

Card Expenditure Statistics

May 2014

Card Expenditure Statistics – May 2014

	Total spending <i>£ billions</i>		Annual growth rates for spending		Number of purchases <i>Millions</i>	
	May 2014	May 2013	May 2014	May 2013	May 2014	May 2013
All payment cards	47.1	44.1	7.5%	4.1%	990	900
Debit cards	33.3	30.8	8.5%	5.6%	761	690
Credit cards	13.8	13.2	5.3%	0.9%	229	211

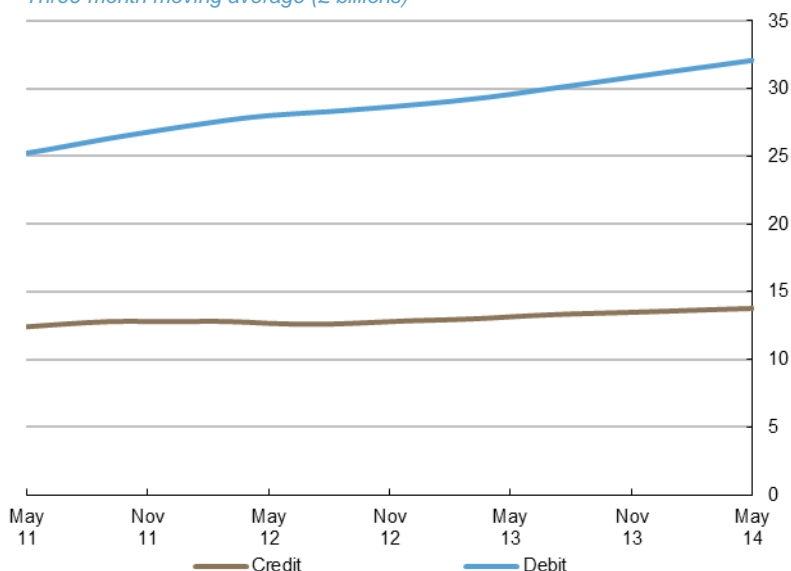
With effect of January 2014 the methodology used for seasonal adjustment - using X12 ARIMA - was changed. Trading days and leap years have been incorporated into the monthly seasonal adjustment process. Unless otherwise stated all data referred to are seasonally adjusted. Unadjusted data are located 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 continued to grow strongly in May reflecting the continuing improvement in the economy. Card expenditure increased by 0.6% to £47.1 billion, which was £0.3 billion above the level recorded in April. The **number of purchases** amounted to a record 990 million, up 9 million on April. Factors driving this growth include changes in seasonal shopping habits in sectors such as clothing and entertainment, as well as the continuing rise in **consumer confidence**, what reached the highest level since April 2005¹.

Chart 1

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



¹ GfK's UK Consumer Confidence Index: <http://www.gfk.com/uk/news-and-events/press-room/press-releases/pages/may-sees-a-three-point-rise-in-consumer-confidence.aspx>

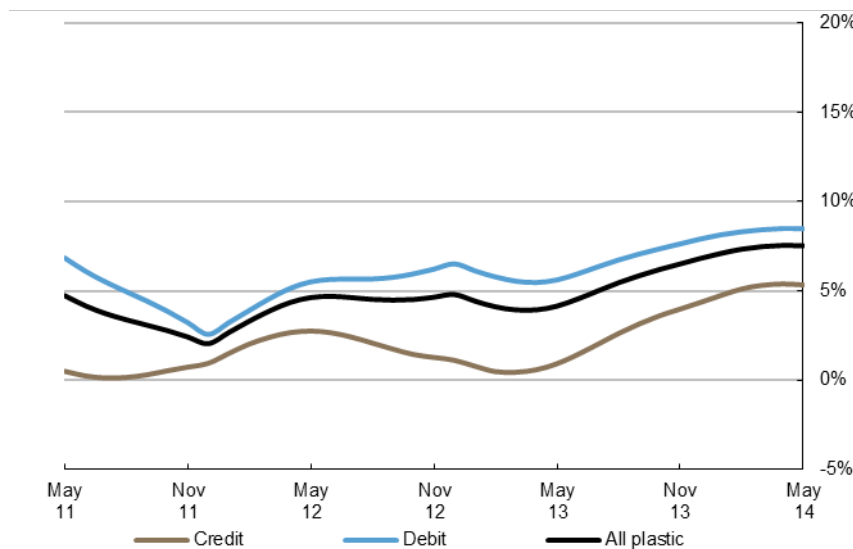
Annual growth rates

Growth in payment card spending continued to increase at an annual rate of 7.5% for the third consecutive month, marking the **strongest rate of sustained annual growth** since the middle of 2010. Debit card spending continued to strengthen with a growth rate of 8.5%, while that on credit cards rose more modestly, by 5.3%. However, it is worth noting that since the turn of the year the growth rate of credit card spending has averaged about 5%, which as previously mentioned is a reflection of rising consumer confidence. Another factor boosting growth is likely to be credit card spending by transactors looking to benefit from rewards such as cashback and loyalty points linked to their credit cards. Transactors typically payoff the outstanding balance before the end of the interest free period.

Meanwhile, the growth rate in the number of purchases continued to exceed that of the value of purchases. The number of purchases increased by 9.1% during the month, which represents the highest rate of growth in almost a decade. The continuing growth in **online spending** is most likely contributing to this surge, with smartphones and tablets driving up the number of lower value transactions. It is also interesting to note growth in the **service** sector continued to outstrip that in **retail sales**. The service sector expanded by 10.0%, nearly double the growth of spending within retail, which increased by 5.2%.

Chart 2

Spending on payment cards
Year-on-year growth rates

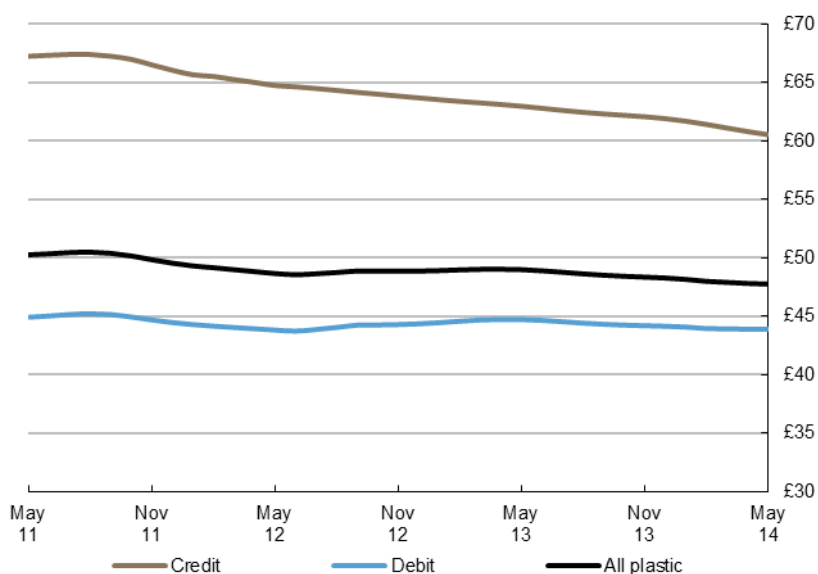


Average transaction values

The **average transaction value** (ATV) on all payment cards decreased between April and May from £47.82 to £47.76. The ATV for debit cards remained virtually unchanged at £43.90, while the ATV for credit cards decreased by 27p to £60.54. Within the sectors, the ATV in **retail sales** has remained relatively unchanged during the last three months at £34.19, while the ATV for **services** fell by 37p to £78.23.

The consistent decline in the ATVs since 2011 is likely a reflection of increased spending using **contactless cards**, which increased four-fold in the 12 months to May, alongside the continuing increase in **online spending**. Figures published by the Office for National Statistics estimate the amount spent online, within the retail sector, grew 15% in the 12 months to May². Some consumer preferences have also been contributing to the decline in ATVs. This includes a preference to buy less but more often, and in some cases trade down and shop at budget retailers and discount service providers. Intense price competition in the retail market is another factor, in particular amongst the major supermarket chains.

Chart 3
Average transaction values
Three-month moving average



² ONS Retail Sales, May 2014: <http://www.ons.gov.uk/ons/rel/rsi/retail-sales/may-2014/index.html>

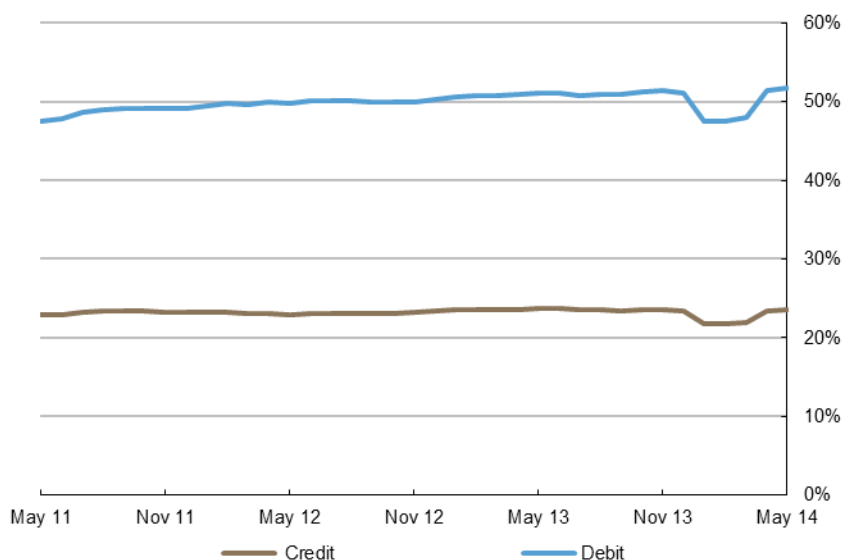
Spending by sector – retail sales and services

The number of transactions within the **retail sector** increased by 5.6 million to 685 million, with the corresponding spend rising by £0.1 billion to £23.3 billion. A majority of this increase was in the **food & drink** and **clothing** sub-sectors, where spending amounted to £9.0 billion and £2.2 billion respectively. Warmer weather and two **bank holiday weekends** were likely the main drivers of strong expenditure growth in the clothing sub-sector, prompting consumers to change wardrobes and take advantage of summer sales. That said, there was a modest decrease in retail spending in the **mixed business** category, which declined for the fifth consecutive month.

