

Card Expenditure Statistics

November 2014

Card Expenditure Statistics (Seasonally Adjusted) – November 2014

	Total Spending <i>£ billions</i>		Annual growth rates for spending		Number of purchases <i>Millions</i>	
	Nov 2014	Nov 2013	Nov 2014	Nov 2013	Nov 2014	Nov 2013
All payment cards	48.6	45.4	6.4%	6.7%	1,040	940
Debit cards	34.4	31.9	7.4%	7.8%	799	722
Credit cards	14.1	13.5	4.0%	4.1%	241	218

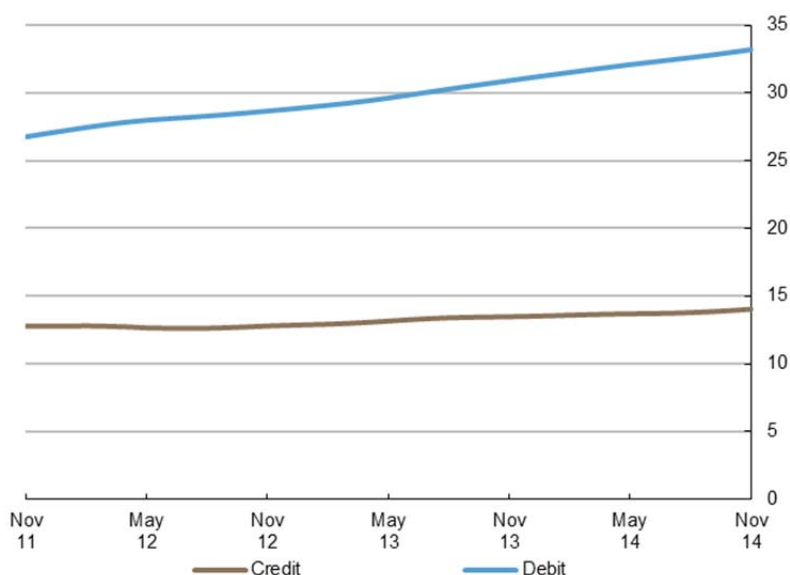
With effect of January 2014 the methodology used for seasonal adjustment - using X12 ARIMA - was changed. Trading days and leap years have been incorporated into the monthly seasonal adjustment process. Unless otherwise stated all data referred to are seasonally adjusted. Unadjusted data are located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

Introduction

Payment card spending increased by 0.9% to £48.6 billion in November, which was £0.4 billion above the level recorded in October. The **number of purchases** increased by 10 million to reach a record monthly total just over **1.0 billion**. This rise was a reflection of consumers starting their 'Christmas spend' and taking advantage of the price discounts on offer most notably on 'Black Friday'¹. Other factors driving this growth included the continuing improvement of the economy².

Chart 1

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



¹ The Guardian, Black Friday sparks biggest retail sales boost in a decade: <http://www.theguardian.com/business/2014/dec/18/black-friday-biggest-retail-sales-boost-decade>

² ONS Quarterly National Accounts, Q3 2014: <http://www.ons.gov.uk/ons/rel/naa2/quarterly-national-accounts/q3-2014/index.html>

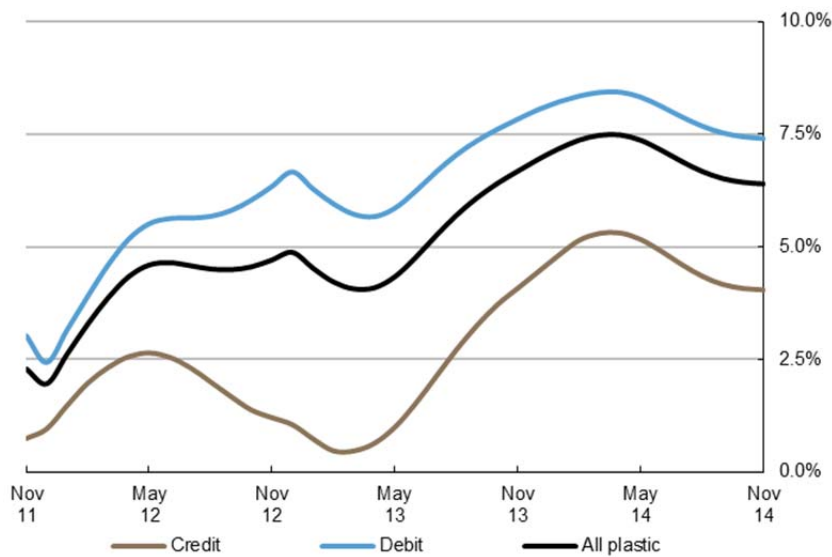
Annual growth rates

The pace of growth in spending has continuously decelerated since peaking at 7.5% in April, driven in part by the decline in the rate of inflation. In November the **annual growth rate** remained unchanged on October at 6.4%, the lowest level in fourteen months. Debit card spending continued to be strong with an annual growth rate of 7.4%, nearly twice that of credit cards at 4.0%.

According to the Office for National Statistics, the annual **consumer price inflation** slowed down to 1.0%³ in the year to November – after a slight uptick in October of 1.3%. The measure is now at its lowest level in over twelve years. The major contributors to the downturn in the Price Index were the reductions in transport costs and discounts on recreational goods. Falling prices could also account for some of the recent slowdown in the spending growth rate.

Meanwhile, the **annual growth rate of the number of purchases** continued to outstrip that of the value of purchases, reflecting the ongoing migration of low value payments from cash. During November the annual number of purchases grew by 9.6% representing the highest rate of growth since early 2005. It is also interesting to note that growth in the **service** sector continued to exceed that in **retail sales**, with respective annual growth rates of 8.6% and 4.3% in November.

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



³ ONS, Consumer Price Inflation, November 2014: <http://www.ons.gov.uk/ons/rel/cpi/consumer-price-indices/november-2014/index.html>

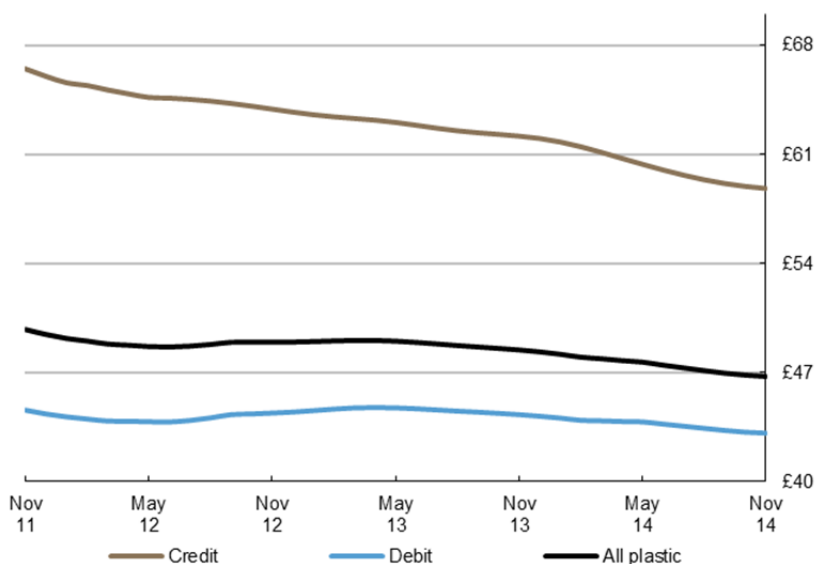
Average transaction values

The **average transaction value** (ATV) on all payment cards continued to decline, falling by 8p to £46.75, and compares to £48.45 a year ago. The ATV for **debit cards** decreased slightly by 6p to £43.12, while the ATV for **credit cards** fell by 14p to £58.81. Within the sectors, the ATV in **retail sales** declined by 8p to £33.34, while the ATV for **services** fell by 31p to £76.16.

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**. The recent initiative by Transport for London to accept contactless cards on rail and tube services is also contributing to this trend⁴.

Some consumer preferences have also been contributing to the decline in ATVs, such as pursuing better value purchases at budget retailers and discount service providers. Lasting price competition amongst the major British supermarkets is another factor putting downward pressure on purchase values.

Chart 3
Average transaction values
Three-month moving average



⁴ Transport for London: <http://www.tfl.gov.uk/info-for/media/press-releases/2014/november/12-million-contactless-journeys-made-since-launch>

Spending by sector – retail sales and services

The number of transactions within the **retail sector** increased by 5.5 million to 713 million, with the corresponding spend rising by £134 million to £23.7 billion. The majority of the increase in spending was in the **food & drink** and **household** sub-sectors. Food & drink expenditure reached £9.2 billion after increasing by £62 million – the fastest growth in seven months – likely coinciding with people stocking up before Christmas. Household spending increased by £29 million to reach £3.7 billion, mainly driven by growth in spending at **garden centres** and **electronic stores**. There was however, a notable decrease in spending in the **automotive fuels** category. This decline was likely a reflection of the falling fuel prices following the substantial reduction in global oil prices reaching the lowest level since 2009⁵.

