986	154	529	683	74	229	303	13,737	33,110	46,847	7,249	15,933	23,181	6,488	17,177	23,665
	Jun	230	763	993	155	532	687	75	231	306	13,754	33,248	47,003	7,258	15,965	23,223	6,496	17,283	23,779
Year-on-year growth rates (percentages)																			
Annual																			
	2009	1.8	8.8	7.0	3.5	8.9	7.6	-0.7	8.7	5.9	-0.4	7.3	4.7	1.5	7.9	5.7	-2.2	6.6	3.7
	2010	0.3	9.4	7.1	12.7	21.1	19.1	-19.2	-13.0	-14.7	2.6	10.5	7.9	12.9	18.5	16.6	-7.4	3.2	-0.2
	2011	12.3	11.2	11.5	12.5	12.3	12.4	11.8	8.2	9.1	17.8	11.9	13.7	13.5	11.4	12.1	22.8	12.5	15.5
	2012	5.1	8.4	7.6	4.3	6.4	5.9	7.1	13.7	11.9	1.1	6.5	4.8	2.7	5.8	4.8	-0.6	7.2	4.8
	2013	7.4	7.1	7.2	7.1	5.7	6.0	8.0	10.7	10.0	4.4	8.0	6.9	4.3	4.8	4.6	4.4	11.3	9.2
Monthly																			
	2013																		
	Jun	5.1	5.6	5.5	4.7	3.8	4.0	6.0	10.6	9.4	1.5	6.0	4.6	2.6	3.9	3.5	0.1	8.2	5.7
	Jul	5.6	5.8	5.8	5.3	4.1	4.3	6.3	10.5	9.4	2.0	6.4	5.1	3.1	4.0	3.7	0.9	9.0	6.5
	Aug	6.0	6.0	6.0	5.7	4.3	4.7	6.6	10.4	9.4	2.6	6.8	5.5	3.5	4.1	3.9	1.7	9.7	7.2
	Sep	6.4	6.2	6.2	6.1	4.6	5.0	6.9	10.4	9.5	3.1	7.1	5.9	3.8	4.2	4.0	2.4	10.2	7.9
	Oct	6.7	6.4	6.5	6.5	4.9	5.3	7.2	10.4	9.5	3.6	7.4	6.2	4.0	4.3	4.2	3.2	10.6	8.4
	Nov	7.0	6.7	6.8	6.8	5.3	5.6	7.5	10.5	9.7	4.0	7.7	6.5	4.2	4.5	4.4	3.8	10.9	8.8
	Dec	7.4	7.1	7.2	7.1	5.7	6.0	8.0	10.7	10.0	4.4	8.0	6.9	4.3	4.8	4.6	4.4	11.3	9.2
	2014																		
	Jan	7.8	7.6	7.6	7.4	6.2	6.5	8.5	11.1	10.5	4.8	8.2	7.1	4.5	5.0	4.8	5.1	11.5	9.6
	Feb	8.1	8.1	8.1	7.7	6.6	6.9	9.1	11.7	11.0	5.1	8.4	7.4	4.6	5.2	5.0	5.7	11.6	9.9
	Mar	8.5	8.5	8.5	7.9	7.0	7.2	9.7	12.3	11.6	5.3	8.5	7.5	4.6	5.3	5.1	6.1	11.7	10.1
	Apr	8.6	8.9	8.8	7.9	7.3	7.4	10.2	12.8	12.2	5.3	8.5	7.5	4.5	5.4	5.1	6.2	11.6	10.1
	May	8.7	9.2	9.1	7.8	7.5	7.6	10.5	13.3	12.6	5.2	8.4	7.4	4.4	5.3	5.0	6.2	11.4	9.9
	Jun	8.6	9.4	9.2	7.6	7.6	7.6	10.8	13.7	13.0	5.0	8.2	7.2	4.1	5.3	4.9	6.1	11.2	9.7

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

² 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^{1 and 2}

Number of purchase transactions (millions)

Total retail sales

		Food & drink			Mixed business			Clothing			Household			Other retailers			Automotive Fuels ³			Number of purchases		
		Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total
Annual																						
	2009	514	2,087	2,601	132	404	535	125	405	530	146	319	465	310	682	992	158	475	633	1,226	3,896	5,122
	2010	533	2,281	2,814	139	406	545	128	424	553	148	350	498	273	733	1,006	161	524	685	1,382	4,718	6,100
	2011	602	2,564	3,166	137	425	562	139	428	567	157	370	527	297	781	1,077	223	733	956	1,555	5,300	6,855
	2012	662	2,822	3,484	149	479	628	145	453	598	157	375	532	281	757	1,038	227	755	983	1,622	5,641	7,263
	2013	722	3,063	3,785	184	523	708	152	461	613	165	403	568	277	722	999	236	793	1,029	1,737	5,964	7,701
Monthly																						
	2013 Jun	60	254	315	15	44	59	13	38	51	14	34	48	23	60	83	20	67	86	145	497	642
	Jul	61	256	317	16	44	60	13	39	51	14	34	48	23	60	84	20	67	87	146	500	647
	Aug	61	258	319	16	45	61	13	39	52	14	34	48	23	60	84	20	67	87	147	503	650
	Sep	61	259	320	16	45	62	13	39	52	14	34	48	23	61	84	20	67	87	147	505	652
	Oct	61	261	322	17	46	62	13	39	51	14	34	48	23	61	84	20	67	86	147	507	654
	Nov	61	263	325	17	46	63	13	39	51	14	35	49	23	61	84	20	67	86	148	510	658
	Dec	62	266	328	18	46	64	13	39	52	14	35	49	22	61	83	20	67	86	149	514	662
	2014 Jan	62	269	331	18	46	64	13	39	52	14	35	49	22	61	84	20	67	87	150	518	668
	Feb	63	272	335	19	46	65	13	40	53	14	35	50	22	62	84	20	67	87	151	523	674
	Mar	63	276	339	19	39	58	13	40	53	14	35	50	22	62	85	20	68	87	152	521	673
	Apr	63	280	343	20	39	58	14	40	54	14	35	50	23	63	86	20	68	88	153	525	678
	May	64	282	346	20	38	58	14	41	54	14	35	50	23	64	87	20	68	88	154	529	683
	Jun	64	284	349	20	38	58	14	41	55	14	36	50	23	64	87	20	68	88	155	532	687
Year-on-year growth rates (percentages)																						
Annual																						
	2009	2.7	11.4	9.6	-1.8	-1.0	-1.2	3.2	9.5	7.9	2.0	9.3	6.9	8.0	7.4	7.6	-5.4	3.8	1.3	3.5	8.9	7.6
	2010	3.6	9.3	8.2	5.5	0.7	1.9	2.7	4.8	4.3	1.6	9.7	7.2	-12.0	7.5	1.4	2.0	10.3	8.3	12.7	21.1	19.1
	2011	13.0	12.4	12.5	-1.0	4.6	3.2	8.2	0.8	2.5	5.9	5.7	5.7	8.7	6.5	7.1	38.4	39.9	39.6	12.5	12.3	12.4
	2012	10.0	10.0	10.0	8.4	12.7	11.6	4.6	5.8	5.5	0.1	1.5	1.1	-5.3	-3.0	-3.6	1.7	3.0	2.7	4.3	6.4	5.9
	2013	9.0	8.5	8.6	23.9	9.2	12.7	4.7	1.8	2.5	5.1	7.4	6.7	-1.3	-4.7	-3.8	3.9	5.0	4.7	7.1	5.7	6.0
Monthly																						
	2013 Jun	9.7	8.0	8.3	12.4	7.7	8.8	3.5	2.2	2.5	1.0	1.8	1.6	-5.0	-10.3	-8.8	2.0	3.1	2.9	4.7	3.8	4.0
	Jul	9.7	8.0	8.3	13.6	7.5	8.9	4.1	2.2	2.6	1.8	2.6	2.4	-4.2	-9.4	-8.0	2.5	3.6	3.4	5.3	4.1	4.3
	Aug	9.7	8.0	8.3	15.1	7.5	9.3	4.5	2.1	2.7	2.5	3.5	3.2	-3.4	-8.6	-7.2	3.0	4.1	3.8	5.7	4.3	4.7
	Sep	9.6	8.1	8.3	17.0	7.7	9.9	4.7	2.0	2.6	3.1	4.4	4.0	-2.6	-7.7	-6.3	3.3	4.4	4.2	6.1	4.6	5.0
	Oct	9.4	8.1	8.4	19.1	8.0	10.7	4.7	1.8	2.5	3.7	5.3	4.8	-2.0	-6.8	-5.5	3.5	4.7	4.4	6.5	4.9	5.3
	Nov	9.2	8.3	8.5	21.5	8.6	11.6	4.7	1.7	2.4	4.3	6.3	5.7	-1.6	-5.8	-4.6	3.7	4.9	4.6	6.8	5.3	5.6
	Dec	9.0	8.5	8.6	23.9	9.2	12.7	4.7	1.8	2.5	5.1	7.4	6.7	-1.3	-4.7	-3.8	3.9	5.0	4.7	7.1	5.7	6.0
	2014 Jan	8.8	8.7	8.8	26.3	10.0	13.8	4.9	2.0	2.7	5.8	8.5	7.7	-1.1	-3.5	-2.9	4.0	5.2	4.9	7.4	6.2	6.5
	Feb	8.6	8.9	8.9	28.6	10.7	15.0	5.2	2.4	3.1	6.4	9.3	8.5	-1.0	-2.2	-1.9	4.1	5.3	5.0	7.7	6.6	6.9
	Mar	8.4	9.2	9.1	30.5	9.8	14.8	5.6	2.8	3.5	6.7	9.9	9.0	-0.9	-0.9	-0.9	4.1	5.3	5.1	7.9	7.0	7.2
	Apr	8.0	9.6	9.3	32.0	8.7	14.3	6.0	3.2	3.9	6.7	10.0	9.0	-0.9	0.7	0.2	3.9	5.2	4.9	7.9	7.3	7.4
	May	7.7	9.9	9.5	33.1	7.2	13.5	6.2	3.5	4.2	6.3	9.8	8.8	-1.0	2.2	1.3	3.5	4.9	4.6	7.8	7.5	7.6
	Jun	7.4	10.1	9.6	33.9	5.3	12.4	6.3	3.8	4.4	5.7	9.4	8.3	-1.3	3.9	2.4	3.0	4.6	4.2	7.6	7.6	7.6

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

² 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.