Meanwhile, the number of transactions in the **services sector** grew by 2.8 million to 305 million, amounting to growth in spending of £148 million to £23.8 billion. A major contributor of growth was the **entertainment** sub-sector, which recorded an increase of £32 million to £3.7 billion, driven by a notable increase in spending at **restaurants**. However, the biggest increase in growth came from the **other services** sub-sector, which rose by £80 million to £7.1 billion, driven by spending in **government services**. It is also worth noting that all sub-sectors within services registered increased spending during the month.

Chart 4

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



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)³ amounted to 75.2% during the month with a split of 51.7% by debit and 23.5% by credit. The share of spending within **food & drink** accounted for by payment cards amounted to 70.0%. While the share of spending accounted for by cards within **automotive fuels** is now at the highest level ever after increasing to 91.5%. These trends are signalling the increasing use of cards over cash within the retail space, driven by new technology and changing consumer preferences.

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³ 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 £30.9 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																				
	2009		2,004	5,944	7,948	1,226	3,896	5,122	777	2,048	2,825	125,136	262,243	387,378	61,595	125,421	187,015	63,541	136,822	200,363
	2010		2,010	6,501	8,511	1,382	4,718	6,101	628	1,783	2,410	128,318	289,773	418,092	69,515	148,600	218,115	58,803	141,173	199,977
	2011		2,258	7,227	9,486	1,555	5,299	6,853	704	1,929	2,632	151,180	324,292	475,472	78,912	165,545	244,457	72,268	158,747	231,015
	2012		2,372	7,832	10,205	1,621	5,640	7,261	751	2,193	2,944	152,851	345,409	498,259	81,037	175,238	256,275	71,814	170,171	241,984
	2013		2,550	8,386	10,936	1,736	5,961	7,697	814	2,425	3,239	159,508	372,738	532,246	84,486	183,482	267,969	75,022	189,256	264,278
Monthly																				
	2013	May	211	690	900	144	492	636	67	198	265	13,240	30,810	44,050	7,030	15,197	22,227	6,210	15,613	21,823
		Jun	213	696	909	145	496	641	67	200	267	13,314	31,010	44,324	7,066	15,290	22,356	6,248	15,720	21,968
		Jul	214	702	916	146	500	646	68	202	270	13,365	31,177	44,542	7,088	15,369	22,458	6,277	15,808	22,085
		Aug	215	707	922	147	503	649	68	205	273	13,406	31,334	44,740	7,100	15,430	22,530	6,306	15,903	22,209
		Sep	216	712	928	147	505	652	69	207	276	13,443	31,497	44,940	7,104	15,475	22,580	6,339	16,022	22,361
		Oct	217	717	934	147	507	654	70	210	280	13,483	31,686	45,169	7,106	15,520	22,627	6,377	16,166	22,542
		Nov	219	723	942	148	510	658	71	213	284	13,532	31,927	45,460	7,114	15,569	22,683	6,419	16,358	22,777
		Dec	220	730	950	148	514	662	72	216	288	13,585	32,199	45,784	7,129	15,618	22,747	6,456	16,581	23,037
	2014	Jan	222	738	960	150	518	667	72	220	292	13,635	32,439	46,074	7,154	15,676	22,830	6,481	16,763	23,244
		Feb	224	745	969	151	523	673	73	223	296	13,682	32,641	46,323	7,185	15,752	22,938	6,496	16,888	23,385
		Mar	226	746	972	152	521	673	74	225	299	13,729	32,853	46,582	7,221	15,856	23,077	6,508	16,997	23,506
		Apr	228	754	981	153	526	679	74	228	302	13,773	33,075	46,848	7,251	15,967	23,219	6,522	17,108	23,630
		May	229	761	990	155	530	685	75	230	305	13,817	33,302	47,119	7,275	16,066	23,341	6,542	17,236	23,778
Year-on-year growth rates (percentages)																				
Annual																				
	2009		1.8	8.9	7.0	3.5	8.9	7.6	-0.7	8.7	5.9	-0.4	7.3	4.7	1.5	7.9	5.8	-2.2	6.7	3.7
	2010		0.3	9.4	7.1	12.7	21.1	19.1	-19.3	-13.0	-14.7	2.5	10.5	7.9	12.9	18.5	16.6	-7.5	3.2	-0.2
	2011		12.4	11.2	11.5	12.5	12.3	12.3	12.1	8.2	9.2	17.8	11.9	13.7	13.5	11.4	12.1	22.9	12.4	15.5
	2012		5.0	8.4	7.6	4.3	6.4	5.9	6.7	13.7	11.8	1.1	6.5	4.8	2.7	5.9	4.8	-0.6	7.2	4.7
	2013		7.5	7.1	7.2	7.1	5.7	6.0	8.4	10.6	10.0	4.4	7.9	6.8	4.3	4.7	4.6	4.5	11.2	9.2
Monthly																				
	2013	May	4.7	5.7	5.5	4.2	3.8	3.9	5.8	10.8	9.5	0.9	5.6	4.1	2.2	3.8	3.3	-0.5	7.5	5.0
		Jun	5.1	5.6	5.5	4.7	3.7	4.0	6.0	10.5	9.4	1.4	6.0	4.5	2.6	3.8	3.4	0.1	8.2	5.7
		Jul	5.6	5.8	5.7	5.2	4.0	4.3	6.4	10.4	9.4	2.0	6.4	5.0	3.0	3.8	3.6	0.9	9.0	6.5
		Aug	6.1	5.9	6.0	5.7	4.3	4.6	6.8	10.3	9.4	2.6	6.7	5.5	3.4	3.9	3.8	1.7	9.6	7.2
		Sep	6.4	6.1	6.2	6.1	4.6	4.9	7.2	10.3	9.5	3.1	7.1	5.8	3.7	4.1	4.0	2.5	10.2	7.8
		Oct	6.8	6.4	6.5	6.4	4.9	5.2	7.5	10.3	9.6	3.6	7.4	6.2	4.0	4.3	4.2	3.2	10.6	8.4
		Nov	7.1	6.7	6.8	6.8	5.3	5.6	7.9	10.3	9.7	4.0	7.6	6.5	4.1	4.5	4.4	3.8	10.9	8.8
		Dec	7.5	7.1	7.2	7.1	5.7	6.0	8.4	10.6	10.0	4.4	7.9	6.8	4.3	4.7	4.6	4.5	11.2	9.2
	2014	Jan	7.9	7.5	7.6	7.4	6.1	6.4	8.9	11.0	10.5	4.7	8.1	7.1	4.4	4.9	4.7	5.1	11.5	9.6
		Feb	8.2	8.0	8.1	7.7	6.6	6.8	9.5	11.6	11.0	5.1	8.3	7.3	4.5	5.1	4.9	5.8	11.6	9.9
		Mar	8.5	8.4	8.5	7.9	7.0	7.2	10.0	12.2	11.6	5.3	8.4	7.5	4.6	5.3	5.1	6.1	11.6	10.0
		Apr	8.7	8.9	8.8	7.9	7.3	7.4	10.4	12.8	12.2	5.4	8.5	7.5	4.5	5.4	5.1	6.3	11.6	10.1
		May	8.8	9.2	9.1	7.9	7.6	7.6	10.8	13.4	12.7	5.3	8.5	7.5	4.4	5.5	5.2	6.4	11.4	10.0

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.

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	131	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	6,101
	2011	602	2,563	3,165	137	424	561	139	428	567	157	370	526	297	781	1,078	223	733	956	1,555	5,299	6,853
	2012	662	2,821	3,484	149	479	628	145	453	598	157	375	532	281	757	1,038	227	754	981	1,621	5,640	7,261
	2013	722	3,060	3,783	184	523	707	152	461	613	165	403	568	277	722	999	236	793	1,029	1,736	5,961	7,697
Monthly																						
	2013 May	60	252	312	15	43	57	13	38	51	14	33	47	23	60	83	20	66	86	144	492	636
	Jun	60	254	314	15	44	59	13	38	51	14	34	48	23	60	83	20	66	86	145	496	641
	Jul	61	256	317	16	44	60	13	39	51	14	34	48	23	60	84	20	67	87	146	500	646
	Aug	61	258	318	16	45	61	13	39	52	14	34	48	23	61	84	20	67	87	147	503	649
	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	45	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	83	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	148	514	662
	2014 Jan	62	269	332	18	46	64	13	39	52	14	35	49	22	61	83	20	67	87	150	518	667
	Feb	63	273	335	19	46	65	13	40	53	14	35	50	22	61	84	20	67	87	151	523	673
	Mar	63	276	340	19	39	58	13	40	53	14	35	50	22	62	84	20	68	88	152	521	673
	Apr	64	280	344	20	39	59	14	40	54	14	36	50	22	63	85	20	68	88	153	526	679
	May	64	284	348	20	39	59	14	40	54	14	36	50	23	63	86	20	68	88	155	530	685

Year-on-year growth rates (percentages)