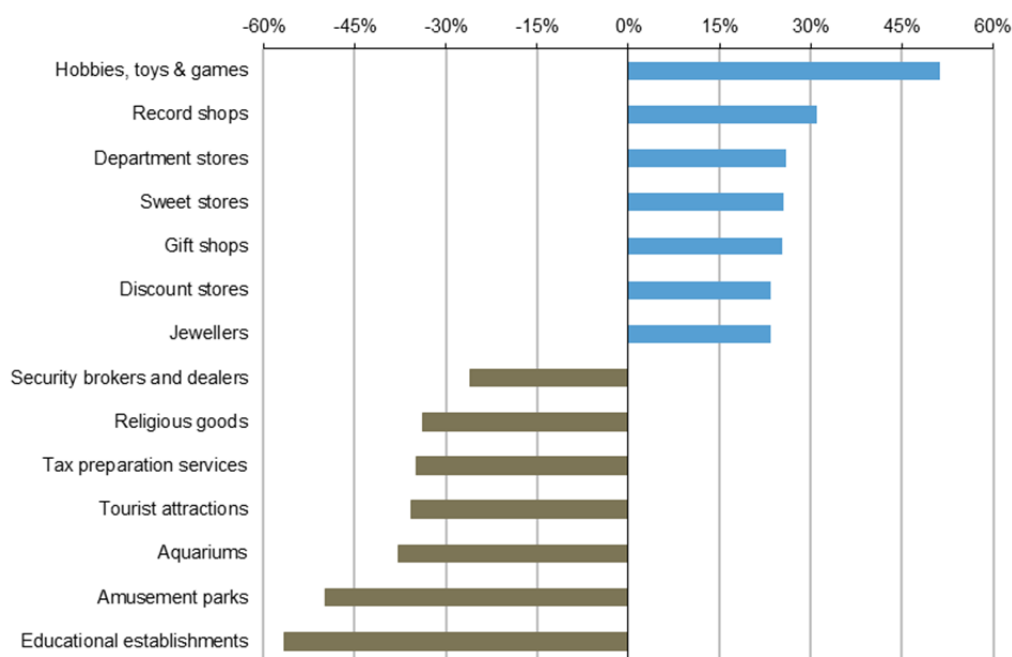
Meanwhile, the number of transactions in the **services sector** grew by 4.4 million to 327 million, corresponding to growth in spending of £283 million to £24.9 billion. **Entertainment** and **other services** continued to be the main contributors of growth. Expenditure in entertainment increased by £52 million to £4.1 billion and was driven by strong growth in spending in **cinema, theatre & dance** and **concerts & entertainers**. Spending in other services reached £7.4 billion following growth of £94 million during November.

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

Along with growth in expenditure at groceries and household stores, there were notable increases in card spending at a number of other merchants during November. Spending on hobbies, toys & games increased by more than 50%, coinciding with Christmas shopping. There was also increased spending at other merchants offering festive goods such as gift shops, sweet stores and jewellers. Meanwhile, spending for leisure activities such as amusement parks, tourist attractions and aquariums, together with educational establishments continued to record the largest decreases.

Chart 4⁶

Biggest change in total card spending between October and November



⁵ The Guardian, Oil prices sink to lowest level in more than five years: <http://www.theguardian.com/business/2014/dec/12/oil-prices-sink-to-lowest-level-in-more-than-five-years>

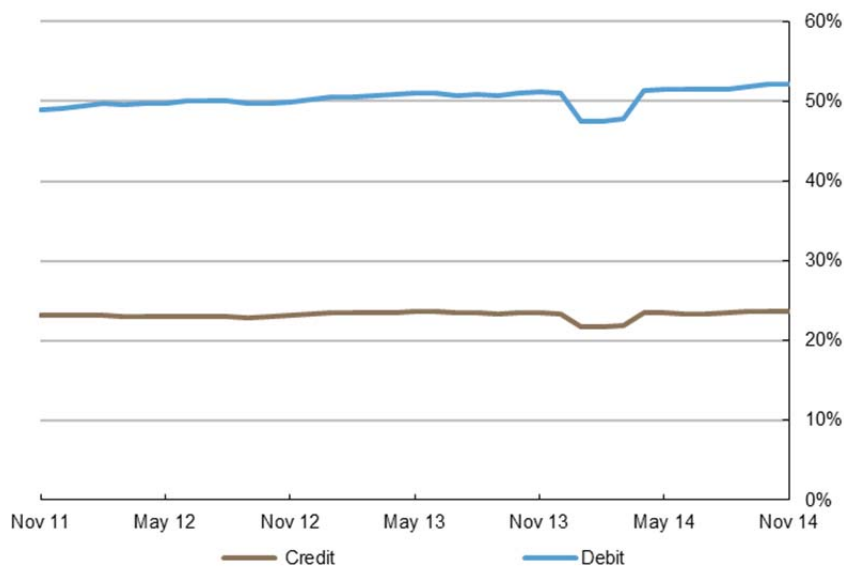
⁶ Chart 4 shows relative growth rates. Some listed merchant categories are too small in size to make a material impact on the overall total.

Payment card spending within national retail sales

The **payment card share** of total **retail sales** (including automotive fuels)⁷ amounted to 75.8% during November, with a split of 52.2% by debit and 23.6% by credit cards. The share of spending within **food & drink** accounted for by payment cards rose from 71.7% in October to 71.9% in November and compares to a figure of 68.1% a year ago. In comparison to food & drink, nearly all expenditure on **automotive fuels** was accounted for by payment cards at 92.1%, a figure that compares with 90.3% a year ago. These trends reflect the increasing use of cards over cash within the retail space, driven by new technology and changing consumer habits alongside underlying improvement in the economy.

Chart 5⁸

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



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⁷ CES 3-month moving average spend of £23.6 billion expressed as a percentage of a similar 3-month moving average for ONS Retail Sales – All Retailing Including Automotive Fuel (J5A3) that amounted to £29.0 billion.

⁸ 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	2,003	5,943	7,947	1,226	3,896	5,122	777	2,047	2,825	125,128	262,438	387,567	61,596	125,434	187,030	63,532	137,004	200,537
	2010	2,010	6,503	8,513	1,382	4,720	6,102	628	1,783	2,410	128,345	289,806	418,150	69,578	148,599	218,177	58,767	141,207	199,974
	2011	2,258	7,228	9,487	1,555	5,300	6,854	704	1,928	2,632	151,222	323,999	475,221	78,889	165,589	244,478	72,332	158,410	230,742
	2012	2,372	7,832	10,204	1,621	5,639	7,260	751	2,193	2,944	152,809	345,588	498,397	81,063	175,399	256,461	71,747	170,189	241,936
	2013	2,548	8,388	10,937	1,735	5,961	7,696	813	2,427	3,240	159,602	373,393	532,996	84,602	183,537	268,139	75,001	189,856	264,857
Monthly																			
	2013																		
	Nov	218	722	940	147	510	657	71	213	283	13,508	31,936	45,444	7,112	15,585	22,697	6,397	16,350	22,747
	Dec	219	729	948	148	513	661	71	216	287	13,549	32,156	45,704	7,122	15,626	22,748	6,427	16,530	22,957
	2014																		
	Jan	221	737	958	149	518	666	72	219	291	13,597	32,375	45,973	7,145	15,670	22,816	6,452	16,705	23,157
	Feb	223	744	968	150	522	672	73	222	295	13,643	32,580	46,222	7,174	15,733	22,908	6,469	16,846	23,315
	Mar	225	745	970	152	520	672	74	225	298	13,681	32,771	46,452	7,203	15,813	23,016	6,478	16,957	23,435
	Apr	227	752	979	153	525	678	74	227	301	13,702	32,940	46,642	7,223	15,887	23,110	6,479	17,053	23,532
	May	229	757	986	154	529	683	74	229	303	13,713	33,082	46,794	7,236	15,942	23,178	6,477	17,139	23,616
	Jun	230	762	993	156	532	687	75	230	305	13,734	33,216	46,950	7,250	15,981	23,231	6,484	17,235	23,719
	Jul	232	768	1,000	157	535	692	75	233	308	13,777	33,352	47,128	7,268	16,013	23,281	6,509	17,339	23,847
	Aug	234	775	1,009	158	539	697	76	237	313	13,846	33,544	47,390	7,293	16,067	23,359	6,553	17,478	24,031
	Sep	237	783	1,020	160	542	702	77	241	318	13,938	33,805	47,743	7,324	16,140	23,464	6,615	17,664	24,279
	Oct	239	792	1,031	161	547	708	78	245	323	14,045	34,126	48,171	7,359	16,230	23,589	6,686	17,896	24,582
	Nov	241	799	1,040	162	551	713	79	249	327	14,144	34,444	48,588	7,393	16,330	23,723	6,751	18,114	24,864
Year-on-year growth rates (percentages)																			
Annual																			
	2009	1.8	8.8	7.0	3.4	8.9	7.6	-0.7	8.7	5.9	-0.5	7.4	4.7	1.5	8.0	5.7	-2.2	6.9	3.8
	2010	0.3	9.4	7.1	12.7	21.2	19.1	-19.3	-12.9	-14.7	2.6	10.4	7.9	13.0	18.5	16.7	-7.5	3.1	-0.3
	2011	12.4	11.2	11.4	12.5	12.3	12.3	12.1	8.2	9.2	17.8	11.8	13.6	13.4	11.4	12.1	23.1	12.2	15.4
	2012	5.0	8.3	7.6	4.3	6.4	5.9	6.7	13.7	11.8	1.0	6.7	4.9	2.8	5.9	4.9	-0.8	7.4	4.9
	2013	7.4	7.1	7.2	7.0	5.7	6.0	8.3	10.7	10.1	4.4	8.0	6.9	4.4	4.6	4.6	4.5	11.6	9.5
Monthly																			
	2013																		
	Nov	7.1	6.7	6.8	6.7	5.3	5.6	7.9	10.4	9.7	4.1	7.8	6.7	4.2	4.4	4.4	3.9	11.4	9.1
	Dec	7.4	7.1	7.2	7.0	5.7	6.0	8.3	10.7	10.1	4.4	8.0	6.9	4.4	4.6	4.6	4.5	11.6	9.5
	2014																		
	Jan	7.8	7.6	7.6	7.3	6.2	6.4	8.9	11.1	10.5	4.8	8.2	7.2	4.5	4.8	4.7	5.2	11.7	9.8
	Feb	8.2	8.1	8.1	7.6	6.7	6.9	9.4	11.7	11.1	5.1	8.3	7.4	4.6	5.0	4.9	5.8	11.8	10.0
	Mar	8.5	8.5	8.5	7.8	7.0	7.2	10.0	12.2	11.7	5.3	8.4	7.5	4.6	5.2	5.0	6.1	11.7	10.1
	Apr	8.7	8.9	8.8	7.8	7.3	7.4	10.4	12.8	12.2	5.3	8.4	7.5	4.5	5.3	5.0	6.2	11.6	10.1
	May	8.7	9.1	9.0	7.8	7.5	7.6	10.7	13.2	12.6	5.2	8.3	7.4	4.3	5.3	5.0	6.2	11.4	9.9
	Jun	8.6	9.3	9.2	7.6	7.6	7.6	10.8	13.6	12.9	4.9	8.1	7.1	4.0	5.3	4.8	6.0	11.0	9.5
	Jul	8.5	9.4	9.2	7.4	7.6	7.5	10.9	13.9	13.1	4.6	7.9	6.9	3.6	5.2	4.7	5.7	10.6	9.2
	Aug	8.4	9.4	9.2	7.3	7.5	7.5	11.0	14.2	13.4	4.3	7.7	6.7	3.4	5.1	4.5	5.5	10.3	8.9
	Sep	8.5	9.5	9.3	7.3	7.5	7.5	11.1	14.6	13.7	4.2	7.5	6.5	3.2	5.0	4.4	5.3	10.0	8.7
	Oct	8.7	9.7	9.5	7.5	7.5	7.5	11.2	15.1	14.1	4.1	7.4	6.4	3.1	4.9	4.3	5.2	10.0	8.6
	Nov	8.9	9.8	9.6	7.8	7.6	7.6	11.3	15.4	14.4	4.0	7.4	6.4	3.1	4.8	4.3	5.1	10.0	8.6