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

Table 2B Card expenditure statistics (seasonally adjusted)

Retail sales^{1 and 2}

Value of purchase transactions (£ millions)

Total retail sales

	Value of purchase transactions (£ millions)																		Total retail sales			
	Food & drink			Mixed business			Clothing			Household			Other retailers			Automotive Fuels ³			Value of purchases			
	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	
Annual																						
2009	18,109	60,237	78,346	7,064	13,906	20,970	6,359	12,666	19,025	14,410	16,578	30,989	15,645	22,028	37,673	5,860	12,668	18,528	61,588	125,415	187,003	
2010	18,711	63,694	82,405	7,160	13,947	21,108	6,805	13,647	20,453	14,683	18,862	33,544	15,528	23,572	39,100	6,635	14,861	21,496	69,522	148,584	218,106	
2011	21,043	69,436	90,479	7,103	14,750	21,854	7,844	14,470	22,314	15,185	20,534	35,720	17,527	24,365	41,891	10,201	21,977	32,179	78,903	165,533	244,437	
2012	22,571	74,022	96,593	7,724	16,401	24,124	8,209	15,632	23,841	15,377	21,635	37,012	16,733	24,445	41,178	10,425	23,081	33,506	81,038	175,216	256,255	
2013	24,112	77,951	102,064	8,709	17,954	26,663	8,658	16,078	24,736	15,923	23,267	39,191	16,453	24,421	40,874	10,673	23,906	34,578	84,530	183,577	268,106	
Monthly																						
2013	Jun	2,015	6,504	8,519	725	1,501	2,226	725	1,339	2,064	1,331	1,944	3,275	1,377	2,026	3,403	897	2,002	2,899	7,070	15,316	22,386
	Jul	2,022	6,514	8,536	733	1,521	2,254	731	1,348	2,079	1,339	1,963	3,302	1,368	2,034	3,402	897	2,006	2,904	7,091	15,386	22,477
	Aug	2,027	6,517	8,543	740	1,537	2,277	735	1,353	2,088	1,345	1,977	3,322	1,362	2,044	3,406	895	2,007	2,903	7,102	15,436	22,538
	Sep	2,029	6,520	8,550	745	1,549	2,294	735	1,357	2,093	1,348	1,991	3,339	1,357	2,054	3,411	892	2,005	2,897	7,107	15,477	22,583
	Oct	2,030	6,540	8,570	751	1,554	2,305	734	1,361	2,095	1,351	2,010	3,361	1,356	2,059	3,415	888	1,998	2,886	7,109	15,523	22,632
	Nov	2,029	6,568	8,596	758	1,551	2,310	734	1,366	2,100	1,357	2,036	3,393	1,357	2,060	3,417	883	1,991	2,874	7,118	15,572	22,690
	Dec	2,028	6,591	8,618	769	1,540	2,309	737	1,374	2,110	1,365	2,067	3,432	1,359	2,061	3,420	879	1,987	2,866	7,136	15,619	22,755
2014	Jan	2,029	6,621	8,650	779	1,518	2,298	742	1,385	2,127	1,374	2,095	3,470	1,361	2,064	3,426	876	1,986	2,862	7,161	15,671	22,832
	Feb	2,033	6,677	8,710	787	1,487	2,275	749	1,399	2,148	1,383	2,118	3,501	1,364	2,070	3,434	873	1,988	2,861	7,189	15,739	22,928
	Mar	2,039	6,753	8,792	793	1,449	2,242	756	1,414	2,170	1,390	2,133	3,523	1,367	2,081	3,448	872	1,988	2,860	7,217	15,819	23,036
	Apr	2,046	6,821	8,868	795	1,409	2,205	763	1,427	2,190	1,393	2,142	3,535	1,368	2,099	3,467	870	1,988	2,859	7,236	15,888	23,124
	May	2,053	6,864	8,918	796	1,376	2,172	768	1,438	2,206	1,395	2,147	3,542	1,366	2,117	3,484	871	1,990	2,860	7,249	15,933	23,181
	Jun	2,060	6,887	8,947	798	1,353	2,150	771	1,447	2,218	1,395	2,154	3,549	1,363	2,130	3,493	872	1,994	2,866	7,258	15,965	23,223

Year-on-year growth rates (percentages)

	Year-on-year growth rates (percentages)																					
Annual																						
2009	2.9	10.1	8.4	0.3	2.7	1.9	7.9	12.9	11.2	0.0	6.5	3.4	-0.5	4.0	2.1	-12.1	-2.1	-5.5	1.5	7.9	5.7	
2010	3.3	5.7	5.2	1.4	0.3	0.7	7.0	7.7	7.5	1.9	13.8	8.2	-0.7	7.0	3.8	13.2	17.3	16.0	12.9	18.5	16.6	
2011	12.5	9.0	9.8	-0.8	5.8	3.5	15.3	6.0	9.1	3.4	8.9	6.5	12.9	3.4	7.1	53.7	47.9	49.7	13.5	11.4	12.1	
2012	7.3	6.6	6.8	8.7	11.2	10.4	4.7	8.0	6.8	1.3	5.4	3.6	-4.5	0.3	-1.7	2.2	5.0	4.1	2.7	5.8	4.8	
2013	6.8	5.3	5.7	12.8	9.5	10.5	5.5	2.9	3.8	3.5	7.5	5.9	-1.7	-0.1	-0.7	2.4	3.6	3.2	4.3	4.8	4.6	
Monthly																						
2013	Jun	7.3	5.3	5.8	10.0	8.0	8.7	3.0	3.0	3.0	0.1	3.3	2.0	-3.7	-1.8	-2.6	1.6	3.9	3.2	2.6	3.9	3.5
	Jul	7.4	5.3	5.8	10.5	8.1	8.8	3.7	2.9	3.2	0.6	3.7	2.4	-3.3	-1.8	-2.4	2.0	4.1	3.4	3.1	4.0	3.7
	Aug	7.5	5.2	5.8	11.0	8.3	9.1	4.4	2.8	3.4	1.2	4.2	2.9	-2.8	-1.6	-2.1	2.4	4.2	3.6	3.5	4.1	3.9
	Sep	7.5	5.2	5.7	11.5	8.6	9.5	4.8	2.7	3.5	1.7	4.8	3.5	-2.4	-1.4	-1.8	2.5	4.2	3.7	3.8	4.2	4.0
	Oct	7.4	5.2	5.7	11.9	8.9	9.9	5.1	2.7	3.5	2.3	5.5	4.1	-2.1	-1.0	-1.5	2.6	4.0	3.6	4.0	4.3	4.2
	Nov	7.2	5.3	5.7	12.3	9.3	10.2	5.2	2.7	3.6	2.9	6.4	4.9	-1.9	-0.6	-1.1	2.5	3.8	3.4	4.2	4.5	4.4
	Dec	6.8	5.3	5.7	12.8	9.5	10.5	5.5	2.9	3.8	3.5	7.5	5.9	-1.7	-0.1	-0.7	2.4	3.6	3.2	4.3	4.8	4.6
2014	Jan	6.4	5.2	5.5	13.2	9.5	10.7	5.9	3.2	4.1	4.3	8.9	7.0	-1.5	0.4	-0.4	2.3	3.3	3.0	4.5	5.0	4.8
	Feb	6.0	5.1	5.3	13.6	9.3	10.7	6.3	3.8	4.7	4.9	10.2	8.0	-1.4	0.9	0.0	2.2	3.2	2.9	4.6	5.2	5.0
	Mar	5.6	5.0	5.1	13.8	8.9	10.5	6.7	4.4	5.2	5.5	11.3	8.9	-1.3	1.4	0.3	2.0	3.0	2.7	4.6	5.3	5.1
	Apr	5.1	4.9	4.9	13.9	8.0	9.9	7.0	4.9	5.6	5.9	12.0	9.5	-1.3	1.9	0.6	1.5	2.7	2.3	4.5	5.4	5.1
	May	4.6	4.9	4.8	13.7	6.7	9.0	7.0	5.4	5.9	6.1	12.5	9.9	-1.3	2.4	0.9	0.9	2.2	1.8	4.4	5.3	5.0
	Jun	4.1	4.9	4.7	13.4	5.1	7.7	6.8	5.7	6.1	6.1	12.7	10.0	-1.3	2.9	1.2	0.2	1.8	1.3	4.1	5.3	4.9

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

² 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.