Annual																						
	2009	2.7	11.4	9.6	-1.9	-0.9	-1.2	3.2	9.5	7.9	2.1	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	5.7	0.6	1.9	2.7	4.8	4.3	1.7	9.7	7.2	-12.0	7.5	1.4	2.0	10.3	8.2	12.7	21.1	19.1
	2011	13.0	12.3	12.5	-1.2	4.5	3.0	8.2	0.9	2.6	5.8	5.7	5.7	8.6	6.6	7.1	38.4	39.9	39.5	12.5	12.3	12.3
	2012	10.0	10.1	10.1	8.7	12.9	11.9	4.6	5.8	5.5	0.0	1.5	1.0	-5.3	-3.0	-3.6	1.7	2.9	2.6	4.3	6.4	5.9
	2013	9.0	8.5	8.6	23.6	9.1	12.5	4.7	1.7	2.5	5.2	7.4	6.8	-1.4	-4.7	-3.8	3.9	5.1	4.8	7.1	5.7	6.0
Monthly																						
	2013 May	9.5	8.0	8.3	11.2	8.2	8.9	2.9	2.2	2.4	0.4	1.0	0.8	-5.6	-9.2	-8.2	1.4	2.5	2.3	4.2	3.8	3.9
	Jun	9.7	7.9	8.2	12.2	7.7	8.7	3.5	2.2	2.5	1.2	1.8	1.6	-5.1	-10.3	-8.9	2.0	3.0	2.7	4.7	3.7	4.0
	Jul	9.7	7.9	8.3	13.3	7.4	8.8	4.1	2.2	2.6	2.0	2.7	2.5	-4.3	-9.4	-8.0	2.5	3.5	3.3	5.2	4.0	4.3
	Aug	9.7	8.0	8.3	14.8	7.4	9.1	4.5	2.1	2.7	2.7	3.5	3.3	-3.4	-8.6	-7.2	3.0	4.0	3.8	5.7	4.3	4.6
	Sep	9.6	8.0	8.3	16.6	7.6	9.7	4.7	2.0	2.6	3.3	4.4	4.1	-2.7	-7.7	-6.3	3.3	4.4	4.2	6.1	4.6	4.9
	Oct	9.4	8.1	8.3	18.7	7.9	10.5	4.7	1.8	2.5	3.9	5.3	4.9	-2.1	-6.8	-5.5	3.5	4.7	4.5	6.4	4.9	5.2
	Nov	9.2	8.3	8.4	21.0	8.5	11.4	4.7	1.7	2.4	4.5	6.3	5.8	-1.7	-5.8	-4.7	3.7	4.9	4.7	6.8	5.3	5.6
	Dec	9.0	8.5	8.6	23.6	9.1	12.5	4.7	1.7	2.5	5.2	7.4	6.8	-1.4	-4.7	-3.8	3.9	5.1	4.8	7.1	5.7	6.0
	2014 Jan	8.8	8.7	8.7	26.1	9.8	13.7	4.9	2.0	2.7	5.9	8.5	7.7	-1.2	-3.5	-2.9	4.0	5.2	5.0	7.4	6.1	6.4
	Feb	8.6	8.9	8.8	28.5	10.5	14.8	5.2	2.4	3.1	6.5	9.4	8.5	-1.1	-2.3	-1.9	4.2	5.4	5.1	7.7	6.6	6.8
	Mar	8.4	9.2	9.0	30.6	9.7	14.7	5.6	2.8	3.5	6.8	9.9	9.0	-1.0	-0.9	-1.0	4.1	5.5	5.1	7.9	7.0	7.2
	Apr	8.1	9.6	9.3	32.3	8.6	14.4	6.0	3.2	3.9	6.7	10.0	9.1	-1.0	0.5	0.1	3.9	5.4	5.1	7.9	7.3	7.4
	May	7.7	10.0	9.5	33.8	7.3	13.7	6.2	3.4	4.1	6.4	9.9	8.8	-1.1	1.9	1.1	3.5	5.2	4.8	7.9	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	60,235	78,344	7,064	13,914	20,977	6,359	12,666	19,025	14,409	16,578	30,987	15,655	22,028	37,683	5,860	12,668	18,528	61,595	125,421	187,015	
2010	18,710	63,715	82,425	7,157	13,947	21,104	6,805	13,647	20,452	14,683	18,861	33,544	15,526	23,572	39,098	6,635	14,858	21,493	69,515	148,600	218,115	
2011	21,038	69,454	90,492	7,120	14,751	21,872	7,844	14,471	22,316	15,177	20,523	35,701	17,528	24,368	41,896	10,203	21,978	32,181	78,912	165,545	244,457	
2012	22,571	74,031	96,602	7,722	16,411	24,134	8,208	15,632	23,841	15,378	21,625	37,003	16,733	24,447	41,180	10,425	23,091	33,516	81,037	175,238	256,275	
2013	24,110	77,868	101,977	8,704	17,952	26,655	8,659	16,079	24,738	15,889	23,263	39,152	16,452	24,418	40,870	10,673	23,903	34,576	84,486	183,482	267,969	
Monthly																						
2013	May	2,006	6,458	8,464	715	1,478	2,194	717	1,329	2,046	1,314	1,916	3,230	1,384	2,022	3,406	895	1,994	2,888	7,030	15,197	22,227
	Jun	2,014	6,481	8,495	724	1,499	2,223	725	1,340	2,066	1,327	1,943	3,270	1,378	2,026	3,404	898	2,000	2,898	7,066	15,290	22,356
	Jul	2,021	6,501	8,522	731	1,517	2,249	732	1,350	2,081	1,336	1,962	3,298	1,370	2,035	3,405	898	2,004	2,902	7,088	15,369	22,458
	Aug	2,026	6,515	8,541	738	1,533	2,271	735	1,355	2,090	1,343	1,976	3,319	1,363	2,046	3,409	896	2,005	2,901	7,100	15,430	22,530
	Sep	2,028	6,522	8,551	744	1,546	2,290	735	1,358	2,093	1,346	1,990	3,337	1,358	2,056	3,414	892	2,003	2,895	7,104	15,475	22,580
	Oct	2,029	6,540	8,570	750	1,553	2,302	734	1,361	2,095	1,350	2,010	3,360	1,356	2,059	3,415	888	1,998	2,885	7,106	15,520	22,627
	Nov	2,028	6,567	8,595	758	1,552	2,310	734	1,365	2,098	1,356	2,036	3,392	1,356	2,058	3,414	883	1,991	2,874	7,114	15,569	22,683
	Dec	2,027	6,590	8,617	768	1,542	2,310	736	1,372	2,108	1,364	2,067	3,430	1,357	2,060	3,417	879	1,988	2,866	7,129	15,618	22,747
2014	Jan	2,028	6,622	8,650	779	1,521	2,300	741	1,384	2,125	1,373	2,096	3,469	1,358	2,066	3,424	875	1,987	2,863	7,154	15,676	22,830
	Feb	2,033	6,676	8,709	789	1,492	2,280	748	1,398	2,146	1,383	2,120	3,503	1,360	2,077	3,437	873	1,990	2,863	7,185	15,752	22,938
	Mar	2,043	6,758	8,801	798	1,459	2,256	756	1,412	2,168	1,393	2,138	3,531	1,361	2,095	3,456	871	1,993	2,864	7,221	15,856	23,077
	Apr	2,055	6,850	8,905	804	1,427	2,231	763	1,424	2,188	1,400	2,151	3,551	1,360	2,117	3,477	869	1,998	2,867	7,251	15,967	23,219
	May	2,067	6,927	8,994	810	1,404	2,214	769	1,434	2,203	1,404	2,161	3,565	1,356	2,136	3,492	869	2,005	2,874	7,275	16,066	23,341

Year-on-year growth rates (percentages)

Annual																						
2009	2.9	10.2	8.4	0.3	2.8	2.0	7.9	12.8	11.1	0.0	6.5	3.4	-0.5	4.0	2.1	-12.1	-2.1	-5.5	1.5	7.9	5.8	
2010	3.3	5.8	5.2	1.3	0.2	0.6	7.0	7.7	7.5	1.9	13.8	8.3	-0.8	7.0	3.8	13.2	17.3	16.0	12.9	18.5	16.6	
2011	12.4	9.0	9.8	-0.5	5.8	3.6	15.3	6.0	9.1	3.4	8.8	6.4	12.9	3.4	7.2	53.8	47.9	49.7	13.5	11.4	12.1	
2012	7.3	6.6	6.8	8.4	11.3	10.3	4.6	8.0	6.8	1.3	5.4	3.6	-4.5	0.3	-1.7	2.2	5.1	4.1	2.7	5.9	4.8	
2013	6.8	5.2	5.6	12.7	9.4	10.4	5.5	2.9	3.8	3.3	7.6	5.8	-1.7	-0.1	-0.8	2.4	3.5	3.2	4.3	4.7	4.6	
Monthly																						
2013	May	7.1	5.1	5.6	9.3	8.2	8.5	2.4	3.2	2.9	-0.4	3.0	1.6	-4.0	-1.8	-2.7	1.1	3.8	2.9	2.2	3.8	3.3
	Jun	7.3	5.1	5.6	9.8	8.0	8.6	3.0	3.0	3.0	-0.1	3.3	1.9	-3.7	-1.9	-2.6	1.6	3.9	3.2	2.6	3.8	3.4
	Jul	7.4	5.0	5.6	10.4	8.0	8.7	3.7	2.9	3.2	0.4	3.7	2.3	-3.3	-1.8	-2.4	2.0	4.0	3.4	3.0	3.8	3.6
	Aug	7.5	5.0	5.6	10.9	8.2	9.0	4.4	2.8	3.4	1.0	4.2	2.9	-2.8	-1.6	-2.1	2.4	4.1	3.6	3.4	3.9	3.8
	Sep	7.5	5.0	5.6	11.4	8.5	9.4	4.8	2.7	3.5	1.5	4.8	3.4	-2.4	-1.4	-1.8	2.5	4.1	3.6	3.7	4.1	4.0
	Oct	7.4	5.1	5.6	11.9	8.9	9.8	5.1	2.7	3.5	2.1	5.5	4.1	-2.1	-1.1	-1.5	2.5	4.0	3.5	4.0	4.3	4.2
	Nov	7.2	5.2	5.6	12.3	9.2	10.2	5.2	2.7	3.6	2.7	6.4	4.8	-1.9	-0.6	-1.1	2.5	3.8	3.4	4.1	4.5	4.4
	Dec	6.8	5.2	5.6	12.7	9.4	10.4	5.5	2.9	3.8	3.3	7.6	5.8	-1.7	-0.1	-0.8	2.4	3.5	3.2	4.3	4.7	4.6
2014	Jan	6.4	5.1	5.4	13.1	9.4	10.6	5.9	3.3	4.2	4.0	8.9	6.9	-1.5	0.4	-0.4	2.3	3.3	3.0	4.4	4.9	4.7
	Feb	6.0	4.9	5.2	13.5	9.3	10.6	6.3	3.8	4.7	4.8	10.2	8.0	-1.4	0.9	0.0	2.2	3.1	2.8	4.5	5.1	4.9
	Mar	5.5	4.9	5.0	13.8	8.8	10.4	6.7	4.4	5.2	5.5	11.3	8.9	-1.4	1.5	0.3	2.0	2.9	2.6	4.6	5.3	5.1
	Apr	5.1	4.9	5.0	13.9	8.1	10.0	7.0	4.9	5.6	6.0	12.1	9.6	-1.4	2.1	0.7	1.5	2.7	2.3	4.5	5.4	5.1
	May	4.7	5.1	5.0	14.0	7.0	9.2	7.0	5.3	5.9	6.3	12.6	10.0	-1.5	2.7	1.0	0.9	2.3	1.9	4.4	5.5	5.2