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.

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	991	158	475	633	1,226	3,896	5,122	
	2010	532	2,282	2,815	139	406	545	129	424	553	148	350	498	273	733	1,006	162	525	687	1,382	4,720	6,102	
	2011	602	2,565	3,167	136	425	561	139	427	566	157	370	526	297	781	1,078	223	733	956	1,555	5,300	6,854	
	2012	662	2,822	3,484	148	479	627	145	453	598	157	375	532	281	757	1,038	227	753	980	1,621	5,639	7,260	
	2013	722	3,060	3,783	182	523	705	152	461	613	165	403	568	277	721	998	236	792	1,028	1,735	5,961	7,696	
Monthly																							
	2013																						
	Nov	61	263	325	17	46	62	13	39	52	14	35	49	23	61	83	20	67	87	147	510	657	
	Dec	62	266	328	17	46	63	13	39	52	14	35	49	22	61	83	20	67	87	148	513	661	
	2014																						
	Jan	62	269	331	17	46	64	13	39	52	14	35	49	22	61	83	20	67	87	149	518	666	
	Feb	63	272	335	18	46	64	13	39	52	14	35	49	22	62	84	20	68	87	150	522	672	
	Mar	63	276	339	19	39	58	13	40	53	14	35	50	22	62	85	20	68	88	152	520	672	
	Apr	63	280	343	19	39	58	14	40	54	14	35	50	23	63	86	20	68	88	153	525	678	
	May	64	283	346	20	38	58	14	40	54	14	36	50	23	64	87	20	68	88	154	529	683	
	Jun	64	285	349	21	38	59	14	40	54	14	36	50	23	65	88	20	68	88	156	532	687	
	Jul	64	287	351	22	38	60	14	40	54	14	36	50	23	65	89	20	68	88	157	535	692	
	Aug	64	290	354	22	38	61	14	40	54	14	37	51	24	65	89	20	68	88	158	539	697	
	Sep	65	293	357	23	39	62	13	40	54	14	37	51	24	66	90	20	68	88	160	542	702	
	Oct	65	296	361	24	39	63	14	40	54	15	37	52	24	66	90	20	68	88	161	547	708	
	Nov	66	298	364	24	40	64	14	40	54	15	38	52	24	66	91	20	69	88	162	551	713	
Year-on-year growth rates (percentages)																							
Annual																							
	2009	2.8	11.4	9.6	-2.1	-0.9	-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	3.4	8.9	7.6	
	2010	3.5	9.4	8.2	5.8	0.7	1.9	2.7	4.8	4.3	1.7	9.6	7.1	-11.9	7.5	1.4	2.1	10.6	8.5	12.7	21.2	19.1	
	2011	13.2	12.4	12.5	-1.6	4.6	3.0	8.1	0.6	2.4	5.8	5.7	5.7	8.7	6.6	7.1	38.3	39.6	39.2	12.5	12.3	12.3	
	2012	10.0	10.0	10.0	8.5	12.7	11.7	4.6	6.0	5.7	0.1	1.5	1.1	-5.3	-3.0	-3.6	1.8	2.8	2.5	4.3	6.4	5.9	
	2013	9.1	8.5	8.6	23.2	9.2	12.5	4.8	1.8	2.5	5.2	7.5	6.8	-1.6	-4.7	-3.9	3.8	5.2	4.9	7.0	5.7	6.0	
Monthly																							
	2013																						
	Nov	9.2	8.2	8.4	21.2	8.6	11.6	4.8	1.8	2.5	4.6	6.4	5.9	-1.8	-5.8	-4.7	3.7	5.0	4.7	6.7	5.3	5.6	
	Dec	9.1	8.5	8.6	23.2	9.2	12.5	4.8	1.8	2.5	5.2	7.5	6.8	-1.6	-4.7	-3.9	3.8	5.2	4.9	7.0	5.7	6.0	
	2014																						
	Jan	8.9	8.7	8.7	25.3	10.0	13.6	5.0	2.0	2.7	5.9	8.5	7.7	-1.4	-3.6	-3.0	4.0	5.5	5.1	7.3	6.2	6.4	
	Feb	8.7	8.9	8.8	27.6	10.7	14.7	5.4	2.2	3.0	6.4	9.3	8.4	-1.2	-2.3	-2.0	4.1	5.9	5.4	7.6	6.7	6.9	
	Mar	8.4	9.2	9.0	29.7	9.8	14.6	5.8	2.6	3.4	6.7	9.7	8.8	-1.1	-0.9	-0.9	4.0	6.3	5.8	7.8	7.0	7.2	
	Apr	8.1	9.5	9.2	31.5	8.7	14.2	6.2	2.9	3.7	6.6	9.8	8.8	-1.0	0.6	0.2	3.8	5.9	5.4	7.8	7.3	7.4	
	May	7.7	9.8	9.4	32.8	7.2	13.4	6.4	3.2	4.0	6.2	9.6	8.6	-1.1	2.2	1.3	3.4	5.4	5.0	7.8	7.5	7.6	
	Jun	7.3	10.1	9.6	33.6	5.3	12.2	6.4	3.3	4.1	5.6	9.2	8.1	-1.2	3.9	2.5	2.9	4.9	4.4	7.6	7.6	7.6	
	Jul	7.0	10.4	9.7	34.3	3.2	10.8	6.3	3.5	4.1	5.0	8.8	7.7	-1.2	4.3	2.8	2.4	4.4	3.9	7.4	7.6	7.5	
	Aug	6.7	10.7	9.9	34.9	0.8	9.4	6.1	3.6	4.2	4.6	8.6	7.4	-1.2	4.8	3.2	1.8	3.9	3.4	7.3	7.5	7.5	
	Sep	6.6	11.1	10.2	35.8	-1.5	7.9	6.0	3.7	4.2	4.4	8.4	7.2	-0.9	5.3	3.6	1.4	3.5	3.0	7.3	7.5	7.5	
	Oct	6.5	11.4	10.5	37.1	-3.8	6.6	6.0	3.8	4.3	4.3	8.3	7.1	-0.4	5.9	4.1	1.0	3.2	2.7	7.5	7.5	7.5	
	Nov	6.5	11.8	10.7	38.4	-6.0	5.3	6.1	4.0	4.5	4.2	8.1	7.0	0.4	6.4	4.8	0.7	3.1	2.5	7.8	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)