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																						
2009	236	658	894	206	593	798	37	31	68	101	183	283	32	112	144	167	470	638	778	2,048	2,826	
2010	76	204	280	222	726	947	37	35	72	97	202	299	32	129	161	165	487	651	629	1,782	2,411	
2011	51	89	139	268	882	1,149	51	43	94	116	236	352	33	145	178	185	535	720	703	1,929	2,632	
2012	50	93	144	309	1,062	1,371	53	48	100	123	265	389	30	160	190	188	564	752	753	2,193	2,946	
2013	53	104	157	352	1,221	1,573	54	53	108	130	284	413	29	173	202	195	593	788	813	2,427	3,240	
Monthly																						
2013	Jun	4	9	13	29	100	129	5	4	9	11	24	34	2	14	17	16	49	66	67	200	268
	Jul	4	9	13	29	102	131	5	4	9	11	24	35	2	15	17	16	50	66	68	203	270
	Aug	4	9	13	30	103	133	5	5	9	11	24	35	2	15	17	17	50	66	69	205	273
	Sep	5	9	13	30	105	135	5	5	9	11	24	35	2	15	17	17	50	67	69	207	277
	Oct	5	9	14	31	107	138	5	5	9	11	24	35	2	15	17	17	50	67	70	210	280
	Nov	5	9	14	31	110	141	5	5	9	11	24	36	2	15	17	17	51	67	71	213	284
	Dec	5	9	14	32	112	144	5	5	9	11	25	36	2	15	17	17	51	68	72	216	288
2014	Jan	5	10	14	33	114	147	5	5	10	11	25	36	2	15	17	17	51	68	72	220	292
	Feb	5	10	14	33	117	150	5	5	10	11	25	37	2	15	17	17	51	68	73	223	296
	Mar	5	10	14	34	118	152	5	5	10	11	26	37	2	15	17	17	51	68	73	225	299
	Apr	5	10	14	34	120	154	5	5	10	11	26	37	2	15	17	17	52	68	74	227	301
	May	5	10	14	34	121	156	5	5	10	11	26	38	2	15	17	17	52	68	74	229	303
	Jun	5	10	14	35	123	158	5	5	10	11	26	38	2	15	17	17	52	69	75	231	306

Year-on-year growth rates (percentages)

Annual																						
2009	-4.7	5.0	2.2	4.3	18.7	14.6	1.0	13.7	6.5	-2.2	8.6	4.5	-0.6	1.2	0.8	-0.2	4.4	3.2	-0.7	8.7	5.9	
2010	-67.8	-69.0	-68.7	7.8	22.5	18.7	1.7	10.2	5.6	-3.2	10.4	5.6	0.6	15.3	12.1	-1.7	3.5	2.2	-19.2	-13.0	-14.7	
2011	-33.4	-56.6	-50.3	20.7	21.5	21.3	36.5	24.4	30.7	19.2	16.9	17.6	3.1	11.9	10.1	12.4	9.9	10.5	11.8	8.2	9.1	
2012	-0.4	5.5	3.4	15.3	20.5	19.3	3.4	11.3	7.0	6.3	12.5	10.5	-9.8	10.8	7.0	1.6	5.4	4.4	7.1	13.7	11.9	
2013	5.1	11.4	9.2	14.1	14.9	14.7	3.5	11.3	7.2	5.0	7.0	6.3	-3.7	7.9	6.1	3.8	5.1	4.8	8.0	10.7	10.0	
Monthly																						
2013	Jun	1.4	6.5	4.7	14.3	16.6	16.1	-2.3	8.2	2.5	3.7	8.2	6.7	-9.0	8.1	5.2	0.9	2.8	2.3	6.0	10.6	9.4
	Jul	1.7	7.1	5.2	14.3	16.1	15.7	-1.8	8.8	3.1	3.7	7.9	6.6	-7.9	8.1	5.4	1.4	3.0	2.6	6.3	10.5	9.4
	Aug	2.2	7.7	5.8	14.3	15.8	15.4	-1.0	9.3	3.8	3.9	7.6	6.4	-6.7	8.1	5.6	1.9	3.3	2.9	6.6	10.4	9.4
	Sep	2.8	8.5	6.4	14.3	15.4	15.2	0.0	9.8	4.6	4.1	7.2	6.2	-5.7	8.1	5.9	2.3	3.6	3.3	6.9	10.4	9.5
	Oct	3.4	9.3	7.2	14.1	15.2	14.9	1.1	10.2	5.4	4.3	6.9	6.1	-4.8	8.1	6.0	2.7	4.0	3.7	7.2	10.4	9.5
	Nov	4.2	10.3	8.2	14.0	15.0	14.7	2.3	10.7	6.2	4.6	6.8	6.1	-4.2	8.1	6.1	3.2	4.5	4.2	7.5	10.5	9.7
	Dec	5.1	11.4	9.2	14.1	14.9	14.7	3.5	11.3	7.2	5.0	7.0	6.3	-3.7	7.9	6.1	3.8	5.1	4.8	8.0	10.7	10.0
2014	Jan	6.1	12.6	10.3	14.3	15.2	15.0	4.7	12.1	8.3	5.4	7.4	6.7	-3.4	7.7	6.0	4.5	5.7	5.4	8.5	11.1	10.5
	Feb	6.9	13.8	11.4	14.8	15.8	15.6	5.9	13.0	9.3	5.9	7.8	7.2	-3.1	7.6	5.9	5.2	6.1	5.9	9.1	11.7	11.0
	Mar	7.7	14.7	12.2	15.4	16.7	16.4	6.9	13.8	10.2	6.4	8.3	7.7	-2.9	7.5	5.9	5.7	6.4	6.2	9.7	12.3	11.6
	Apr	8.2	15.3	12.8	16.0	17.6	17.2	7.5	14.5	10.9	6.7	8.8	8.1	-2.8	7.4	5.9	5.9	6.5	6.4	10.2	12.8	12.2
	May	8.5	15.6	13.2	16.5	18.5	18.0	7.7	15.0	11.3	6.9	9.1	8.4	-2.7	7.2	5.7	5.9	6.5	6.3	10.5	13.3	12.6
	Jun	8.7	15.7	13.3	17.0	19.3	18.8	7.7	15.2	11.4	7.0	9.4	8.7	-2.7	6.9	5.4	5.8	6.4	6.3	10.8	13.7	13.0

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

² 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.

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

Table 2D Card expenditure statistics (seasonally adjusted)

Services^{1 and 2}

Value of purchase transactions (£ millions)

	Value of purchase transactions (£ millions)																		Total services			
	Vehicle Sales & Services ³			Entertainment			Hotels			Travel			Financial			Other services			Value of purchases			
	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	
Annual																						
2009	14,657	35,518	50,175	9,609	14,610	24,219	5,301	2,722	8,023	13,094	14,120	27,214	5,722	32,824	38,547	15,156	37,030	52,186	63,539	136,824	200,363	
2010	8,753	24,841	33,594	9,961	17,042	27,003	5,504	3,082	8,586	12,827	15,869	28,696	5,911	39,420	45,331	15,866	40,890	56,756	58,821	141,145	199,966	
2011	7,777	22,465	30,242	14,065	20,696	34,761	8,632	3,844	12,476	16,303	18,474	34,778	7,141	46,507	53,649	18,341	46,780	65,121	72,260	158,767	231,027	
2012	7,546	23,552	31,098	14,745	22,788	37,533	8,869	4,316	13,185	16,555	20,567	37,122	5,469	50,046	55,516	18,664	48,894	67,558	71,849	170,164	242,013	
2013	7,659	25,672	33,331	15,657	24,585	40,242	9,246	4,780	14,026	17,428	22,081	39,509	5,115	55,068	60,183	19,915	57,135	77,050	75,021	189,320	264,341	
Monthly																						
2013	Jun	640	2,146	2,786	1,296	2,031	3,328	775	393	1,168	1,456	1,858	3,314	423	4,544	4,967	1,659	4,789	6,448	6,249	15,761	22,010
	Jul	639	2,155	2,794	1,309	2,051	3,360	779	397	1,176	1,462	1,846	3,309	420	4,571	4,991	1,670	4,837	6,507	6,280	15,857	22,137
	Aug	638	2,162	2,800	1,321	2,069	3,389	783	402	1,185	1,468	1,830	3,298	419	4,623	5,042	1,680	4,858	6,538	6,309	15,942	22,251
	Sep	639	2,177	2,817	1,331	2,087	3,419	788	407	1,194	1,474	1,830	3,304	418	4,671	5,089	1,691	4,867	6,559	6,342	16,039	22,381
	Oct	643	2,210	2,852	1,339	2,108	3,447	793	412	1,205	1,482	1,855	3,337	418	4,692	5,110	1,705	4,887	6,592	6,379	16,164	22,543
	Nov	648	2,253	2,901	1,346	2,130	3,476	799	417	1,215	1,491	1,894	3,386	417	4,695	5,111	1,719	4,959	6,678	6,420	16,347	22,767
	Dec	653	2,300	2,953	1,355	2,161	3,516	802	423	1,225	1,500	1,934	3,435	414	4,682	5,096	1,731	5,060	6,792	6,457	16,560	23,017
2014	Jan	658	2,341	2,999	1,363	2,203	3,566	804	429	1,233	1,505	1,962	3,467	412	4,672	5,085	1,738	5,128	6,866	6,480	16,735	23,215
	Feb	659	2,369	3,028	1,371	2,244	3,616	805	435	1,240	1,504	1,975	3,480	411	4,686	5,097	1,739	5,159	6,899	6,490	16,869	23,359
	Mar	659	2,379	3,038	1,379	2,275	3,654	806	441	1,247	1,497	1,979	3,475	411	4,729	5,140	1,738	5,186	6,924	6,491	16,987	23,478
	Apr	657	2,374	3,031	1,385	2,291	3,677	810	445	1,255	1,485	1,976	3,461	412	4,782	5,194	1,739	5,216	6,955	6,487	17,085	23,572
	May	654	2,369	3,023	1,391	2,296	3,687	815	448	1,263	1,471	1,973	3,444	412	4,837	5,249	1,745	5,254	6,999	6,488	17,177	23,665
	Jun	652	2,376	3,027	1,396	2,303	3,699	820	451	1,272	1,459	1,975	3,434	412	4,877	5,289	1,757	5,301	7,058	6,496	17,283	23,779