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	284	32	112	144	167	470	637	777	2,048	2,825	
2010	76	204	280	222	726	948	37	35	72	97	202	299	32	129	161	164	487	650	628	1,783	2,410	
2011	51	89	139	268	882	1,149	51	43	94	116	236	352	33	145	178	186	535	721	704	1,929	2,632	
2012	50	94	144	309	1,062	1,371	53	48	100	123	265	389	30	160	190	187	564	750	751	2,193	2,944	
2013	53	104	157	352	1,219	1,571	54	53	108	130	284	413	29	173	202	196	592	788	814	2,425	3,239	
Monthly																						
2013	May	4	8	13	29	98	127	5	4	9	11	23	34	2	14	17	16	49	65	67	198	265
	Jun	4	9	13	29	99	128	5	4	9	11	24	34	2	14	17	16	49	66	67	200	267
	Jul	4	9	13	29	101	130	5	4	9	11	24	35	2	15	17	16	49	66	68	202	270
	Aug	4	9	13	30	103	133	5	5	9	11	24	35	2	15	17	16	50	66	68	205	273
	Sep	5	9	13	30	105	135	5	5	9	11	24	35	2	15	17	17	50	66	69	207	276
	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	109	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	119	152	5	5	10	11	26	37	2	15	17	17	51	68	74	225	299
	Apr	5	10	15	34	121	155	5	5	10	11	26	37	2	15	18	17	52	68	74	228	302
	May	5	10	15	35	122	157	5	5	10	11	26	37	2	15	18	17	52	69	75	230	305

Year-on-year growth rates (percentages)

Annual																						
2009	-4.8	5.0	2.2	4.3	18.7	14.6	1.0	13.7	6.5	-2.2	8.5	4.5	-0.6	1.2	0.8	0.0	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	10.5	5.6	0.6	15.3	12.1	-2.0	3.5	2.1	-19.3	-13.0	-14.7	
2011	-33.3	-56.6	-50.3	20.7	21.4	21.3	36.5	24.3	30.7	19.3	16.8	17.6	3.1	11.9	10.1	13.5	9.9	10.8	12.1	8.2	9.2	
2012	-0.5	5.6	3.4	15.3	20.5	19.3	3.4	11.3	7.0	6.2	12.5	10.4	-9.8	10.8	6.9	0.5	5.4	4.1	6.7	13.7	11.8	
2013	5.3	11.0	9.0	14.1	14.8	14.6	3.5	11.1	7.1	5.2	6.8	6.3	-3.7	8.2	6.3	5.1	5.0	5.1	8.4	10.6	10.0	
Monthly																						
2013	May	1.1	6.0	4.2	14.4	17.1	16.5	-2.5	7.6	2.2	3.9	8.4	6.9	-9.9	8.3	5.1	0.3	2.5	2.0	5.8	10.8	9.5
	Jun	1.5	6.4	4.6	14.3	16.5	16.0	-2.3	8.0	2.5	3.8	8.1	6.7	-9.0	8.3	5.3	0.9	2.7	2.3	6.0	10.5	9.4
	Jul	1.9	6.9	5.1	14.3	16.0	15.6	-1.8	8.6	3.0	3.9	7.9	6.6	-7.9	8.4	5.6	1.6	3.0	2.6	6.4	10.4	9.4
	Aug	2.4	7.5	5.7	14.3	15.6	15.3	-0.9	9.2	3.8	4.1	7.5	6.4	-6.7	8.4	5.9	2.4	3.2	3.0	6.8	10.3	9.4
	Sep	2.9	8.1	6.3	14.3	15.3	15.1	0.0	9.7	4.5	4.3	7.1	6.2	-5.7	8.4	6.1	3.1	3.5	3.4	7.2	10.3	9.5
	Oct	3.6	8.9	7.1	14.1	15.0	14.8	1.1	10.1	5.3	4.5	6.8	6.1	-4.8	8.4	6.3	3.8	3.9	3.9	7.5	10.3	9.6
	Nov	4.4	9.9	8.0	14.0	14.8	14.6	2.3	10.5	6.2	4.8	6.7	6.1	-4.2	8.3	6.4	4.4	4.4	4.4	7.9	10.3	9.7
	Dec	5.3	11.0	9.0	14.1	14.8	14.6	3.5	11.1	7.1	5.2	6.8	6.3	-3.7	8.2	6.3	5.1	5.0	5.1	8.4	10.6	10.0
2014	Jan	6.3	12.2	10.2	14.3	15.1	14.9	4.8	11.9	8.2	5.7	7.3	6.8	-3.4	8.0	6.2	5.7	5.6	5.6	8.9	11.0	10.5
	Feb	7.2	13.4	11.2	14.8	15.7	15.5	5.9	12.8	9.2	6.2	7.8	7.3	-3.1	7.8	6.2	6.2	6.0	6.1	9.5	11.6	11.0
	Mar	7.8	14.4	12.1	15.4	16.6	16.3	6.9	13.8	10.2	6.6	8.3	7.8	-2.9	7.8	6.1	6.6	6.3	6.3	10.0	12.2	11.6
	Apr	8.3	15.2	12.8	16.0	17.6	17.2	7.5	14.7	11.0	6.9	8.7	8.2	-2.8	7.6	6.1	6.7	6.4	6.5	10.4	12.8	12.2
	May	8.7	15.7	13.3	16.6	18.6	18.2	7.8	15.4	11.5	7.0	9.0	8.4	-2.7	7.4	5.9	6.6	6.4	6.5	10.8	13.4	12.7

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 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	35,517	50,174	9,611	14,610	24,221	5,301	2,721	8,023	13,091	14,120	27,211	5,724	32,823	38,548	15,156	37,031	52,187	63,541	136,822	200,363	
2010	8,753	24,833	33,586	9,956	17,042	26,999	5,503	3,082	8,585	12,816	15,881	28,697	5,910	39,416	45,326	15,865	40,920	56,785	58,803	141,173	199,977	
2011	7,781	22,465	30,246	14,080	20,681	34,760	8,631	3,844	12,475	16,290	18,469	34,759	7,148	46,505	53,652	18,339	46,784	65,123	72,268	158,747	231,015	
2012	7,549	23,560	31,109	14,703	22,781	37,485	8,869	4,316	13,184	16,555	20,539	37,093	5,473	50,054	55,528	18,665	48,920	67,585	71,814	170,171	241,984	
2013	7,657	25,644	33,301	15,655	24,543	40,198	9,246	4,781	14,027	17,433	22,070	39,504	5,115	55,090	60,205	19,915	57,128	77,043	75,022	189,256	264,278	
Monthly																						
2013	May	639	2,122	2,762	1,284	2,007	3,292	768	390	1,158	1,446	1,852	3,298	427	4,528	4,955	1,644	4,714	6,358	6,210	15,613	21,823
	Jun	639	2,137	2,776	1,296	2,024	3,319	775	392	1,167	1,457	1,852	3,308	423	4,531	4,954	1,659	4,784	6,443	6,248	15,720	21,968
	Jul	637	2,144	2,781	1,307	2,038	3,345	780	396	1,176	1,462	1,839	3,301	420	4,562	4,982	1,670	4,829	6,499	6,277	15,808	22,085
	Aug	637	2,152	2,789	1,318	2,055	3,374	784	401	1,184	1,467	1,826	3,292	419	4,620	5,040	1,680	4,850	6,530	6,306	15,903	22,209
	Sep	639	2,172	2,810	1,329	2,078	3,407	788	406	1,194	1,473	1,829	3,302	419	4,676	5,095	1,691	4,862	6,553	6,339	16,022	22,361
	Oct	642	2,209	2,851	1,338	2,103	3,441	793	411	1,205	1,481	1,854	3,335	418	4,705	5,123	1,704	4,883	6,587	6,377	16,166	22,542
	Nov	648	2,255	2,903	1,346	2,127	3,473	799	417	1,215	1,490	1,892	3,382	417	4,714	5,131	1,719	4,954	6,673	6,419	16,358	22,777
	Dec	654	2,303	2,956	1,354	2,160	3,514	802	423	1,225	1,500	1,931	3,431	415	4,707	5,122	1,731	5,057	6,788	6,456	16,581	23,037
2014	Jan	658	2,344	3,002	1,363	2,202	3,565	804	429	1,233	1,506	1,960	3,467	413	4,698	5,111	1,738	5,129	6,867	6,481	16,763	23,244
	Feb	660	2,370	3,031	1,373	2,243	3,616	804	436	1,240	1,508	1,976	3,484	411	4,703	5,114	1,740	5,160	6,900	6,496	16,888	23,385
	Mar	661	2,381	3,042	1,385	2,277	3,662	805	443	1,248	1,508	1,983	3,491	410	4,720	5,130	1,740	5,193	6,933	6,508	16,997	23,506
	Apr	661	2,381	3,042	1,397	2,303	3,701	808	450	1,258	1,507	1,988	3,494	409	4,740	5,149	1,741	5,246	6,987	6,522	17,108	23,630
	May	660	2,384	3,044	1,409	2,323	3,733	812	457	1,268	1,507	1,994	3,501	407	4,758	5,166	1,747	5,319	7,066	6,542	17,236	23,778