		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	18,105	60,228	78,333	7,064	13,918	20,982	6,360	12,682	19,041	14,409	16,578	30,987	15,659	22,029	37,688	5,860	12,668	18,528	61,596	125,434	187,030
	2010	18,769	63,701	82,470	7,166	13,955	21,122	6,808	13,649	20,457	14,683	18,862	33,546	15,519	23,575	39,093	6,633	14,857	21,489	69,578	148,599	218,177
	2011	21,071	69,471	90,542	7,089	14,761	21,850	7,841	14,487	22,327	15,193	20,529	35,722	17,511	24,364	41,875	10,184	21,977	32,161	78,889	165,589	244,478
	2012	22,572	74,161	96,733	7,730	16,421	24,151	8,209	15,634	23,843	15,375	21,650	37,025	16,747	24,443	41,191	10,429	23,089	33,518	81,063	175,399	256,461
	2013	24,112	77,873	101,985	8,734	17,960	26,695	8,658	16,101	24,759	15,943	23,259	39,202	16,481	24,423	40,905	10,673	23,920	34,593	84,602	183,537	268,139
Monthly																						
	2013 Nov	2,030	6,581	8,611	758	1,547	2,305	735	1,371	2,106	1,356	2,031	3,387	1,346	2,059	3,405	886	1,997	2,883	7,112	15,585	22,697
	Dec	2,027	6,603	8,630	766	1,533	2,299	736	1,379	2,115	1,363	2,059	3,422	1,346	2,059	3,405	883	1,994	2,877	7,122	15,626	22,748
	2014 Jan	2,028	6,627	8,655	777	1,510	2,286	739	1,390	2,130	1,372	2,087	3,460	1,349	2,062	3,411	880	1,994	2,874	7,145	15,670	22,816
	Feb	2,032	6,680	8,711	786	1,479	2,265	745	1,404	2,149	1,381	2,111	3,491	1,355	2,066	3,421	877	1,993	2,870	7,174	15,733	22,908
	Mar	2,037	6,753	8,790	792	1,444	2,235	751	1,419	2,170	1,388	2,129	3,517	1,362	2,075	3,437	873	1,993	2,866	7,203	15,813	23,016
	Apr	2,041	6,822	8,863	793	1,410	2,203	757	1,432	2,188	1,392	2,141	3,533	1,371	2,092	3,463	869	1,991	2,861	7,223	15,887	23,110
	May	2,043	6,871	8,914	792	1,380	2,172	759	1,437	2,196	1,394	2,151	3,545	1,381	2,113	3,494	866	1,990	2,856	7,236	15,942	23,178
	Jun	2,043	6,900	8,943	793	1,362	2,154	759	1,436	2,196	1,397	2,164	3,561	1,395	2,129	3,524	863	1,989	2,853	7,250	15,981	23,231
	Jul	2,041	6,923	8,964	797	1,354	2,152	757	1,431	2,187	1,401	2,180	3,581	1,413	2,137	3,550	859	1,988	2,847	7,268	16,013	23,281
	Aug	2,041	6,959	9,000	805	1,359	2,164	754	1,423	2,177	1,407	2,199	3,606	1,434	2,141	3,575	852	1,986	2,837	7,293	16,067	23,359
	Sep	2,044	7,005	9,049	815	1,371	2,186	753	1,418	2,171	1,416	2,219	3,635	1,455	2,146	3,601	842	1,981	2,822	7,324	16,140	23,464
	Oct	2,052	7,053	9,105	825	1,389	2,214	754	1,419	2,173	1,425	2,240	3,665	1,473	2,153	3,626	831	1,975	2,806	7,359	16,230	23,589
	Nov	2,063	7,105	9,168	833	1,407	2,240	758	1,426	2,184	1,433	2,261	3,694	1,485	2,160	3,646	821	1,971	2,792	7,393	16,330	23,723
Year-on-year growth rates (percentages)																						
Annual																						
	2009	2.8	10.1	8.3	0.3	2.8	1.9	7.9	13.1	11.3	0.0	6.5	3.4	-0.5	4.0	2.1	-12.1	-2.1	-5.5	1.5	8.0	5.7
	2010	3.7	5.8	5.3	1.4	0.3	0.7	7.0	7.6	7.4	1.9	13.8	8.3	-0.9	7.0	3.7	13.2	17.3	16.0	13.0	18.5	16.7
	2011	12.3	9.1	9.8	-1.1	5.8	3.4	15.2	6.1	9.1	3.5	8.8	6.5	12.8	3.3	7.1	53.5	47.9	49.7	13.4	11.4	12.1
	2012	7.1	6.8	6.8	9.1	11.2	10.5	4.7	7.9	6.8	1.2	5.5	3.6	-4.4	0.3	-1.6	2.4	5.1	4.2	2.8	5.9	4.9
	2013	6.8	5.0	5.4	13.0	9.4	10.5	5.5	3.0	3.8	3.7	7.4	5.9	-1.6	-0.1	-0.7	2.3	3.6	3.2	4.4	4.6	4.6
Monthly																						
	2013 Nov	7.2	5.0	5.5	12.6	9.2	10.3	5.2	2.8	3.6	3.0	6.3	4.9	-1.8	-0.6	-1.1	2.5	3.9	3.4	4.2	4.4	4.4
	Dec	6.8	5.0	5.4	13.0	9.4	10.5	5.5	3.0	3.8	3.7	7.4	5.9	-1.6	-0.1	-0.7	2.3	3.6	3.2	4.4	4.6	4.6
	2014 Jan	6.4	4.9	5.3	13.4	9.4	10.7	5.8	3.4	4.2	4.4	8.7	6.9	-1.5	0.4	-0.3	2.2	3.4	3.0	4.5	4.8	4.7
	Feb	6.0	4.8	5.1	13.8	9.2	10.7	6.3	3.9	4.7	5.0	10.0	7.9	-1.4	0.9	0.0	2.1	3.2	2.8	4.6	5.0	4.9
	Mar	5.6	4.7	4.9	14.1	8.7	10.5	6.7	4.6	5.3	5.5	11.0	8.8	-1.4	1.4	0.2	1.9	3.0	2.6	4.6	5.2	5.0
	Apr	5.1	4.7	4.8	14.1	7.9	9.9	6.9	5.1	5.7	5.9	11.8	9.4	-1.5	1.8	0.5	1.5	2.7	2.3	4.5	5.3	5.0
	May	4.6	4.8	4.7	13.8	6.6	9.0	6.8	5.6	6.0	6.0	12.3	9.7	-1.5	2.3	0.8	0.9	2.3	1.9	4.3	5.3	5.0
	Jun	4.0	4.9	4.7	13.3	5.0	7.7	6.5	5.9	6.1	6.0	12.5	9.8	-1.4	2.8	1.1	0.1	1.8	1.3	4.0	5.3	4.8
	Jul	3.4	5.1	4.7	12.7	3.1	6.2	6.0	6.0	6.0	5.9	12.7	9.9	-1.1	3.2	1.4	-0.6	1.3	0.7	3.6	5.2	4.7
	Aug	2.9	5.3	4.8	12.0	1.0	4.6	5.5	6.0	5.9	5.8	12.8	9.9	-0.7	3.5	1.8	-1.4	0.8	0.1	3.4	5.1	4.5
	Sep	2.4	5.6	4.9	11.5	-1.0	3.1	5.1	6.0	5.7	5.7	12.8	9.9	0.0	3.7	2.2	-2.1	0.4	-0.4	3.2	5.0	4.4
	Oct	2.1	5.9	5.0	11.1	-2.9	1.6	4.8	6.0	5.6	5.7	12.9	10.0	0.9	3.8	2.7	-2.8	0.0	-0.8	3.1	4.9	4.3
	Nov	1.9	6.1	5.1	10.8	-4.6	0.4	4.6	6.1	5.6	5.7	12.8	9.9	1.9	4.0	3.1	-3.4	-0.2	-1.2	3.1	4.8	4.3

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)																		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	2,047	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	50	89	139	268	881	1,149	51	43	94	116	236	352	33	145	178	186	535	720	704	1,928	2,632
	2012	50	93	144	309	1,062	1,371	53	48	100	123	265	389	30	160	190	186	564	750	751	2,193	2,944
	2013	53	104	157	352	1,220	1,573	54	53	108	129	284	413	29	173	202	196	592	788	813	2,427	3,240
Monthly																						
	2013																					
	Nov	5	9	14	31	109	140	5	5	9	11	24	36	2	15	17	17	50	67	71	213	283
	Dec	5	9	14	32	111	143	5	5	9	11	25	36	2	15	17	17	51	68	71	216	287
	2014																					
	Jan	5	9	14	32	114	146	5	5	9	11	25	36	2	15	17	17	51	68	72	219	291
	Feb	5	10	14	33	116	149	5	5	10	11	25	37	2	15	17	17	51	68	73	222	295
	Mar	5	10	14	34	118	152	5	5	10	11	26	37	2	15	17	17	51	68	74	225	298
	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	155	5	5	10	11	26	38	2	15	17	17	52	69	74	229	303
	Jun	5	10	14	35	122	157	5	5	10	11	27	38	2	15	17	17	52	69	75	230	305
	Jul	5	10	15	35	124	158	5	5	10	11	27	38	2	15	17	17	53	70	75	233	308
	Aug	5	10	15	35	126	162	5	5	10	12	27	39	2	15	17	17	53	71	76	237	313
	Sep	5	10	15	36	129	165	5	5	10	12	28	39	2	14	17	17	54	71	77	241	318
	Oct	5	10	15	36	132	169	5	5	10	12	28	40	2	14	16	18	55	73	78	245	323
	Nov	5	11	15	37	134	171	5	5	11	12	28	40	2	14	16	18	56	73	79	249	327
Year-on-year growth rates (percentages)																						
Annual																						
	2009	-4.8	4.9	2.1	4.3	18.7	14.6	1.0	13.7	6.5	-2.2	8.5	4.5	-0.6	1.3	0.9	0.0	4.4	3.2	-0.7	8.7	5.9
	2010	-67.9	-69.0	-68.7	7.7	22.5	18.7	1.7	10.2	5.6	-3.2	10.5	5.6	0.7	15.3	12.1	-1.9	3.5	2.1	-19.3	-12.9	-14.7
	2011	-33.4	-56.5	-50.2	20.9	21.4	21.3	36.5	24.3	30.6	19.2	16.7	17.5	3.1	11.9	10.1	13.4	9.9	10.8	12.1	8.2	9.2
	2012	-0.5	5.3	3.2	15.2	20.5	19.3	3.3	11.3	7.0	6.4	12.5	10.5	-9.9	10.8	7.0	0.4	5.4	4.2	6.7	13.7	11.8
	2013	5.2	11.5	9.3	14.1	14.9	14.7	3.5	11.6	7.3	4.8	6.8	6.2	-3.7	8.0	6.2	5.2	5.0	5.1	8.3	10.7	10.1
Monthly																						
	2013																					
	Nov	4.3	10.3	8.2	14.0	14.9	14.7	2.3	11.0	6.4	4.4	6.7	5.9	-4.1	8.2	6.2	4.5	4.4	4.4	7.9	10.4	9.7
	Dec	5.2	11.5	9.3	14.1	14.9	14.7	3.5	11.6	7.3	4.8	6.8	6.2	-3.7	8.0	6.2	5.2	5.0	5.1	8.3	10.7	10.1
	2014																					
	Jan	6.2	12.7	10.4	14.3	15.2	15.0	4.7	12.3	8.3	5.3	7.2	6.6	-3.3	7.8	6.1	5.8	5.6	5.7	8.9	11.1	10.5
	Feb	7.1	13.8	11.5	14.8	15.8	15.6	5.8	13.1	9.3	5.8	7.8	7.2	-3.1	7.7	6.0	6.3	6.1	6.2	9.4	11.7	11.1
	Mar	7.8	14.7	12.3	15.4	16.6	16.3	6.6	13.8	10.1	6.3	8.3	7.7	-2.9	7.6	6.0	6.6	6.4	6.4	10.0	12.2	11.7
	Apr	8.3	15.3	12.9	16.0	17.4	17.1	7.2	14.3	10.7	6.7	8.8	8.1	-2.7	7.5	6.0	6.8	6.5	6.6	10.4	12.8	12.2
	May	8.6	15.6	13.2	16.4	18.2	17.8	7.4	14.6	10.9	6.9	9.2	8.5	-2.6	7.3	5.8	6.7	6.5	6.5	10.7	13.2	12.6
	Jun	8.7	15.7	13.3	16.8	18.9	18.4	7.3	14.7	11.0	6.9	9.6	8.7	-2.6	6.8	5.4	6.6	6.4	6.4	10.8	13.6	12.9
	Jul	8.7	15.6	13.3	17.1	19.5	19.0	7.1	14.7	10.9	6.8	10.1	9.1	-2.8	6.2	4.8	6.3	6.4	6.4	10.9	13.9	13.1
	Aug	8.6	15.6	13.2	17.5	20.1	19.5	6.9	14.7	10.7	6.8	10.8	9.5	-3.1	5.4	4.2	6.0	6.5	6.4	11.0	14.2	13.4
	Sep	8.4	15.6	13.1	18.0	20.7	20.1	6.7	14.9	10.7	6.7	11.5	10.0	-3.6	4.5	3.3	5.8	6.7	6.5	11.1	14.6	13.7
	Oct	8.1	15.5	13.0	18.5	21.3	20.7	6.7	15.1	10.8	6.8	12.3	10.6	-4.3	3.4	2.3	5.5	7.0	6.6	11.2	15.1	14.1
	Nov	7.7	15.3	12.7	18.9	21.9	21.2	6.7	15.5	11.1	7.0	13.0	11.1	-5.0	2.4	1.3	5.3	7.2	6.7	11.3	15.4	14.4