Year-on-year growth rates (percentages)²

	Year-on-year growth rates (percentages) ²																					
	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	
Annual																						
2009	-5.1	7.7	3.6	-0.3	12.7	7.1	-3.3	11.8	1.3	-5.1	3.0	-1.1	-2.9	11.2	8.8	3.0	1.0	1.6	-2.2	6.6	3.7	
2010	-40.3	-30.1	-33.0	3.7	16.6	11.5	3.8	13.2	7.0	-2.0	12.4	5.4	3.3	20.1	17.6	4.7	10.4	8.8	-7.4	3.2	-0.2	
2011	-11.2	-9.6	-10.0	41.2	21.4	28.7	56.8	24.7	45.3	27.1	16.4	21.2	20.8	18.0	18.3	15.6	14.4	14.7	22.8	12.5	15.5	
2012	-3.0	4.8	2.8	4.8	10.1	8.0	2.7	12.3	5.7	1.5	11.3	6.7	-23.4	7.6	3.5	1.8	4.5	3.7	-0.6	7.2	4.8	
2013	1.5	9.0	7.2	6.2	7.9	7.2	4.3	10.8	6.4	5.3	7.4	6.4	-6.5	10.0	8.4	6.7	16.9	14.0	4.4	11.3	9.2	
Monthly																						
2013	Jun	-1.8	5.6	3.7	5.0	8.2	6.9	-3.3	9.4	0.7	3.3	9.2	6.5	-16.9	8.3	5.3	1.8	8.9	6.9	0.1	8.2	5.7
	Jul	-1.4	6.0	4.2	5.3	8.2	7.0	-2.5	9.7	1.3	3.8	9.1	6.7	-14.8	8.6	6.0	2.6	11.0	8.6	0.9	9.0	6.5
	Aug	-0.9	6.4	4.6	5.6	8.2	7.2	-1.4	10.0	2.2	4.3	8.6	6.7	-12.7	9.1	6.7	3.4	12.9	10.2	1.7	9.7	7.2
	Sep	-0.4	6.8	5.0	5.9	8.2	7.3	-0.2	10.3	3.1	4.6	7.9	6.4	-10.5	9.6	7.5	4.3	14.3	11.5	2.4	10.2	7.9
	Oct	0.2	7.3	5.5	6.0	8.2	7.3	1.2	10.5	4.2	4.8	7.4	6.2	-8.2	10.1	8.2	5.1	15.3	12.5	3.2	10.6	8.4
	Nov	0.8	8.0	6.2	6.1	8.0	7.3	2.7	10.6	5.2	5.0	7.2	6.2	-7.3	10.2	8.4	5.9	16.1	13.3	3.8	10.9	8.8
	Dec	1.5	9.0	7.2	6.2	7.9	7.2	4.3	10.8	6.4	5.3	7.4	6.4	-6.5	10.0	8.4	6.7	16.9	14.0	4.4	11.3	9.2
2014	Jan	2.2	10.1	8.2	6.4	8.0	7.4	5.8	11.0	7.5	5.7	7.8	6.9	-5.6	9.6	8.1	7.4	17.3	14.6	5.1	11.5	9.6
	Feb	2.8	11.3	9.2	6.7	8.4	7.7	7.3	11.3	8.6	6.1	8.3	7.3	-4.4	9.0	7.7	8.0	17.5	14.9	5.7	11.6	9.9
	Mar	3.2	12.1	10.0	7.1	9.0	8.2	8.4	11.6	9.5	6.3	8.5	7.5	-5.1	8.4	7.1	8.3	17.5	15.0	6.1	11.7	10.1
	Apr	3.4	12.7	10.4	7.4	9.7	8.8	9.1	12.0	10.1	6.2	8.3	7.4	-5.5	8.0	6.7	8.4	17.2	14.8	6.2	11.6	10.1
	May	3.4	12.9	10.6	7.7	10.3	9.2	9.3	12.4	10.4	5.8	7.9	7.0	-5.6	7.7	6.5	8.4	16.5	14.3	6.2	11.4	9.9
	Jun	3.4	12.9	10.7	7.8	10.8	9.6	9.3	12.8	10.5	5.3	7.5	6.5	-5.5	7.5	6.3	8.3	15.5	13.6	6.1	11.2	9.7

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

² 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.

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 (not seasonally adjusted)

	June 2013	July 2013	August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014	Total (latest 12 months)
Auto rental	489,944	568,433	543,062	485,611	473,719	405,564	378,236	396,858	383,576	444,885	461,221	484,255	487,455	5,512,875
Auto parts & accessories	757,895	840,498	769,158	727,202	749,248	737,727	675,823	731,647	702,179	813,522	785,705	784,299	775,934	9,092,942
Auto services	1,805,694	1,940,151	1,744,976	1,873,939	2,037,002	1,966,855	1,848,561	1,878,503	1,826,107	2,018,661	1,904,900	2,055,171	2,069,744	23,164,570
Auto repair shops	869,571	964,830	887,079	872,674	897,179	858,596	773,682	873,209	836,421	988,773	879,423	896,408	894,770	10,623,044
Service stations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vehicle sales	582,632	642,726	594,801	582,371	552,130	503,874	447,933	526,409	519,371	650,525	591,055	607,552	611,729	6,830,476
Vehicle Sales & Services	4,505,736	4,956,638	4,539,076	4,541,797	4,709,278	4,472,616	4,124,235	4,406,626	4,267,654	4,916,366	4,622,304	4,827,685	4,839,632	55,223,907
Restaurants	15,229,409	16,863,448	16,623,470	15,801,604	16,388,914	15,858,167	15,937,174	14,497,422	15,000,918	17,383,616	17,078,399	18,428,523	18,681,211	198,542,866
Public houses	2,647,743	3,110,038	2,979,687	2,745,144	2,684,763	2,631,824	2,993,454	2,507,341	2,682,597	3,178,876	2,905,567	2,867,335	2,966,619	34,253,245
Catering services	476,850	520,905	471,538	504,396	550,595	551,530	522,021	502,140	509,397	577,975	546,378	592,204	611,256	6,460,335
Video stores	207,425	236,033	238,633	260,410	253,977	259,755	257,361	291,986	236,679	216,475	193,799	183,136	198,539	2,826,783
Cinema, theatre & dance	1,643,893	1,749,483	1,906,702	1,647,853	2,093,374	2,277,896	2,317,580	2,081,910	1,865,420	1,758,778	1,720,158	1,734,904	1,625,643	22,779,701
Concerts & entertainers	52,200	50,850	60,150	55,633	70,775	69,054	65,612	53,303	56,341	56,671	58,889	60,358	53,412	711,048
Tourist attractions	564,750	829,470	1,016,178	587,624	510,639	510,639	315,830	259,559	313,539	394,829	680,919	640,833	679,940	6,548,616
Amusement parks	67,812	101,739	159,874	69,718	67,845	35,059	25,533	20,430	33,766	38,110	97,405	75,533	78,563	803,575
Aquariums	24,764	34,775	46,964	24,187	21,257	14,471	13,400	14,041	20,535	23,566	41,437	31,713	29,453	315,799
Sports & games establishments	2,109,328	2,409,896	2,358,234	2,417,377	2,452,705	2,402,197	3,601,297	3,409,375	2,996,871	3,516,752	3,238,542	3,526,019	3,163,540	35,492,805
Professional sports clubs	101,822	144,167	143,750	121,256	119,270	123,279	150,241	118,217	102,277	129,269	140,729	156,949	111,385	1,560,789
Gambling	4,062,450	4,452,755	4,406,338	4,934,217	5,108,341	4,956,463	5,810,300	5,726,962	5,358,815	6,132,327	5,812,518	5,390,776	5,710,887	63,800,699
Personal services	290,843	325,713	301,968	284,495	303,603	285,324	303,603	241,369	220,650	244,799	239,993	255,865	254,380	3,226,510
Miscellaneous entertainment	604,977	728,678	729,031	639,812	651,210	555,754	458,249	588,093	572,751	644,883	680,714	704,453	654,885	7,608,513
Entertainment	28,084,266	31,557,950	31,442,517	30,093,726	31,262,016	30,320,029	32,771,655	30,312,148	29,970,556	34,296,926	33,435,447	34,648,601	34,819,713	384,931,284
Hotels	4,768,431	5,218,476	4,863,882	4,682,612	4,840,124	4,467,429	4,088,300	4,083,032	4,145,655	4,779,228	4,621,856	5,088,404	5,144,954	56,023,952
Airlines	1,513,849	1,547,170	1,494,484	1,723,032	1,593,212	1,338,321	1,076,908	1,793,149	1,472,817	1,632,121	1,577,849	1,696,763	1,466,496	18,412,322
Airport terminals	36,935	49,342	42,104	39,687	37,187	28,978	26,467	30,805	30,311	37,202	39,803	43,787	45,051	450,724
Railways	5,594,415	6,086,672	5,318,403	5,860,525	6,167,437	5,935,621	5,470,311	5,395,775	5,136,056	6,016,771	5,637,972	6,055,935	6,308,006	69,389,484
Buses	704,617	772,351	687,817	779,826	780,117	747,833	641,808	699,472	705,467	797,647	785,207	851,027	796,410	9,044,982
Sea travel	170,911	198,375	205,810	152,438	117,598	108,514	129,609	129,609	141,283	180,642	195,449	231,008	226,843	2,026,577
Travel agents	1,825,848	1,913,479	1,677,311	1,714,068	1,858,481	1,624,009	1,493,578	2,139,052	1,838,082	1,962,089	1,789,813	1,890,807	1,855,617	21,756,386
Timeshares	16,645	18,896	20,169	15,865	19,255	17,274	17,424	27,484	20,608	18,897	18,170	17,870	15,935	227,847
Camping grounds	248,568	336,029	351,884	192,332	138,217	74,780	65,531	108,435	113,108	160,290	243,032	272,975	271,336	2,327,949
Miscellaneous travel	886,770	955,758	895,220	866,976	918,403	852,825	814,053	794,911	793,733	902,792	873,155	947,789	948,123	10,563,738
Travel	10,996,558	11,878,072	10,693,202	11,344,749	11,651,317	10,737,239	9,714,594	11,118,692	10,251,465	11,708,451	11,160,450	12,007,961	11,933,817	134,200,009
Telegraph services / Wire transfer money order	12,125	8,853	10,710	3,562	14,162	12,789	14,129	15,188	15,915	16,698	15,785	18,603	17,196	163,590
Insurance services	1,623,387	1,990,189	1,825,786	1,817,639	1,777,630	1,495,708	1,433,304	1,629,910	1,526,165	1,760,216	1,664,767	1,655,283	1,667,084	20,243,681
FIs - cash disbursements (auto & manual)	20,811	21,056	17,902	19,838	20,716	17,252	13,429	15,639	16,258	17,396	14,963	16,682	17,106	208,237
FIs - merchandise & services	448,319	383,972	367,453	370,040	382,694	367,261	367,935	390,220	353,889	417,721	377,995	375,943	367,773	4,522,896
Non-FIs - foreign currency, travellers' cheques	94,819	117,080	110,369	109,358	73,686	53,056	53,897	56,886	63,712	74,872	96,032	126,063	134,594	1,069,605
Security brokers and dealers	12,388	10,116	9,218	9,663	10,294	10,311	9,894	10,758	8,450	8,458	7,825	7,620	6,234	108,841
Tax preparation services	174	165	158	160	153	150	121	203	201	216	171	160	168	2,026
Tax payments	4,102	5,687	5,410	15,128	4,248	3,859	3,900	3,494	3,719	3,648	4,484	4,192	4,497	62,266
Fines, bail and bond payments	63,179	71,377	68,253	66,050	75,357	71,201	69,803	71,855	68,784	74,170	69,133	70,008	70,385	846,376
Miscellaneous financial	87,148	97,891	97,862	83,017	84,951	77,303	66,068	71,097	69,499	86,999	93,520	91,650	94,717	1,014,574
Financial	2,366,452	2,706,386	2,513,121	2,494,455	2,443,891	2,108,890	2,032,480	2,265,250	2,126,592	2,460,394	2,344,675	2,366,204	2,379,754	28,242,092