Year-on-year growth rates (percentages)²

Annual																						
2009	-5.1	7.7	3.6	-0.3	12.7	7.2	-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	6.7	3.7	
2010	-40.3	-30.1	-33.1	3.6	16.7	11.5	3.8	13.2	7.0	-2.1	12.5	5.5	3.2	20.1	17.6	4.7	10.5	8.8	-7.5	3.2	-0.2	
2011	-11.1	-9.5	-9.9	41.4	21.3	28.7	56.8	24.7	45.3	27.1	16.3	21.1	20.9	18.0	18.4	15.6	14.3	14.7	22.9	12.4	15.5	
2012	-3.0	4.9	2.9	4.4	10.2	7.8	2.8	12.3	5.7	1.6	11.2	6.7	-23.4	7.6	3.5	1.8	4.6	3.8	-0.6	7.2	4.7	
2013	1.4	8.8	7.0	6.5	7.7	7.2	4.3	10.8	6.4	5.3	7.5	6.5	-6.5	10.1	8.4	6.7	16.8	14.0	4.5	11.2	9.2	
Monthly																						
2013	May	-2.2	5.1	3.3	4.8	8.4	7.0	-3.6	9.3	0.4	2.7	9.0	6.1	-19.0	8.1	4.9	1.2	6.9	5.3	-0.5	7.5	5.0
	Jun	-1.8	5.5	3.7	5.2	8.2	7.0	-3.3	9.4	0.7	3.3	9.2	6.5	-17.0	8.3	5.3	1.8	8.9	6.9	0.1	8.2	5.7
	Jul	-1.4	5.9	4.1	5.6	8.2	7.1	-2.5	9.7	1.3	3.8	9.1	6.7	-14.9	8.6	6.0	2.6	11.0	8.7	0.9	9.0	6.5
	Aug	-0.9	6.3	4.5	5.9	8.1	7.3	-1.4	10.0	2.2	4.3	8.6	6.7	-12.8	9.1	6.7	3.4	12.9	10.2	1.7	9.6	7.2
	Sep	-0.4	6.6	4.9	6.2	8.1	7.3	-0.2	10.3	3.2	4.6	8.0	6.5	-10.6	9.6	7.5	4.3	14.3	11.5	2.5	10.2	7.8
	Oct	0.1	7.1	5.4	6.3	8.0	7.3	1.2	10.5	4.2	4.8	7.5	6.3	-8.3	10.1	8.2	5.1	15.3	12.4	3.2	10.6	8.4
	Nov	0.7	7.8	6.1	6.4	7.9	7.3	2.7	10.7	5.3	5.0	7.3	6.3	-7.4	10.2	8.4	5.9	16.1	13.2	3.8	10.9	8.8
	Dec	1.4	8.8	7.0	6.5	7.7	7.2	4.3	10.8	6.4	5.3	7.5	6.5	-6.5	10.1	8.4	6.7	16.8	14.0	4.5	11.2	9.2
2014	Jan	2.1	10.0	8.1	6.7	7.8	7.4	5.8	11.0	7.5	5.7	7.9	6.9	-5.6	9.6	8.2	7.4	17.3	14.6	5.1	11.5	9.6
	Feb	2.7	11.1	9.1	6.9	8.2	7.7	7.3	11.2	8.6	6.1	8.3	7.3	-4.4	9.1	7.8	8.0	17.4	14.8	5.8	11.6	9.9
	Mar	3.1	12.0	9.8	7.3	8.8	8.2	8.4	11.6	9.5	6.4	8.4	7.5	-5.1	8.5	7.2	8.3	17.3	14.9	6.1	11.6	10.0
	Apr	3.4	12.5	10.3	7.6	9.5	8.8	9.0	12.1	10.1	6.4	8.3	7.5	-5.5	8.0	6.7	8.5	17.1	14.7	6.3	11.6	10.1
	May	3.5	12.8	10.6	8.0	10.2	9.3	9.3	12.7	10.4	6.3	8.0	7.2	-5.7	7.6	6.4	8.4	16.5	14.3	6.4	11.4	10.0

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 3A Card expenditure statistics (not seasonally adjusted)

Number of credit card transactions

Detailed sector breakdown - services sectors (not seasonally adjusted)

	May 2013	June 2013	July 2013	August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	Total (latest 12 months)
Auto rental	522,338	489,944	568,433	543,062	485,611	473,719	405,564	378,236	396,858	383,576	444,885	461,221	484,255	5,515,364
Auto parts & accessories	818,781	757,895	840,498	769,158	727,202	749,248	737,727	675,823	731,647	702,179	813,522	785,705	784,299	9,074,903
Auto services	1,840,875	1,805,694	1,940,151	1,744,976	1,873,939	2,037,002	1,966,855	1,848,561	1,878,503	1,826,107	2,018,661	1,904,900	2,055,171	22,900,520
Auto repair shops	916,930	869,571	964,830	887,079	872,674	897,179	858,596	773,682	873,209	836,421	988,773	879,423	896,408	10,597,845
Service stations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vehicle sales	623,701	582,632	642,726	594,801	582,371	552,130	503,874	447,933	526,409	519,371	650,525	591,055	607,552	6,801,379
Vehicle Sales & Services	4,722,625	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	54,890,011
Restaurants	15,755,368	15,229,409	16,863,448	16,623,470	15,801,604	16,388,914	15,858,167	15,937,174	14,497,422	15,000,918	17,383,616	17,078,399	18,428,523	195,091,064
Public houses	2,822,324	2,647,743	3,110,038	2,979,687	2,745,144	2,684,763	2,631,824	2,993,454	2,507,341	2,682,597	3,178,876	2,905,567	2,867,335	33,934,369
Catering services	490,990	476,850	520,905	471,538	504,396	550,595	551,530	522,021	502,140	509,397	577,975	546,378	592,204	6,325,929
Video stores	211,623	207,425	236,033	238,633	260,410	253,977	259,755	257,361	291,986	236,679	216,475	193,799	183,136	2,835,669
Cinema, theatre & dance	1,962,841	1,643,893	1,749,483	1,906,702	1,647,853	2,093,374	2,277,896	2,317,580	2,081,910	1,865,420	1,758,778	1,720,158	1,734,904	22,797,951
Concerts & entertainers	55,232	52,200	50,850	60,150	55,633	70,775	69,054	65,612	53,303	56,341	56,671	58,889	60,358	709,836
Tourist attractions	619,599	564,750	829,470	1,016,178	587,624	510,639	319,256	315,830	587,559	313,539	394,829	680,919	640,833	6,433,426
Amusement parks	75,869	67,812	101,739	159,874	69,718	67,845	35,059	25,533	20,430	33,766	38,110	97,405	75,533	792,824
Aquariums	26,124	24,764	34,775	46,964	24,187	21,257	14,471	13,400	14,041	20,535	23,566	41,437	31,713	311,110
Sports & games establishments	2,470,431	2,109,328	2,409,896	2,358,234	2,417,377	2,452,705	2,402,197	3,601,297	3,409,375	2,996,871	3,516,752	3,238,542	3,526,019	34,438,593
Professional sports clubs	159,320	101,822	144,167	143,750	121,256	119,270	123,279	150,241	118,217	102,277	129,269	140,729	156,949	1,551,226
Gambling	4,714,783	4,062,450	4,452,755	4,406,338	4,934,217	5,108,341	4,956,463	5,810,300	5,726,962	5,358,815	6,132,327	5,812,518	5,390,776	62,152,262
Personal services	322,970	290,843	301,968	325,713	301,968	284,495	303,603	303,603	241,369	220,650	244,799	239,993	255,865	3,262,973
Miscellaneous entertainment	660,254	604,977	728,678	729,031	639,812	651,210	555,754	458,249	588,093	572,751	644,883	680,714	704,453	7,558,605
Entertainment	30,347,728	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	378,195,837
Hotels	4,900,990	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	55,647,429
Airlines	1,649,270	1,513,849	1,547,170	1,494,484	1,723,032	1,593,212	1,338,321	1,076,908	1,793,149	1,472,817	1,632,121	1,577,849	1,696,763	18,459,675
Airport terminals	31,822	36,935	49,342	42,104	39,687	37,187	28,978	26,467	30,805	30,311	37,202	39,803	43,787	442,608
Railways	5,851,360	5,594,415	6,086,672	5,318,403	5,860,525	6,167,437	5,935,621	5,470,311	5,395,775	5,136,056	6,016,771	5,637,972	6,055,935	68,675,893
Buses	705,755	704,617	772,351	687,817	779,826	780,117	747,833	641,808	699,472	705,467	797,647	785,207	851,027	8,953,189
Sea travel	179,664	170,911	198,375	205,810	152,438	139,008	117,598	108,514	129,609	141,283	180,642	195,449	231,008	1,970,645
Travel agents	1,954,532	1,825,848	1,913,479	1,677,311	1,714,068	1,858,481	1,624,009	1,493,578	2,139,052	1,838,082	1,962,089	1,789,813	1,890,807	21,726,617
Timeshares	17,792	16,645	18,896	20,169	15,865	19,255	17,274	17,424	27,484	20,608	18,897	18,170	17,870	228,557
Camping grounds	256,300	248,568	336,029	351,884	192,332	138,217	74,780	65,531	108,435	113,108	160,290	243,032	272,975	2,305,181
Miscellaneous travel	918,469	886,770	955,758	895,220	866,976	918,403	852,825	814,053	794,911	793,733	902,792	873,155	947,789	10,502,385
Travel	11,564,964	10,998,558	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	133,264,750
Telegraph services / Wire transfer money order	9,627	12,125	8,853	10,710	3,562	14,162	12,789	14,129	15,188	15,915	16,698	15,785	18,603	158,519
Insurance services	1,736,851	1,623,387	1,817,639	1,825,786	1,817,639	1,777,630	1,495,708	1,433,304	1,629,910	1,526,165	1,664,767	1,655,283	1,655,283	20,199,984
FIs - cash disbursements (auto & manual)	22,838	20,811	21,056	17,902	19,838	20,716	17,252	13,429	15,639	16,258	17,396	14,963	16,682	211,942
FIs - merchandise & services	458,502	448,319	383,972	367,453	370,040	382,694	367,261	367,935	390,220	353,889	417,721	377,995	375,943	4,603,442
Non-FIs - foreign currency, travellers' cheques	95,817	94,819	117,080	110,369	109,358	73,686	53,056	53,897	56,886	63,712	74,872	96,032	126,063	1,029,830
Security brokers and dealers	13,042	12,388	10,116	9,218	9,663	10,294	10,311	9,894	10,758	8,450	8,458	7,825	7,620	114,995
Tax preparation services	208	174	165	158	160	153	150	121	203	201	216	171	160	2,032
Tax payments	4,768	4,102	5,687	5,410	4,248	4,248	3,859	3,900	3,494	3,719	3,648	4,484	4,192	61,871
Fines, bail and bond payments	70,418	63,179	71,377	68,253	66,050	75,357	71,201	69,803	71,855	68,784	74,170	69,133	70,008	839,170
Miscellaneous financial	107,240	87,148	97,891	97,862	83,017	84,951	77,303	66,068	71,097	69,499	86,999	93,520	91,650	1,007,005
Financial	2,519,311	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	28,228,790