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	14,658	35,534	50,192	9,619	14,610	24,229	5,301	2,724	8,024	13,077	14,119	27,197	5,721	32,994	38,714	15,157	37,024	52,180	63,532	137,004	200,537
	2010	8,765	24,838	33,603	9,957	17,039	26,996	5,502	3,083	8,584	12,768	15,872	28,640	5,909	39,471	45,380	15,866	40,904	56,770	58,767	141,207	199,974
	2011	7,777	22,465	30,243	14,073	20,698	34,771	8,632	3,844	12,476	16,316	18,476	34,791	7,149	46,156	53,305	18,385	46,771	65,156	72,332	158,410	230,742
	2012	7,547	23,552	31,100	14,696	22,783	37,479	8,869	4,313	13,183	16,535	20,655	37,190	5,471	49,883	55,354	18,627	49,003	67,630	71,747	170,189	241,936
	2013	7,667	25,689	33,355	15,652	24,615	40,266	9,236	4,776	14,011	17,422	22,114	39,536	5,114	55,453	60,567	19,911	57,210	77,121	75,001	189,856	264,857
Monthly																						
	2013																					
	Nov	647	2,252	2,899	1,336	2,122	3,458	793	414	1,207	1,488	1,891	3,379	416	4,702	5,118	1,717	4,970	6,686	6,397	16,350	22,747
	Dec	651	2,294	2,945	1,346	2,153	3,500	796	420	1,216	1,497	1,923	3,420	413	4,680	5,093	1,724	5,060	6,783	6,427	16,530	22,957
	2014																					
	Jan	654	2,333	2,988	1,358	2,197	3,556	798	427	1,225	1,502	1,948	3,450	411	4,673	5,084	1,728	5,126	6,854	6,452	16,705	23,157
	Feb	656	2,362	3,018	1,370	2,241	3,611	801	434	1,235	1,501	1,962	3,463	410	4,687	5,097	1,730	5,161	6,891	6,469	16,846	23,315
	Mar	656	2,373	3,029	1,381	2,275	3,656	805	440	1,244	1,493	1,970	3,464	410	4,716	5,126	1,733	5,183	6,916	6,478	16,957	23,435
	Apr	655	2,371	3,026	1,390	2,292	3,682	811	444	1,255	1,479	1,970	3,449	410	4,747	5,157	1,734	5,228	6,963	6,479	17,053	23,532
	May	653	2,369	3,022	1,399	2,296	3,695	819	448	1,266	1,462	1,965	3,427	409	4,769	5,178	1,736	5,293	7,029	6,477	17,139	23,616
	Jun	651	2,376	3,027	1,412	2,305	3,718	828	451	1,280	1,445	1,963	3,408	408	4,775	5,184	1,739	5,364	7,103	6,484	17,235	23,719
	Jul	651	2,391	3,041	1,431	2,338	3,769	839	457	1,296	1,433	1,969	3,402	408	4,774	5,182	1,746	5,411	7,157	6,509	17,339	23,847
	Aug	652	2,416	3,068	1,456	2,392	3,848	850	464	1,315	1,427	1,990	3,417	410	4,773	5,183	1,758	5,442	7,199	6,553	17,478	24,031
	Sep	654	2,451	3,106	1,482	2,453	3,935	863	474	1,337	1,428	2,025	3,454	413	4,785	5,198	1,774	5,475	7,250	6,615	17,664	24,279
	Oct	658	2,493	3,150	1,506	2,507	4,013	875	484	1,359	1,435	2,066	3,501	416	4,813	5,229	1,795	5,534	7,330	6,686	17,896	24,582
	Nov	661	2,531	3,193	1,523	2,543	4,065	887	493	1,380	1,442	2,098	3,541	420	4,842	5,262	1,818	5,606	7,424	6,751	18,114	24,864
Year-on-year growth rates (percentages)²																						
Annual																						
	2009	-5.1	7.7	3.6	-0.2	12.7	7.2	-3.3	11.9	1.3	-5.3	2.9	-1.2	-2.9	12.2	9.6	3.0	1.1	1.6	-2.2	6.9	3.8
	2010	-40.2	-30.1	-33.1	3.5	16.6	11.4	3.8	13.2	7.0	-2.4	12.4	5.3	3.3	19.6	17.2	4.7	10.5	8.8	-7.5	3.1	-0.3
	2011	-11.3	-9.6	-10.0	41.3	21.5	28.8	56.9	24.7	45.3	27.8	16.4	21.5	21.0	16.9	17.5	15.9	14.3	14.8	23.1	12.2	15.4
	2012	-3.0	4.8	2.8	4.4	10.1	7.8	2.8	12.2	5.7	1.3	11.8	6.9	-23.5	8.1	3.8	1.3	4.8	3.8	-0.8	7.4	4.9
	2013	1.6	9.1	7.3	6.5	8.0	7.4	4.1	10.7	6.3	5.4	7.1	6.3	-6.5	11.2	9.4	6.9	16.7	14.0	4.5	11.6	9.5
Monthly																						
	2013																					
	Nov	0.9	8.1	6.3	6.4	8.2	7.5	2.6	10.6	5.2	5.1	7.2	6.3	-7.4	11.6	9.7	6.1	16.0	13.3	3.9	11.4	9.1
	Dec	1.6	9.1	7.3	6.5	8.0	7.4	4.1	10.7	6.3	5.4	7.1	6.3	-6.5	11.2	9.4	6.9	16.7	14.0	4.5	11.6	9.5
	2014																					
	Jan	2.2	10.2	8.3	6.7	8.1	7.6	5.7	10.9	7.4	5.7	7.1	6.5	-5.6	10.5	9.0	7.6	17.2	14.6	5.2	11.7	9.8
	Feb	2.8	11.3	9.3	7.0	8.5	7.9	7.1	11.3	8.5	6.0	7.3	6.7	-4.5	9.8	8.4	8.1	17.4	14.9	5.8	11.8	10.0
	Mar	3.1	12.2	10.0	7.3	9.2	8.4	8.2	11.6	9.3	6.1	7.4	6.8	-5.1	9.1	7.8	8.5	17.3	14.9	6.1	11.7	10.1
	Apr	3.3	12.7	10.5	7.6	9.8	8.9	8.8	12.0	9.9	5.9	7.3	6.7	-5.5	8.4	7.1	8.6	16.9	14.7	6.2	11.6	10.1
	May	3.3	12.9	10.6	7.7	10.4	9.3	9.1	12.3	10.2	5.5	7.0	6.4	-5.6	7.8	6.6	8.5	16.3	14.3	6.2	11.4	9.9
	Jun	3.3	13.0	10.7	7.8	10.8	9.7	9.1	12.6	10.3	4.9	6.7	5.9	-5.6	7.1	6.0	8.3	15.6	13.6	6.0	11.0	9.5
	Jul	3.2	13.0	10.7	7.9	11.3	9.9	9.0	12.8	10.3	4.1	6.6	5.5	-5.5	6.4	5.3	7.9	14.8	12.9	5.7	10.6	9.2
	Aug	3.2	13.2	10.8	8.1	11.8	10.4	8.9	13.1	10.3	3.4	7.0	5.4	-5.3	5.4	4.5	7.4	14.1	12.4	5.5	10.3	8.9
	Sep	3.1	13.4	11.0	8.5	12.5	10.9	8.8	13.6	10.5	2.7	7.5	5.4	-5.0	4.5	3.7	7.0	13.6	11.9	5.3	10.0	8.7
	Oct	3.0	13.5	11.0	9.0	13.5	11.7	8.9	14.2	10.7	2.0	8.1	5.4	-4.6	3.8	3.1	6.7	13.3	11.6	5.2	10.0	8.6
	Nov	2.9	13.4	10.9	9.6	14.5	12.6	8.9	14.8	10.9	1.2	8.5	5.3	-4.0	3.3	2.7	6.4	13.1	11.3	5.1	10.0	8.6