Table 3A Card expenditure statistics (not seasonally adjusted)

Number of credit card transactions

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

	June 2013	July 2013	August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014	Total (latest 12 months)
Telecoms	1,863,297	2,030,451	1,957,400	1,991,756	2,037,282	1,932,087	1,992,186	1,957,337	1,737,496	1,922,201	1,845,789	1,873,705	1,820,424	23,098,114
Utilities	355,259	385,297	355,440	372,424	404,266	361,679	358,992	395,102	375,005	423,441	360,426	394,018	361,589	4,547,679
Contractors (residential & commercial)	249,244	280,760	263,823	272,471	301,694	287,437	238,202	264,917	254,564	279,307	259,777	264,691	264,216	3,231,859
Gardening services	67,952	61,476	51,862	46,834	47,954	47,483	61,863	34,612	37,552	66,987	77,143	79,009	70,139	682,914
Veterinary services	579,700	662,903	663,843	617,063	654,717	605,735	590,999	618,075	561,027	612,151	614,798	635,408	642,890	7,479,609
Photocopying & printing	241,239	253,464	249,200	273,726	310,710	320,936	344,367	298,378	237,636	267,338	238,934	253,817	244,676	3,293,182
Photographic studios	122,589	144,646	109,804	108,821	145,031	150,555	137,012	88,093	86,768	102,648	101,318	122,873	136,376	1,433,945
Beauty & barber shops	1,556,995	1,716,842	1,607,502	1,523,249	1,573,468	1,609,096	2,041,008	1,458,788	1,389,438	1,577,388	1,543,901	1,644,624	1,655,854	19,341,158
Employment agencies	25,191	29,770	28,316	26,477	29,037	26,698	23,239	22,428	21,330	22,317	22,626	22,134	24,877	299,249
Counselling services	6,078	6,617	6,270	6,485	6,576	5,798	4,636	5,896	5,458	6,201	6,229	6,016	5,893	72,075
Legal services	37,594	78,636	40,894	73,516	60,488	41,321	66,712	58,778	39,898	78,454	56,243	56,778	55,962	707,680
Laundry & cleaning	200,717	222,004	188,185	196,271	206,888	193,682	181,537	183,012	163,424	190,058	187,756	203,512	219,132	2,335,461
Funeral services	11,543	12,360	11,059	10,783	12,250	11,806	11,689	12,826	11,994	13,069	12,330	12,390	12,379	144,935
Medical services	1,172,932	1,274,330	1,154,617	1,194,498	1,328,013	1,263,840	1,127,482	1,309,962	1,191,535	1,279,940	1,224,028	1,258,384	1,276,436	14,883,065
Moving & courier services	418,551	435,212	381,354	391,457	448,352	435,760	418,601	386,531	384,439	418,748	406,900	437,923	421,904	4,967,181
Repair shops (not auto)	57,418	66,113	61,440	60,133	66,033	65,551	63,803	66,667	58,736	60,509	57,755	59,730	60,119	746,589
Accounting services	26,774	29,496	32,711	35,968	38,928	37,146	36,013	45,387	35,026	36,575	28,873	27,888	28,911	412,922
Advertising, consultancy & PR	79,670	86,779	82,752	79,424	82,082	83,131	61,132	70,899	64,049	73,146	69,793	70,583	69,569	893,339
Computer programming	1,257,317	1,352,741	1,249,594	1,397,593	1,504,643	1,590,037	2,009,671	1,362,008	1,174,166	1,356,973	1,287,080	1,310,328	1,358,164	16,952,998
Farming services	100,834	107,924	99,169	98,637	102,921	105,644	120,129	103,931	97,123	111,280	112,038	113,761	110,134	1,282,691
Miscellaneous professional services	865,059	930,223	900,722	946,325	967,131	926,776	875,755	935,356	880,584	958,144	907,397	885,235	884,102	10,997,750
Engineering services	51,699	58,159	51,674	50,428	55,696	50,653	44,337	50,440	48,815	54,097	52,167	52,282	53,549	622,297
Marina services	74,297	107,982	101,596	62,551	46,742	36,912	36,047	34,776	31,179	50,505	69,437	74,883	84,199	736,809
Wrecking & salvage yards	4,059	4,443	3,982	3,633	3,894	3,365	2,530	3,544	3,178	3,606	3,710	3,579	3,572	43,036
Pest control	2,899	3,939	3,599	2,996	3,426	2,786	2,363	2,526	2,287	2,657	2,811	3,431	3,392	36,213
Educational establishments	537,608	542,482	455,560	785,644	752,379	704,570	571,025	776,327	629,403	757,142	596,396	670,953	668,813	7,910,694
Child care services	15,590	17,279	18,590	17,732	21,442	18,613	18,333	23,664	21,473	19,639	20,424	21,473	18,318	238,095
Social, political & religious organisations	1,234,677	1,345,963	1,277,436	1,363,567	1,347,088	1,526,509	1,327,738	1,183,485	1,101,393	1,497,052	1,374,001	1,447,647	1,438,502	16,230,381
Government services	2,258,583	2,449,924	2,244,558	2,298,025	2,412,727	2,221,893	2,103,513	2,408,356	2,342,378	2,567,896	2,526,309	2,661,148	2,659,224	28,895,951
Miscellaneous services	1,299,076	1,467,129	1,327,713	1,337,170	1,416,482	1,425,366	1,968,180	1,412,100	1,343,621	1,507,244	1,208,529	1,427,557	1,457,208	17,298,299
Commercial equipment	854,846	910,074	892,327	979,572	1,015,092	995,875	948,365	987,945	868,457	927,720	860,208	887,130	869,808	11,142,573
Other services	15,629,287	17,075,418	15,872,992	16,625,229	17,403,432	17,088,740	17,787,459	16,562,146	15,200,547	17,244,433	16,135,126	16,982,890	16,980,331	200,958,743
Total services	66,352,730	73,392,940	69,924,790	69,782,568	72,310,058	69,194,943	70,518,723	68,747,894	65,962,469	75,405,798	72,319,858	75,921,745	76,098,201	859,579,987
TOTAL	205,278,279	231,087,375	214,382,708	212,830,944	219,808,091	223,264,099	250,471,267	207,496,933	192,622,510	224,042,288	219,905,657	228,394,498	232,491,914	2,656,798,284

Table 3B Card expenditure statistics (not seasonally adjusted)