Table 3A Card expenditure statistics (not seasonally adjusted)

Number of credit card transactions

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

	May 2013	June 2013	July 2013	August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	Total (latest 12 months)
Telecoms	1,952,321	1,863,297	2,030,451	1,957,400	1,991,756	2,037,282	1,932,087	1,992,186	1,957,337	1,737,496	1,922,201	1,845,789	1,873,705	23,140,987
Utilities	397,801	355,259	385,297	355,440	372,424	404,266	361,679	358,992	395,102	375,005	423,441	360,426	394,018	4,541,349
Contractors (residential & commercial)	272,941	249,244	280,760	263,823	272,471	301,694	287,437	238,202	264,917	254,564	279,307	259,777	264,691	3,216,887
Gardening services	82,824	67,952	61,476	51,862	46,834	47,954	47,483	61,863	34,612	37,552	66,987	77,143	79,009	680,727
Veterinary services	607,799	579,700	662,903	663,843	617,063	654,717	605,735	590,999	618,075	561,027	612,151	614,798	635,408	7,416,419
Photocopying & printing	261,551	241,239	253,464	249,200	273,726	310,710	320,936	344,367	298,378	237,636	267,338	238,934	253,817	3,289,745
Photographic studios	116,518	122,589	144,646	109,804	108,821	145,031	150,555	137,012	88,093	86,768	102,648	101,318	122,873	1,420,158
Beauty & barber shops	1,615,705	1,556,995	1,716,842	1,607,502	1,523,249	1,573,468	1,609,096	2,041,008	1,458,788	1,389,438	1,577,388	1,543,901	1,644,624	19,242,299
Employment agencies	27,665	25,191	29,770	28,316	26,477	29,037	26,698	23,239	22,428	21,330	22,317	22,626	22,134	299,563
Counselling services	6,157	6,078	6,617	6,270	6,485	6,576	5,798	4,636	5,896	5,458	6,201	6,229	6,016	72,260
Legal services	76,349	37,594	78,636	40,894	73,516	60,488	41,321	66,712	58,778	39,898	78,454	56,243	56,778	689,312
Laundry & cleaning	201,407	200,717	222,004	188,185	196,271	206,888	193,682	181,537	183,012	163,424	190,058	187,756	203,512	2,317,046
Funeral services	12,957	11,543	12,360	11,059	10,783	12,250	11,806	11,689	12,826	11,994	13,069	12,330	12,390	144,099
Medical services	1,249,898	1,172,932	1,274,330	1,154,617	1,194,498	1,328,013	1,263,840	1,127,482	1,309,962	1,191,535	1,279,940	1,224,028	1,258,384	14,779,561
Moving & courier services	431,937	418,551	435,212	381,354	391,457	448,352	435,760	418,601	386,531	384,439	418,748	406,900	437,923	4,963,828
Repair shops (not auto)	63,663	57,418	66,113	61,440	60,133	66,033	65,551	63,803	66,667	58,736	60,509	57,755	59,730	743,888
Accounting services	28,707	26,774	29,496	32,711	35,968	38,928	37,146	36,013	45,387	35,026	36,575	28,873	27,888	410,785
Advertising, consultancy & PR	90,001	79,670	86,779	82,752	79,424	82,082	83,131	61,132	70,899	64,049	73,146	69,793	70,583	903,440
Computer programming	1,350,347	1,257,317	1,352,741	1,249,594	1,397,593	1,504,643	1,590,037	2,009,671	1,362,008	1,174,166	1,356,973	1,287,080	1,310,328	16,852,151
Farming services	108,725	100,834	107,924	99,169	98,637	102,921	105,644	120,129	103,931	97,123	111,280	112,038	113,761	1,273,391
Miscellaneous professional services	945,189	865,059	930,223	900,722	946,325	967,131	926,776	875,755	935,356	880,584	958,144	907,397	885,235	10,978,707
Engineering services	52,044	51,699	58,159	51,674	50,428	55,696	50,653	44,337	50,440	48,815	54,097	52,167	52,282	620,447
Marina services	76,424	74,297	107,982	101,596	62,551	46,742	36,912	36,047	34,776	31,179	50,505	69,437	74,883	726,907
Wrecking & salvage yards	4,284	4,059	4,443	3,982	3,633	3,894	3,365	2,530	3,544	3,178	3,606	3,710	3,579	43,523
Pest control	3,168	2,899	3,939	3,599	2,996	3,426	2,786	2,363	2,287	2,287	2,657	2,811	3,431	35,720
Educational establishments	567,916	537,608	542,482	455,560	785,644	752,379	704,570	571,025	776,327	629,403	757,142	596,396	670,953	7,779,489
Child care services	18,394	15,590	17,279	18,590	17,732	21,442	18,613	18,333	23,664	22,588	19,639	20,424	21,473	235,367
Social, political & religious organisations	1,356,107	1,234,677	1,345,963	1,277,436	1,363,567	1,347,088	1,526,509	1,327,738	1,183,485	1,101,393	1,497,052	1,374,001	1,447,647	16,026,556
Government services	2,362,713	2,258,583	2,449,924	2,244,558	2,298,025	2,412,727	2,221,893	2,103,513	2,408,356	2,342,378	2,567,896	2,526,309	2,661,148	28,495,310
Miscellaneous services	1,379,833	1,299,076	1,467,129	1,327,713	1,337,170	1,416,482	1,425,366	1,968,180	1,412,100	1,343,621	1,507,244	1,208,529	1,427,557	17,140,167
Commercial equipment	926,106	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	11,127,611
Other services	16,647,451	15,629,287	17,075,418	15,872,992	16,625,229	17,403,432	17,088,740	17,787,459	16,562,146	15,200,547	17,244,433	16,135,126	16,982,890	199,607,699
Total services	70,703,069	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	849,834,516
TOTAL	216,328,629	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	2,629,584,649

Table 3B Card expenditure statistics (not seasonally adjusted)