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 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)

	November 2013	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014	July 2014	August 2014	September 2014	October 2014	November 2014	Total (latest 12 months)
Auto rental	405,564	378,236	396,858	383,576	444,885	461,221	484,255	487,455	555,151	500,462	511,270	413,138	457,617	5,474,124
Auto parts & accessories	737,727	675,823	731,647	702,179	813,522	785,705	784,299	775,934	811,061	739,860	754,556	747,991	696,282	9,018,859
Auto services	1,966,855	1,848,561	1,878,503	1,826,107	2,018,661	1,904,900	2,055,171	2,069,744	2,159,670	1,894,723	2,159,220	2,298,670	2,169,010	24,282,940
Auto repair shops	858,596	773,682	873,209	836,421	988,773	879,423	896,408	894,770	929,910	847,137	904,716	892,621	806,306	10,523,376
Service stations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vehicle sales	503,874	447,933	526,409	519,371	650,525	591,055	607,552	611,729	623,550	570,041	611,948	559,613	509,786	6,829,512
Vehicle Sales & Services	4,472,616	4,124,235	4,406,626	4,267,654	4,916,366	4,622,304	4,827,685	4,839,632	5,079,342	4,552,223	4,941,710	4,912,033	4,639,001	56,128,811
Restaurants	15,858,167	15,937,174	14,497,422	15,000,918	17,383,616	17,078,399	18,428,523	18,681,211	19,675,271	19,650,962	19,474,411	20,357,450	19,192,274	215,357,631
Public houses	2,631,824	2,993,454	2,507,341	2,682,597	3,178,876	2,905,567	2,867,335	2,966,619	3,105,470	3,097,818	3,095,522	2,917,776	2,680,583	34,998,958
Catering services	551,530	522,021	502,140	509,397	577,975	546,378	592,204	611,256	637,607	548,786	662,534	700,168	663,467	7,073,933
Video stores	259,755	257,361	291,986	236,679	216,475	193,799	183,136	198,539	187,600	179,737	200,162	194,812	175,604	2,515,890
Cinema, theatre & dance	2,277,896	2,317,580	2,081,910	1,865,420	1,758,778	1,720,158	1,734,904	1,625,643	1,799,514	1,885,243	1,688,733	2,103,104	2,411,442	22,992,429
Concerts & entertainers	69,054	65,812	53,303	56,341	56,671	58,889	60,358	53,412	57,313	72,183	56,304	155,989	186,415	932,790
Tourist attractions	319,256	315,830	259,559	313,539	394,829	680,919	640,833	679,940	869,862	1,035,607	688,056	617,247	372,735	6,868,956
Amusement parks	35,059	25,533	20,430	33,766	38,110	97,405	75,533	78,563	105,874	153,147	81,893	84,808	41,451	836,513
Aquariums	14,471	13,400	14,041	20,535	23,566	41,437	31,713	29,453	53,005	77,289	50,730	39,582	22,020	416,771
Sports & games establishments	2,402,197	3,601,297	3,409,375	2,996,871	3,516,752	3,238,542	3,152,681	3,163,540	3,152,906	3,752,906	3,752,906	3,831,557	3,395,774	40,739,282
Professional sports clubs	123,279	150,241	118,217	102,277	129,269	140,729	156,949	111,385	144,396	133,455	156,788	122,882	126,181	1,592,769
Gambling	4,956,463	5,810,300	5,726,962	5,358,815	6,132,327	5,812,518	5,390,776	5,710,887	5,298,448	4,962,234	5,871,800	5,867,624	5,795,806	67,738,497
Personal services	265,324	303,603	241,369	220,650	244,799	239,993	255,865	254,380	259,245	285,033	285,851	285,548	308,167	3,184,503
Miscellaneous entertainment	555,754	458,249	588,093	572,751	644,883	680,714	704,453	654,885	717,810	931,134	783,580	918,186	683,269	8,338,017
Entertainment	30,320,029	32,771,655	30,312,148	29,970,556	34,296,926	33,435,447	34,648,601	34,819,713	36,064,096	36,166,596	36,849,280	38,196,733	36,055,188	413,586,939
Hotels	4,467,429	4,088,300	4,083,032	4,145,655	4,779,228	4,621,856	5,088,404	5,144,954	5,392,087	5,008,619	5,364,820	5,260,401	4,862,476	57,839,832
Airlines	1,338,321	1,076,908	1,793,149	1,472,817	1,632,121	1,577,849	1,696,763	1,466,496	1,439,314	826,932	1,486,949	1,494,116	2,162,545	18,125,959
Airport terminals	28,978	26,467	30,805	30,311	37,202	39,803	43,787	45,051	47,702	41,776	45,075	38,580	28,874	455,433
Railways	5,935,621	5,470,311	5,395,775	5,136,056	6,016,771	5,637,972	6,055,935	6,308,006	6,493,007	5,606,498	6,422,484	6,582,038	6,104,837	71,229,690
Buses	747,833	641,808	699,472	705,467	797,647	785,207	851,027	796,410	834,718	553,618	632,530	632,194	751,024	8,681,122
Sea travel	117,598	108,514	129,609	141,283	180,642	195,449	231,008	226,843	251,004	236,412	227,742	203,222	159,695	2,291,423
Travel agents	1,624,009	1,493,578	2,139,052	1,838,082	1,962,089	1,789,813	1,890,807	1,855,617	1,836,259	1,704,006	1,906,279	1,855,618	1,633,866	21,905,066
Timeshares	17,274	17,424	27,484	20,608	18,897	18,170	17,870	15,935	17,550	741	17,736	18,488	16,426	207,329
Camping grounds	74,780	65,531	108,435	113,108	160,290	243,032	272,975	271,336	338,850	349,572	216,451	148,694	75,636	2,363,910
Miscellaneous travel	852,825	814,053	794,911	793,733	902,792	873,155	947,789	948,123	1,008,342	1,221,358	1,381,001	1,474,862	1,531,282	12,691,401
Travel	10,737,239	9,714,594	11,118,692	10,251,465	11,708,451	11,160,450	12,007,961	11,933,817	12,266,746	10,540,913	12,336,247	12,447,812	12,464,185	137,951,333
Telegraph services / Wire transfer money order	12,789	14,129	15,188	15,915	16,698	15,785	18,603	17,196	17,288	3,830	16,334	19,855	21,841	192,662
Insurance services	1,495,708	1,433,304	1,629,910	1,526,165	1,760,216	1,664,767	1,655,283	1,667,084	1,839,112	1,663,217	1,728,944	1,558,553	1,373,806	19,500,361
Fls - cash disbursements (auto & manual)	17,252	13,429	15,639	16,258	17,396	14,963	16,682	17,106	16,167	13,324	18,063	18,007	17,237	194,271
Fls - merchandise & services	367,261	367,935	390,220	353,889	417,721	377,995	375,943	367,773	374,318	352,262	355,847	132,658	113,691	3,980,252
Non-Fls - foreign currency, travellers' cheques	53,056	53,897	56,886	63,712	74,872	96,032	126,063	134,594	133,160	121,116	131,418	98,922	72,867	1,163,539
Security brokers and dealers	10,311	9,894	10,758	8,450	8,458	7,825	7,620	6,234	6,704	5,497	7,105	9,757	18,710	107,012
Tax preparation services	150	121	203	201	216	171	168	166	168	131	208	158	160	2,063
Tax payments	3,859	3,900	3,494	3,719	3,648	4,484	4,192	4,497	5,484	5,021	14,484	13,454	11,746	78,123
Fines, bail and bond payments	71,201	69,803	71,855	68,784	74,170	69,133	70,008	70,385	75,076	69,242	69,978	74,058	67,864	850,356
Miscellaneous financial	77,303	66,068	71,097	69,499	86,999	93,520	91,650	94,717	100,733	89,335	92,888	97,775	85,421	1,039,702
Financial	2,108,890	2,032,480	2,265,250	2,126,592	2,460,394	2,344,675	2,366,204	2,379,754	2,568,208	2,322,975	2,435,269	2,023,197	1,783,343	27,108,341

Table 3A Card expenditure statistics (not seasonally adjusted)