Value of credit card transactions

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

£	June 2013	July 2013	August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014	Total (latest 12 months)
Telecoms	80,832,382	88,500,373	86,233,671	89,871,129	97,593,362	91,605,961	92,488,707	92,435,243	79,909,314	85,249,144	80,159,521	81,675,336	77,845,629	1,043,567,390
Utilities	61,756,902	64,187,210	56,392,681	71,185,095	65,327,296	55,082,315	55,124,731	66,422,427	64,564,568	79,561,318	68,691,001	69,473,457	61,847,292	777,859,391
Contractors (residential & commercial)	75,711,516	83,751,304	79,291,180	84,729,261	91,393,171	89,360,957	75,210,216	81,295,735	78,149,649	89,489,336	82,341,488	86,302,519	85,946,850	1,007,261,666
Gardening services	6,671,929	6,123,235	5,262,106	5,904,809	4,306,455	5,950,008	4,230,527	3,610,208	5,122,954	6,467,052	7,461,580	9,592,559	6,928,509	70,960,002
Veterinary services	53,732,816	60,290,487	59,554,710	56,402,410	59,711,544	55,512,605	53,316,744	58,508,144	53,099,520	57,447,118	57,584,682	59,774,210	60,647,263	691,849,437
Photocopying & printing	34,053,063	34,713,686	35,640,936	36,851,687	41,641,113	39,811,281	36,458,049	37,280,743	33,206,000	35,940,524	32,217,794	34,363,127	33,337,441	431,462,381
Photographic studios	7,677,701	9,185,796	7,474,123	7,603,455	8,593,401	9,629,806	9,095,336	6,261,586	6,047,939	7,372,729	6,808,082	7,419,065	7,714,278	93,205,596
Beauty & barber shops	83,834,623	90,568,016	85,292,648	83,242,597	86,391,523	88,685,911	106,567,431	77,742,629	76,367,195	86,986,574	83,918,490	89,690,669	88,569,515	1,044,023,198
Employment agencies	24,631,882	28,902,730	26,933,153	25,761,253	29,767,087	27,872,176	24,922,636	19,759,846	22,453,643	23,432,930	24,231,988	22,928,748	30,440,195	307,406,365
Counselling services	864,173	950,697	1,236,494	1,044,845	1,072,618	1,145,066	1,038,653	1,335,256	1,290,479	1,800,816	1,159,756	1,609,265	1,284,517	14,968,462
Legal services	20,143,558	22,855,586	21,470,962	21,773,263	23,331,020	21,678,304	19,518,609	22,115,102	21,932,750	24,970,941	21,842,243	22,330,345	22,509,288	266,328,413
Laundry & cleaning	6,850,546	7,636,844	6,669,304	6,846,083	7,183,044	6,903,605	6,310,790	6,292,255	5,542,432	6,605,755	6,457,960	6,883,228	7,429,596	80,760,896
Funeral services	12,089,510	13,133,184	11,812,162	11,736,961	13,872,840	14,149,015	14,102,176	15,159,458	14,280,785	15,323,363	13,900,753	13,285,077	12,906,279	163,662,053
Medical services	162,313,183	175,069,265	156,517,872	161,718,614	184,229,180	175,464,791	153,067,271	174,090,678	164,585,099	178,647,227	166,042,844	173,184,717	176,430,746	2,039,048,304
Moving & courier services	40,876,389	45,508,150	39,098,386	39,844,087	45,875,203	42,301,459	40,823,203	41,338,663	38,423,107	42,110,663	40,937,778	44,701,138	43,324,975	504,286,812
Repair shops (not auto)	9,667,660	11,203,334	9,844,847	10,145,250	10,096,639	10,157,391	10,240,642	10,244,301	9,057,588	10,000,809	9,288,119	9,745,863	10,231,242	120,256,025
Accounting services	6,132,826	6,478,360	6,550,649	6,773,782	7,781,778	7,721,110	7,597,801	9,721,220	8,038,148	8,397,078	6,781,894	6,426,770	6,473,904	88,742,494
Advertising, consultancy & PR	8,327,609	9,146,672	7,834,617	8,203,546	8,593,682	8,028,212	6,512,091	8,178,067	7,155,563	7,838,293	7,385,859	7,675,258	7,184,307	93,736,167
Computer programming	84,867,513	87,158,397	100,476,099	89,075,528	96,470,856	98,253,750	117,895,489	89,030,660	77,173,474	86,643,863	83,227,411	83,312,851	86,059,234	1,094,777,612
Farming services	10,039,638	11,388,989	10,613,297	10,467,614	11,106,085	10,791,595	11,078,418	10,557,430	9,819,920	10,819,749	10,738,971	11,249,147	11,274,029	129,905,244
Miscellaneous professional services	153,800,917	163,085,183	163,781,037	175,021,105	163,073,409	145,174,348	135,820,634	167,379,520	145,534,552	164,188,054	160,366,719	156,090,032	158,640,726	1,898,155,319
Engineering services	15,264,447	16,556,080	15,188,188	14,812,211	16,285,307	14,613,272	13,625,452	14,707,616	14,345,073	16,048,906	15,031,718	15,487,982	16,134,542	182,836,347
Marina services	10,564,036	13,326,157	11,311,648	8,222,346	7,186,073	5,496,553	5,427,560	6,990,813	5,927,051	10,518,488	11,279,346	10,984,377	11,579,277	108,249,689
Wrecking & salvage yards	837,178	903,496	855,994	872,093	885,622	718,845	540,929	794,461	696,363	791,639	778,303	735,794	788,548	9,362,087
Pest control	472,808	596,394	544,015	619,276	593,733	505,576	460,647	524,890	544,576	544,726	517,166	596,106	607,555	6,654,660
Educational establishments	99,606,861	113,419,428	148,496,229	312,295,739	194,172,993	108,210,062	99,757,683	199,416,619	113,421,873	108,233,207	120,772,514	124,524,036	110,065,475	1,752,785,858
Child care services	2,188,780	2,490,953	2,178,294	2,265,255	2,472,815	2,241,838	2,138,260	2,651,321	2,329,576	2,464,740	2,410,790	2,553,112	2,639,706	28,836,660
Social, political & religious organisations	69,015,732	78,655,030	73,051,946	83,680,820	87,278,895	94,417,871	84,785,581	99,606,978	78,921,455	102,189,551	81,220,082	79,702,562	78,147,058	1,021,657,829
Government services	225,479,917	263,214,014	252,260,711	207,743,546	230,522,757	212,256,280	218,974,189	336,231,048	293,173,193	279,973,801	272,784,341	280,383,401	271,139,732	3,118,657,013
Miscellaneous services	77,539,522	88,144,010	81,376,749	87,775,118	87,308,740	85,045,871	98,638,690	84,484,050	77,638,485	96,269,451	85,474,804	87,691,329	98,238,156	1,058,085,453
Commercial equipment	124,084,698	132,251,768	125,950,579	128,015,165	139,801,934	132,417,825	117,595,887	130,031,013	120,854,976	136,328,017	132,624,956	131,587,188	127,178,174	1,554,637,482
Other services	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	1,629,607,300	1,782,655,862	1,694,438,933	1,731,959,268	1,713,544,038	20,803,986,305
Total services	6,372,819,030	6,836,875,214	6,385,585,611	6,549,767,976	6,543,256,081	5,954,199,318	5,712,683,532	6,518,159,626	5,923,244,232	6,750,046,369	6,427,484,069	6,876,812,916	6,750,606,857	77,228,721,801
TOTAL	13,096,352,462	14,240,977,070	13,390,014,496	13,541,544,948	13,788,057,915	13,620,574,454	14,577,110,119	13,129,139,250	11,900,920,532	13,749,151,958	13,387,174,435	14,000,109,944	13,954,065,534	163,278,840,655

Table 3C Card expenditure statistics (not seasonally adjusted)

Number of debit card transactions

Detailed sector breakdown - services sectors (not seasonally adjusted)