Value of credit card transactions

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

£	May 2013	June 2013	July 2013	August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	Total (latest 12 months)
Telecoms	86,217,569	80,832,382	88,500,373	86,233,671	89,871,129	97,593,362	91,605,961	92,488,707	92,435,243	79,909,314	85,249,144	80,159,521	81,675,336	1,046,554,143
Utilities	70,766,653	61,756,902	64,187,210	56,392,681	71,185,095	65,327,296	55,082,315	55,124,731	66,422,427	64,564,568	79,561,318	68,691,001	69,473,457	777,769,001
Contractors (residential & commercial)	82,275,212	75,711,516	83,751,304	79,291,180	84,729,261	91,393,171	89,360,957	75,210,216	81,295,735	78,149,649	89,489,336	82,341,488	86,302,519	997,026,332
Gardening services	8,959,384	6,671,929	6,123,235	5,262,106	5,904,809	4,306,455	5,950,008	4,230,527	3,610,208	5,122,954	6,467,052	7,461,580	9,592,559	70,703,422
Veterinary services	55,899,068	53,732,816	60,290,487	59,554,710	56,402,410	59,711,544	55,512,605	53,316,744	58,508,144	53,099,520	57,447,118	57,584,682	59,774,210	684,934,990
Photocopying & printing	36,185,090	34,053,063	34,713,686	35,640,936	36,851,687	41,641,113	39,811,281	36,458,049	37,280,743	33,206,000	35,940,524	32,217,794	34,363,127	432,178,003
Photographic studios	7,686,858	7,677,701	9,185,796	7,474,123	7,603,455	8,593,401	9,629,806	9,095,336	6,261,586	6,047,939	7,372,729	6,808,082	7,419,065	93,169,019
Beauty & barber shops	87,311,193	83,834,623	90,568,016	85,292,648	83,242,597	86,391,523	88,685,911	106,567,431	77,742,629	76,367,195	86,986,574	83,918,490	89,690,669	1,039,288,306
Employment agencies	24,782,463	24,631,823	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	24,231,968	22,928,748	301,598,052
Counselling services	1,154,998	864,173	950,697	1,236,494	1,044,845	1,072,618	1,145,066	1,038,653	1,335,256	1,290,479	1,800,816	1,159,756	1,609,265	14,548,118
Legal services	22,402,051	20,143,558	22,855,586	21,470,962	21,773,263	23,331,020	21,678,304	19,518,609	22,115,102	21,932,750	24,970,941	21,842,243	22,330,345	263,962,683
Laundry & cleaning	6,965,989	6,850,546	7,636,844	6,669,304	6,846,083	7,183,044	6,903,605	6,310,790	6,292,255	5,542,432	6,605,755	6,457,960	6,883,228	80,181,846
Funeral services	13,872,223	12,089,510	13,133,184	11,812,162	11,736,961	13,872,840	14,149,015	14,102,176	15,159,458	14,280,785	15,323,363	13,900,753	13,285,077	162,845,284
Medical services	173,254,864	162,313,183	175,069,265	156,517,872	161,718,614	184,229,180	175,464,791	153,067,271	174,090,678	164,585,099	178,647,227	166,042,844	173,184,717	2,024,930,741
Moving & courier services	41,158,875	40,876,389	45,508,150	39,098,386	39,844,087	45,875,203	42,301,459	40,823,203	41,338,663	38,423,107	42,110,663	40,937,778	44,701,138	501,838,226
Repair shops (not auto)	10,330,371	9,667,660	11,203,334	9,844,847	10,145,250	10,096,639	10,157,391	10,240,642	10,244,301	9,057,588	10,000,809	9,288,119	9,745,863	119,692,443
Accounting services	6,419,240	6,132,826	6,478,360	6,550,649	6,773,782	7,781,778	7,721,110	7,597,801	9,721,220	8,038,148	8,397,078	6,781,894	6,426,770	88,401,416
Advertising, consultancy & PR	9,951,409	8,327,809	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	94,879,469
Computer programming	120,760,312	84,867,513	87,158,397	100,476,099	89,075,528	96,470,856	98,253,750	117,895,489	89,030,660	77,173,474	86,643,863	83,227,411	83,312,851	1,093,585,891
Farming services	10,616,737	10,039,638	11,388,989	10,613,297	10,467,614	11,106,085	10,791,595	11,078,418	10,557,430	9,819,920	10,819,749	10,738,971	11,249,147	128,670,853
Miscellaneous professional services	166,440,535	153,800,917	163,085,183	163,781,037	175,021,105	163,073,409	145,174,348	135,820,634	167,379,520	145,534,552	164,188,054	160,366,719	156,090,032	1,893,315,510
Engineering services	16,335,663	15,264,447	16,556,080	15,188,188	14,812,211	16,285,307	14,613,272	13,625,452	14,707,616	14,345,073	16,048,906	15,031,718	15,487,982	181,966,252
Marina services	11,246,087	10,564,036	13,326,157	11,311,648	8,222,346	7,186,073	5,496,553	5,427,560	6,990,813	5,927,051	10,518,488	11,279,346	10,984,377	107,234,448
Wrecking & salvage yards	869,044	837,178	903,496	855,994	872,093	885,622	718,845	540,929	794,461	696,363	791,639	778,303	735,794	9,410,717
Pest control	619,393	472,808	596,394	544,015	619,276	593,733	505,576	460,647	524,890	544,576	544,726	517,166	596,106	6,519,913
Educational establishments	111,980,902	99,606,861	113,419,428	148,496,229	312,295,739	194,172,993	108,210,062	99,757,683	199,416,619	113,421,873	108,233,207	120,772,514	124,524,036	1,742,327,244
Child care services	2,262,509	2,188,780	2,490,953	2,178,294	2,265,255	2,472,815	2,241,838	2,138,260	2,651,321	2,329,576	2,464,740	2,410,790	2,553,112	28,385,734
Social, political & religious organisations	75,303,699	69,015,732	78,655,030	73,051,946	83,680,820	87,278,895	94,417,871	84,785,581	99,606,978	78,921,455	102,189,551	81,220,082	79,702,562	1,012,526,503
Government services	242,222,499	225,479,917	263,214,014	252,260,711	207,743,546	230,522,757	212,256,280	218,974,189	336,231,048	293,173,193	279,973,801	272,784,341	280,383,401	3,072,997,198
Miscellaneous services	83,678,601	77,539,522	88,144,010	81,376,749	87,775,118	87,308,740	85,045,871	98,638,690	84,484,050	77,638,485	96,269,451	85,474,804	87,691,329	1,037,386,819
Commercial equipment	130,456,044	124,084,698	132,251,768	125,950,579	128,015,165	139,801,934	132,417,825	117,595,887	130,031,013	120,854,976	136,328,017	132,624,956	131,587,188	1,551,544,006
Other services	1,718,385,535	1,569,930,315	1,729,394,828	1,689,195,287	1,850,503,943	1,823,920,175	1,661,203,659	1,623,365,032	1,874,197,980	1,629,607,300	1,782,655,862	1,694,438,933	1,731,959,268	20,660,372,582
Total services	6,817,058,015	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	76,850,933,974
TOTAL	14,023,560,945	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	162,421,127,583

Table 3C Card expenditure statistics (not seasonally adjusted)

Number of debit card transactions

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

	May 2013	June 2013	July 2013	August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	Total (latest 12 months)
Telecoms	10,616,347	10,247,508	10,834,969	10,635,775	10,707,474	10,762,997	10,361,858	10,823,183	10,796,273	9,640,691	10,831,117	10,284,070	10,573,527	126,499,442
Utilities	2,118,022	1,920,198	2,123,788	1,975,231	2,087,333	2,231,554	2,046,557	2,026,921	2,160,247	2,008,142	2,277,975	2,183,429	2,258,731	25,300,106
Contractors (residential & commercial)	513,382	477,439	543,130	514,989	535,368	595,381	571,622	487,652	518,702	515,099	587,744	548,864	555,804	6,451,794
Gardening services	161,868	136,684	127,034	110,064	101,134	103,135	106,558	140,139	80,481	84,601	140,779	156,489	162,706	1,449,804
Veterinary services	1,638,905	1,563,070	1,807,626	1,807,849	1,678,998	1,804,102	1,642,146	1,573,620	1,667,526	1,555,093	1,732,102	1,707,565	1,770,281	20,309,978
Photocopying & printing	360,755	311,351	320,244	323,597	360,843	422,663	450,675	490,695	379,017	344,683	393,923	373,540	417,405	4,588,636
Photographic studios	355,410	369,459	406,925	345,757	332,692	416,809	434,175	425,439	290,150	298,775	352,493	332,652	410,686	4,416,012
Beauty & barber shops	5,177,444	4,941,979	5,354,871	5,070,196	4,803,960	4,938,620	4,883,155	6,264,809	4,577,956	4,584,394	5,322,042	5,051,488	5,439,531	61,233,001
Employment agencies	10,684	9,922	10,127	10,127	10,220	8,758	7,706	6,087	8,175	7,729	8,634	7,976	8,363	104,654
Counselling services	105,799	95,594	115,610	102,628	104,234	110,290	101,630	102,363	104,200	97,969	115,716	116,826	117,128	1,284,188
Legal services	164,711	153,657	173,971	157,791	161,550	173,706	159,215	138,924	166,110	162,750	182,830	169,932	172,156	1,972,592
Laundry & cleaning	477,896	472,117	513,810	447,929	477,514	505,303	476,758	450,422	445,445	411,576	482,745	460,733	497,600	5,641,952
Funeral services	28,833	26,315	28,361	25,741	25,656	28,878	27,402	27,063	30,559	29,043	32,655	30,312	30,516	342,501
Medical services	2,852,077	2,642,520	2,892,370	2,659,137	2,754,685	3,075,228	2,905,292	2,577,547	3,043,019	2,858,295	3,089,795	2,927,777	2,999,071	34,424,736
Moving & courier services	397,752	376,203	412,113	379,257	370,968	419,385	403,254	431,961	400,897	355,119	400,601	397,950	424,460	4,772,168
Repair shops (not auto)	111,864	102,602	116,578	112,966	109,336	119,242	116,177	123,568	115,713	109,494	116,263	110,428	112,468	1,364,835
Accounting services	293,544	269,612	307,007	289,958	302,302	330,579	297,327	286,223	352,835	302,307	337,500	272,158	230,951	3,578,759
Advertising, consultancy & PR	187,949	159,632	174,723	165,544	160,914	168,777	166,130	122,846	140,294	134,155	150,673	143,909	145,651	1,833,248
Computer programming	1,598,498	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	12,048,353
Farming services	278,923	264,218	283,831	265,824	267,204	277,436	283,639	322,474	286,159	274,343	310,399	304,856	308,917	3,449,300
Miscellaneous professional services	3,283,496	3,071,834	3,400,394	3,224,516	3,385,626	3,737,546	3,649,785	3,660,044	3,715,496	3,420,188	3,822,010	3,639,055	3,583,534	42,310,028
Engineering services	80,876	82,541	91,761	83,614	81,628	92,637	84,276	72,750	78,665	79,793	91,699	89,674	89,697	1,018,735
Marina services	112,610	108,090	155,282	150,618	96,065	75,527	62,697	64,701	57,173	57,058	89,092	117,010	121,693	1,155,006
Wrecking & salvage yards	11,078	10,770	11,792	10,969	10,079	10,503	9,930	7,728	9,686	9,963	11,157	11,139	11,206	124,922
Pest control	4,188	4,055	5,398	5,291	4,149	4,771	3,878	3,414	3,508	3,199	3,636	3,961	4,755	50,015
Educational establishments	2,247,889	1,671,538	1,380,528	1,011,992	2,373,647	3,085,454	2,915,945	2,183,997	2,853,111	2,632,963	3,123,187	2,154,803	2,844,576	28,231,741
Child care services	138,631	110,795	121,451	135,325	126,619	159,702	138,143	126,814	178,070	177,852	159,288	156,309	162,786	1,753,154
Social, political & religious organisations	2,772,085	2,495,102	2,696,220	2,540,438	2,775,127	2,842,365	2,920,141	2,504,065	2,245,172	2,239,170	3,310,531	2,980,588	3,210,581	32,759,500
Government services	7,171,745	6,734,617	7,459,792	7,088,713	6,901,496	7,460,728	6,662,824	6,573,169	7,664,360	6,993,114	7,538,347	7,785,089	8,141,244	87,003,493
Miscellaneous services	6,154,889	5,626,443	6,172,859	5,420,983	5,576,645	5,854,799	5,632,726	7,667,269	5,621,450	5,298,194	6,199,073	6,009,490	6,330,485	71,410,416
Commercial equipment	1,608,347	1,445,169	1,508,863	1,516,759	1,788,740	1,794,048	1,694,069	1,782,522	1,713,344	1,550,429	1,704,777	1,559,175	1,628,524	19,686,419
Other services	51,036,497	47,327,286	51,161,702	48,054,853	50,027,219	52,785,523	50,026,439	52,191,333	50,397,770	46,855,369	53,590,552	50,739,012	53,412,430	606,569,488
Total services	208,795,406	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	2,574,594,284
TOTAL	704,944,497	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	8,692,407,925