Number of credit card transactions

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

	November 2013	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014	July 2014	August 2014	September 2014	October 2014	November 2014	Total (latest 12 months)
Telecoms	1,932,087	1,992,186	1,957,337	1,737,496	1,922,201	1,845,789	1,873,705	1,820,424	1,940,226	1,832,428	2,094,885	2,026,129	1,909,968	22,952,774
Utilities	361,679	358,992	395,102	375,005	423,441	360,426	394,018	361,589	386,438	344,724	400,384	414,699	372,329	4,587,147
Contractors (residential & commercial)	287,437	238,202	264,917	254,564	279,307	259,777	264,691	264,216	283,335	255,129	285,156	309,577	280,552	3,239,423
Gardening services	47,483	61,863	34,612	37,552	66,987	77,143	79,009	70,139	58,339	48,078	49,984	49,984	45,905	679,595
Veterinary services	605,735	590,999	618,075	561,027	612,151	614,798	635,408	642,890	708,302	673,568	672,697	697,860	630,433	7,658,209
Photocopying & printing	320,936	344,367	298,378	237,636	267,338	238,934	253,817	244,676	250,786	218,538	258,906	270,138	312,541	3,196,055
Photographic studios	150,555	137,012	88,093	86,768	102,648	101,318	122,873	136,376	155,656	118,162	126,215	158,239	171,378	1,504,738
Beauty & barber shops	1,609,096	2,041,008	1,458,788	1,389,438	1,577,388	1,543,901	1,644,624	1,655,854	1,723,337	1,595,475	1,637,457	1,655,549	1,606,631	19,529,450
Employment agencies	26,698	23,239	22,428	21,330	22,317	22,626	22,134	24,877	25,676	22,743	23,563	26,347	23,780	281,060
Counselling services	5,798	4,636	5,896	6,201	5,458	6,229	6,016	5,893	6,146	5,390	5,839	6,683	6,314	70,701
Legal services	41,321	66,712	58,778	39,898	78,454	56,243	56,778	55,962	57,733	53,120	56,910	59,291	53,120	692,999
Laundry & cleaning	193,682	181,537	183,012	163,424	190,058	187,756	203,512	219,132	220,051	191,885	213,948	219,973	201,889	2,376,177
Funeral services	11,806	11,689	12,826	11,994	13,069	12,330	12,379	12,818	12,379	12,466	11,217	12,361	11,692	147,231
Medical services	1,263,840	1,127,482	1,309,962	1,191,535	1,279,940	1,224,028	1,258,384	1,276,436	1,333,469	1,157,149	1,325,534	1,380,751	1,278,058	15,142,728
Moving & courier services	435,760	418,601	386,531	384,439	418,748	406,900	437,923	421,904	444,248	367,785	436,497	474,088	452,351	5,050,015
Repair shops (not auto)	65,551	63,803	66,667	58,736	60,509	57,755	59,730	60,119	64,539	63,872	60,539	66,613	71,445	754,327
Accounting services	37,146	36,013	45,387	35,026	36,575	28,873	27,888	28,911	30,566	30,888	37,028	38,089	36,617	411,861
Advertising, consultancy & PR	83,131	61,132	70,899	64,049	73,146	69,793	70,583	69,569	71,795	67,745	71,402	68,930	62,693	821,736
Computer programming	1,590,037	2,009,671	1,362,008	1,174,166	1,356,973	1,287,080	1,310,328	1,358,164	1,416,607	1,363,147	1,510,704	1,588,711	1,971,419	17,708,978
Farming services	105,644	120,129	103,931	97,123	111,280	112,038	113,761	110,134	107,943	103,520	107,139	107,860	105,191	1,300,049
Miscellaneous professional services	926,776	875,755	935,356	880,584	958,144	907,397	885,235	884,102	922,738	828,243	941,942	1,155,517	1,119,548	11,294,561
Engineering services	50,653	44,337	50,440	54,097	48,815	52,167	54,097	53,549	56,524	48,699	51,978	55,759	48,030	616,677
Marina services	36,912	36,047	34,776	31,179	50,505	69,437	74,883	84,199	100,634	92,290	74,317	49,863	38,260	736,390
Wrecking & salvage yards	3,365	2,530	3,544	3,178	3,606	3,710	3,579	3,572	3,914	3,467	4,003	3,889	3,425	42,417
Pest control	2,786	2,363	2,287	2,287	2,657	2,811	3,431	3,392	3,124	3,888	3,416	4,020	3,120	37,035
Educational establishments	704,570	571,025	776,327	629,403	757,142	596,396	670,953	668,813	606,935	474,171	927,772	854,026	816,808	8,349,771
Child care services	18,613	18,333	23,664	22,588	19,639	20,424	21,473	18,318	18,682	22,642	19,920	22,513	19,378	247,574
Social, political & religious organisations	1,526,509	1,327,738	1,183,485	1,101,393	1,497,052	1,374,001	1,447,647	1,438,502	1,422,725	1,396,777	1,553,201	1,458,810	1,381,628	16,582,959
Government services	2,221,893	2,103,513	2,408,356	2,342,378	2,567,896	2,526,309	2,661,148	2,659,224	2,703,299	2,433,934	2,589,424	2,609,465	2,760,023	30,364,969
Miscellaneous services	1,425,366	1,968,180	1,412,100	1,343,621	1,507,244	1,208,529	1,427,557	1,457,208	1,513,345	1,258,622	1,398,469	1,411,557	1,386,691	17,293,123
Commercial equipment	995,875	948,365	987,945	868,457	927,720	860,208	887,130	869,808	910,146	840,748	988,416	985,467	943,940	11,018,350
Other services	17,088,740	17,787,459	16,562,146	15,200,547	17,244,433	16,135,126	16,982,890	16,980,331	17,560,840	15,923,947	17,943,444	18,242,758	18,125,157	204,689,078
Total services	69,194,943	70,518,723	68,747,894	65,962,469	75,405,798	72,319,858	75,921,745	76,098,201	78,931,319	74,515,273	79,870,770	81,082,934	77,929,350	897,304,334
TOTAL	223,264,099	250,471,267	207,496,933	192,622,510	224,042,288	219,905,657	228,394,498	232,491,914	239,585,973	226,160,049	237,294,894	244,649,710	245,910,975	2,749,026,668

Table 3B Card expenditure statistics (not seasonally adjusted)

Value of credit card transactions

Detailed sector breakdown - services sectors (not seasonally adjusted)