	June 2013	July 2013	August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014	Total (latest 12 months)
Auto rental	501,996	577,243	557,777	498,134	517,988	471,383	461,894	454,600	451,410	514,159	524,895	499,222	454,641	5,983,346
Auto parts & accessories	1,517,743	1,690,518	1,549,472	1,482,669	1,540,011	1,513,042	1,371,648	1,499,221	1,490,642	1,771,765	1,661,179	1,656,262	1,642,401	18,868,830
Auto services	3,840,284	4,213,611	3,961,649	4,063,540	4,421,938	4,325,723	4,586,904	4,193,395	4,138,412	4,633,172	4,478,062	4,768,630	4,768,582	52,553,624
Auto repair shops	1,665,669	1,849,378	1,692,522	1,672,303	1,761,197	1,655,639	1,466,292	1,704,640	1,670,663	2,009,078	1,479,806	1,817,611	1,799,499	20,890,622
Service stations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vehicle sales	1,136,144	1,268,469	1,175,654	1,143,899	1,086,278	983,254	872,981	1,042,666	1,040,754	1,351,666	1,235,178	1,274,094	1,278,265	13,753,158
Vehicle Sales & Services	8,661,836	9,599,219	8,937,074	8,860,545	9,327,412	8,949,041	8,759,719	8,894,522	8,791,881	10,279,840	9,691,120	10,015,819	9,943,388	112,049,580
Restaurants	56,312,683	61,305,013	60,575,958	59,708,345	63,760,719	63,027,311	65,601,268	59,350,203	62,087,330	72,931,097	69,485,689	75,446,688	74,179,709	787,459,330
Public houses	10,201,227	11,886,431	11,093,333	10,695,756	10,794,019	10,667,601	12,689,124	10,751,670	11,791,199	14,081,221	11,820,064	11,558,612	11,608,195	139,437,225
Catering services	1,433,908	1,548,396	1,478,991	1,561,808	1,863,468	1,895,032	1,728,899	1,734,223	1,829,422	2,093,311	1,886,252	2,080,951	2,035,276	21,736,029
Video stores	334,896	318,552	390,601	624,193	380,396	447,308	311,703	198,588	182,634	188,577	155,203	122,925	74,080	3,394,760
Cinema, theatre & dance	4,541,112	5,027,141	5,637,914	4,135,979	4,768,837	5,606,455	6,022,338	5,558,432	5,114,323	4,635,390	4,740,692	5,186,848	4,587,293	61,021,642
Concerts & entertainers	131,447	119,481	163,355	141,321	177,875	170,571	169,888	159,777	180,527	174,707	173,989	180,817	138,392	1,950,700
Tourist attractions	865,106	1,232,206	1,802,302	945,489	584,727	870,049	557,832	459,281	636,561	765,262	1,304,257	1,096,840	1,070,595	11,325,401
Amusement parks	271,707	352,172	507,622	269,535	252,891	140,141	88,580	81,873	130,790	158,919	349,531	300,311	327,866	2,960,231
Aquariums	94,178	126,161	168,193	92,852	74,916	52,130	44,242	54,512	81,936	105,289	162,267	130,012	117,842	1,210,352
Sports & games establishments	2,796,145	2,754,774	3,268,650	2,969,255	3,094,336	2,778,843	3,241,403	3,646,461	3,435,505	3,858,399	3,797,167	3,875,815	3,449,247	40,169,855
Professional sports clubs	185,094	258,392	278,035	223,763	218,100	217,694	269,481	219,775	202,934	251,178	259,698	268,524	213,423	2,880,997
Gambling	18,369,678	18,086,390	19,057,100	20,068,703	21,335,951	19,766,979	22,660,450	23,133,686	21,534,909	26,200,510	25,935,106	22,076,829	25,276,498	265,133,111
Personal services	460,738	497,745	461,906	436,599	445,625	368,826	389,121	394,394	394,688	461,679	446,634	489,218	463,596	5,250,031
Miscellaneous entertainment	702,707	1,286,023	1,112,756	743,412	802,071	643,017	598,712	766,700	840,306	852,830	999,646	961,727	858,690	10,465,890
Entertainment	96,700,626	104,798,877	105,996,716	102,617,010	108,839,253	106,366,835	114,373,041	106,509,575	108,443,064	128,758,369	121,516,195	123,776,117	124,400,702	1,354,395,554
Hotels	4,439,723	5,091,596	5,128,864	4,465,880	4,579,835	4,242,980	4,322,729	4,291,520	4,396,419	5,149,527	5,132,395	5,309,532	5,243,412	57,354,689
Airlines	1,556,133	1,665,068	1,611,641	1,390,724	1,560,545	1,217,459	1,121,761	1,825,452	1,494,520	1,737,978	1,747,465	1,923,147	1,854,264	19,150,024
Airport terminals	47,363	66,721	60,254	58,234	46,307	34,352	34,982	36,677	38,279	50,907	55,035	60,095	62,651	604,494
Railways	16,263,274	17,974,745	15,766,535	17,001,197	18,348,074	17,454,317	17,466,653	16,284,432	15,749,958	18,117,208	16,706,701	17,649,946	18,154,242	206,674,008
Buses	1,896,390	2,079,562	1,985,312	2,229,313	2,388,162	2,473,044	2,256,666	2,607,204	2,606,014	2,983,242	2,843,411	3,133,213	2,842,563	30,427,706
Sea travel	179,982	225,367	243,457	167,130	151,048	129,792	126,243	126,938	126,142	154,512	188,549	200,178	210,870	2,050,226
Travel agents	1,758,247	1,837,386	1,658,703	1,509,253	1,424,372	1,144,591	1,107,435	2,168,672	1,820,965	2,051,308	1,896,700	2,024,641	1,914,543	20,558,569
Timeshares	4,098	4,801	5,205	5,077	4,809	3,962	3,917	6,867	5,024	4,701	4,639	4,590	4,135	57,727
Camping grounds	709,802	990,839	1,120,503	584,973	453,379	234,727	209,861	292,283	345,266	529,631	821,325	873,246	835,971	7,292,004
Miscellaneous travel	1,025,094	1,145,793	1,193,771	1,062,374	1,131,610	1,050,654	1,044,351	972,890	1,005,696	1,160,982	1,156,331	1,216,732	1,218,363	13,359,547
Travel	23,440,383	25,990,282	23,645,381	24,008,275	25,508,306	23,742,896	23,371,869	24,321,415	23,191,864	26,790,469	25,420,156	27,085,788	27,097,602	300,174,305
Telegraph services / Wire transfer money order	80,830	85,891	88,110	75,991	95,600	102,388	114,567	110,422	112,626	131,687	131,853	148,109	159,532	1,356,776
Insurance services	3,170,640	3,770,244	3,565,295	3,534,555	3,559,212	3,016,007	2,804,116	3,253,960	3,104,990	3,611,175	3,426,395	3,510,235	3,493,132	40,649,316
Fis - cash disbursements (auto & manual)	6,601	7,589	7,526	7,346	7,563	6,299	9,471	9,731	12,512	10,850	11,492	15,064	16,704	122,147
Fis - merchandise & services	9,289,472	9,799,356	9,360,638	8,988,025	9,823,300	9,330,101	9,915,332	9,775,939	8,819,893	10,460,191	9,754,814	9,471,879	9,042,513	114,541,981
Non-Fis - foreign currency, travellers' cheques	892,020	957,718	951,998	929,240	671,022	550,810	563,103	608,549	657,622	754,526	10,450,532	978,173	1,048,101	9,481,394
Security brokers and dealers	115,877	100,387	117,018	162,477	904,873	147,183	115,370	154,917	128,688	196,132	210,088	179,058	176,764	2,592,955
Tax preparation services	912	1,055	842	766	781	679	482	803	728	768	691	540	554	8,689
Tax payments	23,796	29,619	26,172	104,077	26,061	23,254	22,664	24,170	20,813	23,359	27,397	24,889	24,658	377,133
Fines, bail and bond payments	483,068	527,452	548,572	502,140	589,209	572,121	556,486	579,224	554,418	642,922	591,095	621,010	569,820	6,854,469
Miscellaneous financial	169,263	192,271	175,469	160,869	165,878	153,488	133,058	133,508	138,989	174,936	188,916	190,261	200,712	2,008,355
Financial	14,232,479	15,471,582	14,841,640	14,465,486	15,843,499	13,902,330	14,234,649	14,651,223	13,551,279	16,006,546	15,153,273	15,139,218	14,732,490	177,993,215

Table 3C Card expenditure statistics (not seasonally adjusted)

Number of debit card transactions

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

	June 2013	July 2013	August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014	Total (latest 12 months)
Telecoms	10,247,508	10,834,969	10,635,775	10,707,474	10,762,997	10,361,858	10,823,183	10,796,273	9,640,691	10,831,117	10,284,070	10,573,527	10,238,423	126,490,357
Utilities	1,920,198	2,123,788	1,975,231	2,087,333	2,231,554	2,046,557	2,026,921	2,160,247	2,008,142	2,277,975	2,183,429	2,258,731	2,109,226	25,489,134
Contractors (residential & commercial)	477,439	543,130	514,989	535,368	595,381	571,622	487,652	518,702	515,099	587,744	548,864	555,804	561,355	6,535,710
Gardening services	136,684	127,034	110,064	101,134	103,135	106,558	140,139	80,481	84,601	140,779	156,489	162,706	146,901	1,460,021
Veterinary services	1,563,070	1,807,626	1,807,849	1,678,998	1,804,102	1,642,146	1,573,620	1,667,526	1,555,093	1,732,102	1,707,565	1,770,281	1,785,181	20,532,089
Photocopying & printing	311,351	320,244	323,597	360,843	422,663	450,675	490,695	379,017	344,683	393,923	373,540	417,405	391,462	4,668,747
Photographic studios	369,459	406,925	345,757	332,692	416,809	434,175	425,439	290,150	298,775	352,493	332,652	410,686	456,169	4,502,722
Beauty & barber shops	4,941,979	5,354,871	5,070,196	4,803,960	4,938,620	4,883,155	6,264,809	4,577,956	4,584,394	5,322,042	5,051,488	5,439,531	5,398,071	61,689,093
Employment agencies	9,922	10,957	10,127	10,127	8,758	7,706	6,087	8,175	7,729	8,634	7,976	8,363	7,909	102,641
Counselling services	95,594	115,610	102,628	104,234	110,290	101,630	102,363	104,200	97,969	115,716	116,826	117,128	116,592	1,305,186
Legal services	153,657	173,971	157,791	161,550	173,706	159,215	138,924	166,110	162,750	182,830	169,932	172,156	165,995	1,984,930
Laundry & cleaning	472,117	513,810	447,929	477,514	505,303	476,758	450,422	445,445	411,576	482,745	460,733	497,600	525,117	5,694,952
Funeral services	26,315	28,361	25,741	25,656	28,878	27,402	27,063	30,559	29,043	32,655	30,312	30,516	30,292	346,478
Medical services	2,642,520	2,892,370	2,659,137	2,754,685	3,075,228	2,905,292	2,577,547	3,043,019	2,858,295	3,089,795	2,927,777	2,999,071	3,001,833	34,784,049
Moving & courier services	376,203	412,113	379,257	370,968	419,385	403,254	431,961	400,897	355,119	400,601	397,950	424,460	433,085	4,829,050
Repair shops (not auto)	102,602	116,578	112,966	109,336	119,242	116,177	123,568	115,713	109,494	116,263	110,428	112,468	114,791	1,377,024
Accounting services	269,612	307,007	289,958	302,302	330,579	297,327	286,223	352,835	302,307	337,500	272,158	230,951	238,859	3,548,006
Advertising, consultancy & PR	159,632	174,723	165,544	168,777	166,130	168,130	122,846	140,294	134,155	150,673	143,909	145,651	154,272	1,818,888
Computer programming	1,426,252	1,609,444	1,465,275	1,555,013	1,174,600	810,749	722,924	693,977	619,188	671,769	651,765	647,397	646,980	11,269,081
Farming services	264,218	283,831	265,824	267,204	277,436	283,639	322,474	286,159	274,343	310,399	304,856	308,917	308,539	3,493,621
Miscellaneous professional services	3,071,834	3,400,394	3,224,516	3,385,626	3,737,546	3,649,785	3,660,044	3,715,496	3,420,188	3,822,010	3,639,055	3,583,534	3,538,200	42,776,394
Engineering services	82,541	91,761	83,614	81,628	92,637	84,276	72,750	78,665	79,793	91,699	89,674	89,697	90,729	1,026,923
Marina services	108,090	155,282	150,618	96,065	75,527	62,697	64,701	57,173	57,058	89,092	117,010	121,693	133,951	1,180,867
Wrecking & salvage yards	10,770	11,792	10,969	10,079	10,503	9,930	7,728	9,686	11,157	11,139	11,206	11,157	11,262	125,414
Pest control	4,055	5,398	5,291	4,149	4,771	3,878	3,414	3,508	3,199	3,636	3,961	4,755	5,033	50,993
Educational establishments	1,671,538	1,380,528	1,011,992	2,373,647	3,085,454	2,915,945	2,183,997	2,853,111	2,632,963	3,123,187	2,154,803	2,844,576	2,334,561	28,894,764
Child care services	110,795	121,451	135,325	126,619	159,702	138,143	126,814	178,070	177,852	159,288	156,309	162,786	136,151	1,778,510
Social, political & religious organisations	2,495,102	2,696,220	2,540,438	2,775,127	2,842,365	2,920,141	2,504,065	2,245,172	2,239,170	3,310,531	2,980,588	3,210,581	3,117,622	33,382,020
Government services	6,734,617	7,459,792	7,088,713	6,901,496	7,460,728	6,662,824	6,573,169	7,664,360	6,993,114	7,538,347	7,785,089	8,141,244	8,008,216	88,277,092
Miscellaneous services	5,626,443	6,172,859	5,420,983	5,576,645	5,854,799	5,632,726	7,667,269	5,621,450	5,298,194	6,199,073	6,009,490	6,330,485	6,413,374	72,197,347
Commercial equipment	1,445,169	1,508,863	1,516,759	1,788,740	1,794,048	1,694,069	1,782,522	1,713,344	1,550,429	1,704,777	1,559,175	1,628,524	1,549,788	19,791,038
Other services	47,327,286	51,161,702	48,054,853	50,027,219	52,785,523	50,026,439	52,191,333	50,397,770	46,855,369	53,590,552	50,739,012	53,412,430	52,160,939	611,403,141
Total services	194,802,333	212,113,258	206,604,528	204,444,415	216,883,828	207,230,323	217,253,340	209,066,025	205,229,876	238,575,303	227,652,151	234,738,904	233,578,533	2,613,370,484
TOTAL	672,928,595	749,474,972	691,850,330	697,265,871	726,395,775	718,661,322	807,663,082	687,165,550	663,714,836	773,056,370	738,419,024	765,812,198	774,102,773	8,793,582,103