Table 3D Card expenditure statistics (not seasonally adjusted)

Value of debit card transactions

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

£	May 2013	June 2013	July 2013	August 2013	September 2013	October 2013	November 2013	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	Total (latest 12 months)
Telecoms	318,327,073	308,159,640	325,953,973	318,863,552	331,500,689	344,349,276	324,610,484	335,300,244	345,726,054	297,315,259	339,678,620	316,438,873	325,512,230	3,913,408,894
Utilities	274,720,536	236,208,371	243,340,943	211,864,154	361,247,555	238,970,304	211,318,563	208,503,419	240,602,317	240,985,029	300,350,547	282,949,215	267,263,009	3,043,803,426
Contractors (residential & commercial)	132,099,818	125,669,967	142,186,767	132,616,117	142,786,128	162,074,000	157,437,074	136,046,509	136,888,779	138,204,139	159,616,860	153,717,380	158,782,081	1,746,025,801
Gardening services	9,728,334	8,328,160	8,658,660	6,983,347	6,629,684	6,708,629	6,511,654	7,023,438	5,310,085	5,547,964	9,184,405	10,621,455	10,576,390	92,083,871
Veterinary services	97,030,301	92,813,100	106,770,141	105,868,551	98,863,501	106,376,752	96,671,387	91,432,644	101,290,708	94,039,813	105,062,027	104,146,945	108,292,544	1,211,628,113
Photocopying & printing	23,914,344	22,109,689	23,027,173	22,198,131	24,510,016	27,650,675	27,052,511	24,772,707	24,303,411	22,483,252	25,367,769	23,977,407	26,205,895	293,658,636
Photographic studios	12,068,635	11,836,607	14,208,429	11,473,080	11,919,235	13,685,262	14,902,237	14,639,440	9,639,804	10,078,351	11,857,625	11,180,434	12,531,914	147,952,418
Beauty & barber shops	203,899,445	193,193,265	208,892,500	199,288,960	191,830,130	197,448,331	196,898,423	243,837,821	177,500,706	183,206,172	212,570,868	200,758,000	215,869,530	2,421,294,706
Employment agencies	1,271,095	1,228,667	1,327,751	1,341,191	1,373,090	1,389,773	1,343,704	1,123,738	1,465,954	1,343,084	1,594,566	1,458,139	1,557,600	16,547,257
Counselling services	7,192,962	6,215,863	7,163,843	6,367,391	6,591,045	7,139,987	6,291,357	6,133,762	6,343,743	6,233,781	7,221,051	6,936,088	6,671,191	79,309,102
Legal services	85,226,270	82,589,028	95,350,242	85,623,673	86,933,676	94,087,433	86,455,698	74,329,018	82,465,721	77,494,849	88,345,777	83,104,494	85,746,342	1,022,525,951
Laundry & cleaning	12,463,251	12,425,070	13,790,216	12,129,176	12,884,521	13,628,609	12,850,200	12,026,171	11,792,698	10,587,970	12,545,235	12,192,957	13,210,315	150,063,138
Funeral services	33,834,667	30,212,241	32,347,227	29,821,711	30,091,089	35,345,234	34,682,847	34,291,569	39,094,876	37,326,159	41,891,295	38,061,072	37,362,229	420,527,549
Medical services	239,995,279	225,244,076	246,993,334	220,809,182	229,917,003	257,935,546	242,398,551	212,364,223	246,380,254	237,644,367	261,025,331	244,811,033	253,551,504	2,879,074,404
Moving & courier services	32,264,064	32,569,035	37,512,495	35,344,432	33,891,130	37,040,464	35,347,485	33,806,947	32,657,866	29,392,206	33,662,685	34,012,298	35,743,244	410,980,307
Repair shops (not auto)	11,278,260	10,622,080	12,454,485	11,830,641	11,362,507	12,040,582	12,009,753	12,000,711	11,444,106	10,884,160	12,107,879	11,853,934	12,348,788	140,959,626
Accounting services	16,762,569	17,487,635	17,969,120	17,891,311	17,509,135	19,368,576	18,272,354	17,459,720	23,145,515	19,071,677	20,135,680	17,323,671	16,949,187	222,583,581
Advertising, consultancy & PR	13,996,969	11,774,919	12,854,579	11,278,364	11,493,302	12,185,100	11,459,702	9,052,505	11,295,508	10,668,870	11,593,422	11,621,279	11,716,235	136,993,785
Computer programming	37,825,560	35,392,700	38,861,514	36,347,816	39,734,614	40,518,505	36,092,311	36,781,620	38,812,837	32,175,902	35,131,064	34,696,518	34,082,872	438,628,273
Farming services	20,414,332	20,106,071	22,414,252	20,994,968	20,848,856	22,126,143	21,766,748	22,736,921	21,308,918	19,795,505	22,246,110	22,951,068	23,380,149	260,675,709
Miscellaneous professional services	552,538,001	519,747,318	576,787,453	558,320,804	627,648,940	670,730,387	531,148,791	501,558,663	634,220,895	540,259,786	650,602,417	687,443,199	584,170,481	7,082,639,134
Engineering services	19,730,418	19,166,471	20,963,280	19,047,591	19,458,273	21,021,165	18,703,132	16,522,590	17,774,706	18,084,923	20,957,790	20,866,394	21,388,100	233,954,415
Marina services	14,023,914	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	139,420,374
Wrecking & salvage yards	1,511,162	1,329,797	1,691,550	1,527,891	1,433,529	1,629,771	1,433,209	1,105,356	1,414,370	1,624,409	1,607,849	1,630,704	1,630,704	17,802,424
Pest control	617,462	523,680	657,043	636,976	532,018	634,499	565,813	474,442	554,710	527,708	579,819	604,346	699,750	6,990,804
Educational establishments	187,222,346	130,102,526	147,008,113	218,043,731	715,591,666	600,546,301	241,667,125	199,280,773	466,713,026	222,855,448	178,157,464	236,958,177	227,701,886	3,584,626,236
Child care services	12,762,230	11,674,096	13,682,777	11,679,262	12,190,215	14,034,151	12,619,068	11,412,467	15,221,560	13,520,657	14,562,967	14,367,733	14,429,586	159,394,539
Social, political & religious organisations	92,169,633	84,382,216	102,342,257	97,347,731	102,718,018	116,991,908	109,678,977	89,416,198	93,820,152	83,003,182	118,781,593	103,726,573	103,089,936	1,205,298,741
Government services	1,642,522,130	1,667,537,359	2,093,620,979	1,666,958,146	1,211,617,829	1,601,572,163	1,449,613,799	1,576,988,115	3,048,834,528	1,949,079,267	1,698,889,857	1,754,928,022	2,086,318,982	21,805,959,046
Miscellaneous services	518,245,412	471,812,249	579,615,993	461,144,432	481,712,384	502,165,055	449,210,548	490,746,027	586,085,339	447,877,498	514,148,450	526,986,640	526,741,780	6,038,246,395
Commercial equipment	134,817,184	129,245,014	138,653,857	135,500,822	145,752,014	150,083,450	141,846,360	124,646,009	134,341,182	125,835,517	154,120,909	143,689,876	148,032,770	1,671,747,780
Other services	4,759,873,656	4,532,593,702	5,303,610,538	4,683,721,614	5,001,221,779	5,338,836,602	4,518,230,747	4,552,950,728	6,574,834,293	4,895,048,386	5,077,939,033	5,129,159,281	5,386,457,732	60,994,604,435
Total services	16,292,577,100	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	197,864,369,378
TOTAL	31,387,607,141	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	383,754,884,453