Table 3D Card expenditure statistics (not seasonally adjusted)

Value of debit card transactions

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

£	June 2013	July 2013	August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014	Total (latest 12 months)
Telecoms	308,159,640	325,953,973	318,863,552	331,500,689	344,349,276	324,610,484	335,300,244	345,726,054	297,315,259	339,678,620	316,438,873	325,512,230	312,964,866	3,918,214,120
Utilities	236,208,371	243,340,943	211,864,154	361,247,555	238,970,304	211,318,563	208,503,419	240,602,317	240,985,029	300,350,547	282,949,215	267,263,009	236,566,129	3,043,961,184
Contractors (residential & commercial)	125,669,967	142,186,767	132,616,117	142,786,128	162,074,000	157,437,074	136,046,509	136,888,779	138,204,139	159,616,860	153,717,380	158,782,081	161,505,134	1,781,860,968
Gardening services	8,328,160	8,658,660	6,983,347	6,629,684	6,708,629	6,511,654	7,023,438	5,310,085	5,547,964	9,184,405	10,576,390	10,576,390	9,841,969	93,597,680
Veterinary services	92,813,100	106,770,141	105,868,551	98,863,501	106,376,752	96,671,387	91,432,644	101,290,708	94,039,813	105,062,027	104,146,945	108,292,544	109,234,996	1,228,050,009
Photocopying & printing	22,109,689	23,027,173	22,198,131	24,510,016	27,650,675	27,052,511	24,772,707	24,303,411	22,483,252	25,367,769	23,977,407	26,205,895	25,189,165	296,738,112
Photographic studios	11,836,607	14,208,429	11,473,080	11,919,235	13,685,262	14,902,237	14,639,440	9,639,804	10,078,351	11,857,625	11,180,434	12,531,914	13,268,085	149,383,896
Beauty & barber shops	193,193,265	208,892,500	199,288,960	191,830,130	197,448,331	196,898,423	243,837,821	177,500,706	183,206,172	212,570,868	200,758,000	215,869,530	210,980,999	2,439,082,440
Employment agencies	1,228,667	1,327,751	1,341,191	1,373,090	1,389,773	1,343,704	1,123,738	1,465,954	1,343,084	1,594,566	1,458,139	1,557,600	1,496,861	16,815,451
Counselling services	6,215,863	7,163,843	6,367,391	6,591,045	7,139,987	6,291,357	6,343,743	6,233,781	7,221,051	6,936,088	6,671,191	6,750,088	79,843,327	79,843,327
Legal services	82,589,028	95,350,242	85,623,673	86,933,676	94,087,433	86,455,698	74,329,018	82,465,721	77,494,849	88,345,777	83,104,494	85,746,342	85,861,238	1,025,798,161
Laundry & cleaning	12,425,070	13,790,216	12,129,176	12,884,521	13,628,609	12,850,200	12,026,171	11,792,698	10,587,970	12,545,235	12,192,957	13,210,315	13,910,467	151,548,535
Funeral services	30,212,241	32,347,227	29,821,711	30,091,089	35,345,234	34,682,847	34,291,569	39,094,876	37,326,159	41,891,295	38,061,072	37,362,229	37,355,990	427,671,298
Medical services	225,244,076	246,993,334	220,809,182	229,917,003	257,935,546	242,398,551	212,364,223	246,380,254	237,644,367	261,025,331	244,811,033	253,551,504	256,071,284	2,909,901,612
Moving & courier services	32,569,035	37,512,495	35,344,432	33,891,130	37,040,464	35,347,485	33,806,947	32,657,886	29,392,206	33,662,685	34,012,298	35,743,244	37,314,083	415,725,355
Repair shops (not auto)	10,622,080	12,454,485	11,830,641	11,362,507	12,040,582	12,009,753	12,000,711	11,444,106	10,884,160	12,107,879	11,853,934	12,348,788	12,957,367	143,294,913
Accounting services	17,487,635	17,969,120	17,891,311	17,509,135	19,368,576	18,272,354	17,459,720	23,145,515	19,071,677	20,135,680	17,323,671	16,949,187	15,391,604	220,487,550
Advertising, consultancy & PR	11,774,919	12,854,579	11,493,364	11,278,364	12,185,100	11,459,702	9,052,505	11,295,508	10,668,870	11,593,422	11,621,279	11,716,235	11,190,740	136,409,606
Computer programming	35,392,700	38,861,514	36,347,816	39,734,614	40,518,505	36,092,311	36,781,620	38,812,837	32,175,902	35,131,064	34,696,518	34,082,872	32,992,312	436,227,885
Farming services	20,106,071	22,414,252	20,994,968	20,848,856	22,126,143	21,766,748	22,736,921	21,308,918	19,795,505	22,246,110	22,951,068	23,380,149	24,012,069	264,581,707
Miscellaneous professional services	519,747,318	576,787,453	558,320,804	627,648,940	670,730,387	531,148,791	501,558,663	634,220,895	540,259,786	650,602,417	687,443,199	584,170,481	579,227,743	7,142,119,559
Engineering services	19,166,471	20,963,280	19,047,591	19,458,273	21,021,165	18,703,132	16,522,590	17,774,706	18,084,923	20,957,790	20,866,394	21,388,100	21,018,412	235,806,356
Marina services	12,886,792	16,509,592	14,578,480	10,649,987	9,358,571	7,370,882	7,136,961	8,424,326	8,111,521	14,324,542	15,168,212	14,900,508	15,882,004	142,415,586
Wrecking & salvage yards	1,329,797	1,691,550	1,433,529	1,629,771	1,629,771	1,433,209	1,105,356	1,373,989	1,414,370	1,624,409	1,630,704	1,739,523	1,739,523	18,212,150
Pest control	523,680	657,043	636,976	634,499	532,018	634,499	565,813	474,442	554,710	527,708	579,819	604,346	699,750	7,259,909
Educational establishments	130,102,526	147,008,113	218,043,731	715,591,666	600,546,301	241,667,125	199,280,773	466,713,026	222,855,448	178,157,464	236,958,177	227,701,886	152,518,017	3,607,041,727
Child care services	11,674,096	13,682,777	11,679,262	12,190,215	14,034,151	12,619,068	11,412,467	15,221,560	13,520,657	14,562,967	14,367,733	14,429,586	14,171,071	161,891,514
Social, political & religious organisations	84,382,216	102,342,257	97,347,731	102,718,018	116,991,908	109,678,977	89,416,198	93,820,152	83,003,182	118,781,593	103,726,573	103,089,936	100,341,945	1,221,258,470
Government services	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	1,949,079,267	1,698,889,857	1,754,928,022	2,086,318,982	2,031,109,989	22,169,531,676
Miscellaneous services	471,812,249	579,615,993	461,144,432	481,712,384	502,165,055	449,210,548	490,746,027	586,085,339	447,877,498	514,148,450	526,986,640	566,741,780	637,568,640	6,204,002,786
Commercial equipment	129,245,014	138,653,857	135,500,822	145,752,014	150,083,450	141,846,360	124,646,009	134,341,182	125,835,517	154,120,909	143,689,876	148,032,770	146,077,552	1,688,580,318
Other services	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	4,895,048,386	5,077,939,033	5,129,159,281	5,386,457,732	5,315,303,127	61,777,313,860
Total services	15,462,991,648	16,928,874,475	15,747,643,305	16,147,413,814	17,259,008,706	14,575,359,556	14,687,118,057	17,830,754,968	15,458,563,425	18,253,726,777	17,893,081,799	17,619,832,848	17,501,924,443	199,903,302,173
TOTAL	29,908,493,565	32,999,619,864	30,484,191,796	31,355,481,730	32,887,317,597	30,579,428,978	33,646,705,216	32,129,606,700	28,981,013,865	34,129,492,761	33,254,517,959	33,399,014,422	33,423,356,636	387,269,747,524