£	November 2013	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014	July 2014	August 2014	September 2014	October 2014	November 2014	Total (latest 12 months)
Auto rental	42,836,496	42,360,189	43,363,738	41,273,457	50,249,830	55,307,250	61,536,441	67,177,503	78,700,091	66,323,928	63,228,475	45,921,366	48,696,058	664,138,326
Auto parts & accessories	118,758,944	106,251,114	117,824,449	112,364,912	129,183,514	122,384,269	123,464,389	121,229,564	126,167,405	113,402,486	119,291,797	119,304,433	109,735,893	1,420,604,225
Auto services	45,534,190	41,257,536	45,457,360	43,850,954	51,367,255	48,174,695	51,241,599	52,434,304	54,456,871	48,337,365	54,265,366	52,153,347	48,154,208	591,150,860
Auto repair shops	215,001,488	194,655,690	219,584,718	212,833,093	250,090,553	217,477,138	223,417,327	221,937,032	229,193,952	209,228,564	225,963,019	223,913,779	201,601,789	2,629,896,654
Service stations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vehicle sales	185,397,370	162,997,349	201,904,064	202,279,699	254,718,984	214,314,520	219,990,002	219,209,537	219,384,211	202,643,411	232,092,762	212,432,032	196,880,946	2,538,847,517
Vehicle Sales & Services	607,528,488	547,521,878	628,134,329	612,602,115	735,610,136	657,657,872	679,649,758	681,987,940	707,902,530	639,935,754	694,841,419	653,724,957	605,068,894	7,844,637,582
Restaurants	566,035,108	636,264,292	491,736,841	509,840,528	599,438,672	578,649,229	617,957,219	628,047,969	652,420,330	659,954,017	646,346,808	663,022,323	638,124,264	7,321,802,492
Public houses	103,179,808	136,068,050	92,669,162	97,540,023	117,892,908	114,690,587	116,865,527	121,581,345	125,999,103	128,046,551	127,690,027	120,025,343	112,366,998	1,411,435,624
Catering services	57,894,643	60,128,107	51,331,696	49,232,929	57,704,523	54,533,947	60,575,182	60,633,178	63,644,095	52,293,560	62,677,523	63,267,630	61,471,865	697,494,235
Video stores	3,273,662	2,903,900	3,171,342	2,781,590	2,510,898	2,261,708	2,348,816	2,894,079	2,903,193	2,653,922	2,896,174	2,771,620	2,526,052	32,623,294
Cinema, theatre & dance	157,457,515	159,509,598	123,753,894	112,248,163	133,080,541	112,511,840	132,556,146	118,787,241	118,793,447	100,174,444	112,098,334	196,116,543	197,698,830	1,617,329,021
Concerts & entertainers	7,310,991	5,719,691	4,538,866	4,603,358	5,012,692	4,451,237	5,562,265	5,563,662	5,096,303	5,658,510	5,208,047	11,022,207	12,892,627	75,329,465
Tourist attractions	17,829,140	18,349,724	19,084,206	19,878,168	25,413,220	39,200,023	37,428,976	39,980,749	48,415,700	49,784,625	37,428,986	33,174,431	2,526,052	386,990,110
Amusement parks	1,835,396	1,319,257	1,290,503	1,670,967	2,154,417	4,955,502	4,080,440	4,927,013	6,345,674	7,562,475	4,006,288	4,399,506	2,230,815	44,942,857
Aquariums	760,769	783,818	780,599	965,153	1,164,787	1,994,814	1,573,214	1,478,468	2,820,832	3,780,031	2,418,435	1,915,408	1,183,402	20,858,761
Sports & games establishments	88,013,877	109,082,265	101,364,918	92,717,104	121,647,798	124,402,585	167,238,503	114,288,214	104,338,210	95,933,765	117,518,755	106,946,256	109,105,285	1,364,583,659
Professional sports clubs	11,740,404	13,971,290	13,533,792	8,525,872	11,824,269	15,158,980	26,698,175	16,594,602	15,295,616	10,520,859	11,476,557	10,988,901	11,115,953	165,704,866
Gambling	103,894,222	111,809,174	112,549,339	113,525,945	125,263,175	114,000,045	111,231,696	120,251,570	100,055,242	109,732,884	128,186,302	116,110,692	120,274,636	1,382,990,700
Personal services	19,475,913	22,303,456	18,271,902	16,543,014	19,442,303	17,376,767	18,505,115	18,183,881	18,516,776	19,309,792	18,555,765	20,890,103	22,531,214	230,430,088
Miscellaneous entertainment	187,891,875	129,982,776	205,500,931	187,382,401	206,281,327	187,462,983	208,679,940	178,598,619	183,429,236	182,779,473	209,980,602	225,293,443	191,943,011	2,297,314,742
Entertainment	1,326,593,323	1,408,195,198	1,239,577,991	1,217,455,215	1,428,831,530	1,371,650,247	1,511,301,214	1,431,810,590	1,448,073,757	1,427,430,881	1,484,340,630	1,575,944,406	1,505,218,254	17,049,829,913
Hotels	760,157,105	680,489,125	658,835,614	666,381,244	790,791,493	775,878,894	882,628,282	947,235,714	965,874,687	881,649,192	956,787,879	928,249,515	851,540,432	9,986,342,071
Airlines	435,384,094	341,819,234	638,933,165	496,784,172	549,346,769	512,663,805	550,450,429	449,852,789	431,493,373	294,930,195	446,930,054	446,668,588	544,243,800	5,704,116,373
Airport terminals	3,020,289	2,822,851	2,663,397	2,709,929	3,314,277	3,404,936	3,792,644	4,503,785	4,416,526	3,781,705	4,233,840	3,269,729	2,721,948	41,635,567
Railways	244,761,368	255,455,673	266,222,709	213,302,647	244,364,696	233,311,955	242,585,018	252,964,857	255,535,137	217,598,775	276,166,636	272,759,541	254,449,552	2,984,717,196
Buses	27,294,113	23,790,684	25,639,862	25,569,359	29,412,695	30,356,804	32,560,449	31,797,331	33,113,221	29,054,248	33,109,128	30,140,638	39,979,048	364,523,467
Sea travel	36,473,261	31,097,343	44,534,300	48,819,292	59,572,808	59,194,249	68,129,309	63,343,575	69,571,685	69,540,876	74,770,856	65,365,478	50,653,014	704,592,785
Travel agents	410,113,864	384,013,997	665,320,401	562,415,526	601,826,936	580,071,541	645,559,045	625,674,246	630,878,748	542,984,853	538,561,524	501,877,017	412,862,289	6,692,046,123
Timeshares	3,087,805	3,002,997	4,431,798	3,373,127	3,195,640	3,111,884	3,101,851	2,710,929	3,042,657	380,726	2,830,522	3,032,210	2,713,733	34,928,074
Camping grounds	22,134,385	21,403,697	21,239,565	21,100,708	29,578,558	30,173,441	36,001,202	38,590,103	43,018,919	34,891,594	21,593,914	18,491,411	21,816,900	337,900,012
Miscellaneous travel	51,708,150	46,676,600	57,605,079	54,308,605	61,472,638	61,125,731	67,262,739	71,890,405	70,917,006	64,013,157	67,200,917	66,074,024	58,881,595	747,428,496
Travel	1,233,977,329	1,110,083,076	1,726,590,276	1,428,383,365	1,582,085,017	1,513,414,346	1,649,442,686	1,541,328,020	1,541,987,272	1,257,176,129	1,465,397,391	1,407,676,636	1,388,321,879	17,611,888,093
Telegraph services / Wire transfer money order	1,657,611	1,720,898	1,864,964	1,866,032	1,931,301	1,755,582	2,793,668	2,400,530	2,732,171	1,153,248	2,569,862	2,837,875	2,978,561	26,604,692
Insurance services	264,979,364	248,459,725	280,792,392	264,617,677	311,505,647	290,771,640	283,038,027	292,151,793	312,218,061	286,579,320	310,818,706	286,523,898	252,650,517	3,420,127,403
FIs - cash disbursements (auto & manual)	8,224,051	7,414,987	9,424,196	8,338,386	9,360,562	7,730,038	8,601,183	8,358,129	8,518,831	8,046,633	9,091,408	8,330,810	7,367,465	100,582,628
FIs - merchandise & services	40,535,849	38,877,817	44,820,062	41,904,664	47,008,446	44,656,040	43,957,464	42,816,470	42,932,378	36,915,806	38,972,541	36,652,660	29,256,403	488,770,751
Non-FIs - foreign currency, travellers' cheques	19,485,368	19,706,962	22,070,067	24,147,781	28,652,998	39,378,477	51,679,310	57,555,679	61,416,056	58,744,704	55,391,192	38,093,704	27,874,373	484,711,303
Security brokers and dealers	4,471,505	4,256,617	4,992,289	3,488,446	4,008,244	3,465,683	3,452,771	2,303,997	2,461,471	2,071,822	2,650,887	3,779,278	6,251,438	43,182,943
Tax preparation services	88,168	72,637	115,217	85,720	88,676	106,691	121,457	131,353	148,679	148,949	207,030	161,889	1,518,557	
Tax payments	213,504	216,430	186,354	167,214	196,536	251,282	218,342	217,332	245,097	218,545	14,931,014	11,874,212	12,249,610	40,971,968
Fines, bail and bond payments	11,144,477	10,735,192	11,898,936	10,906,951	11,529,756	10,518,114	11,877,754	11,910,920	12,529,538	11,198,866	11,062,925	11,634,649	10,608,356	136,411,967
Miscellaneous financial	13,939,517	11,567,958	14,658,959	13,292,122	15,790,165	15,810,230	16,091,732	16,854,352	17,377,539	15,506,912	16,428,170	18,213,530	16,852,195	188,443,854
Financial	364,739,414	343,029,223	390,823,436	368,814,993	430,072,331	414,443,777	421,831,708	434,700,555	460,579,821	420,584,805	462,046,964	418,147,646	366,250,807	4,931,326,066

Table 3B Card expenditure statistics (not seasonally adjusted)

Value of credit card transactions

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

£	November 2013	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014	July 2014	August 2014	September 2014	October 2014	November 2014	Total (latest 12 months)
Telecoms	91,605,961	92,488,707	92,435,243	79,909,314	85,249,144	80,159,521	81,675,336	77,845,629	82,689,087	74,994,671	96,640,015	94,694,720	93,010,014	1,031,791,401
Utilities	55,082,315	55,124,731	66,422,427	64,564,568	79,561,318	68,691,001	69,473,457	61,847,292	62,153,745	52,920,648	61,961,954	63,879,210	56,857,005	763,457,356
Contractors (residential & commercial)	89,360,957	75,210,216	81,295,735	78,149,649	89,489,336	82,341,488	86,302,519	85,946,850	91,749,412	81,374,952	94,851,740	98,277,277	92,083,339	1,037,072,513
Gardening services	5,950,008	4,230,527	3,610,208	5,122,954	6,467,052	7,461,580	9,592,559	6,928,509	6,573,922	5,016,501	6,573,922	4,722,071	4,437,760	70,385,107
Veterinary services	55,512,605	53,316,744	58,508,144	53,099,520	57,447,118	57,584,682	59,774,210	60,647,263	66,244,865	61,754,639	63,412,394	64,712,346	58,807,674	715,309,599
Photocopying & printing	39,811,281	36,458,049	37,280,743	33,206,000	35,940,524	32,217,794	34,363,127	33,337,441	34,146,077	32,176,204	35,452,933	38,915,279	38,969,668	422,463,839
Photographic studios	9,629,806	9,095,336	6,261,586	6,047,939	7,372,729	6,808,082	7,419,065	7,714,278	8,992,910	7,128,995	7,698,229	8,535,676	9,801,509	92,876,334
Beauty & barber shops	88,685,911	106,567,431	77,742,629	76,367,195	86,986,574	83,918,490	89,690,669	88,569,515	92,706,884	86,799,539	89,650,244	91,444,010	90,880,958	1,061,324,139
Employment agencies	27,872,176	24,922,636	19,759,846	22,453,643	23,432,930	24,231,968	22,928,748	30,440,195	28,667,999	24,588,434	24,896,795	29,755,762	27,416,037	303,494,993
Counselling services	1,145,066	1,038,653	1,335,256	1,290,479	1,800,816	1,159,756	1,609,265	1,284,517	1,348,889	1,243,223	1,638,567	1,147,901	16,166,963	16,166,963
Legal services	21,678,304	19,518,609	22,115,102	21,932,750	24,970,941	21,842,243	22,330,345	22,509,288	23,681,733	20,980,184	23,057,359	25,737,607	21,558,107	270,234,268
Laundry & cleaning	6,903,605	6,310,790	6,292,255	5,542,432	6,605,755	6,457,960	6,883,228	7,429,596	7,473,393	6,704,345	7,471,607	7,491,143	7,004,351	81,666,855
Funeral services	14,149,015	14,102,176	15,159,458	14,280,785	15,323,363	13,900,753	13,285,077	12,906,279	14,298,273	12,252,622	13,984,825	14,944,016	14,621,080	169,058,707
Medical services	175,464,791	153,067,271	174,090,678	164,585,099	178,647,227	166,042,844	173,184,717	176,430,746	182,096,979	157,968,047	177,131,808	190,404,378	176,788,457	2,070,438,251
Moving & courier services	42,301,459	40,823,203	41,338,663	38,423,107	42,110,663	40,937,778	44,701,138	43,324,975	47,391,562	42,588,269	44,166,658	45,959,770	43,647,070	515,412,856
Repair shops (not auto)	10,157,391	10,240,642	10,244,301	9,057,588	10,000,809	9,288,119	9,745,863	10,231,242	10,682,283	9,864,598	10,388,477	11,530,483	11,389,933	122,664,339
Accounting services	7,721,110	7,597,801	9,721,220	8,038,148	8,397,078	6,781,894	6,426,770	6,473,904	7,035,924	6,488,641	7,565,840	7,706,393	7,526,191	89,759,804
Advertising, consultancy & PR	8,028,212	6,512,091	8,178,067	7,155,563	7,838,293	7,385,859	7,675,258	7,184,307	7,898,813	6,913,128	7,659,767	8,173,417	7,092,787	89,667,350
Computer programming	98,253,750	117,895,489	89,030,660	77,173,474	86,643,863	83,227,411	83,312,851	86,059,234	87,831,769	80,598,665	90,742,890	106,785,066	128,371,777	1,117,673,149
Farming services	10,791,595	11,078,418	10,557,430	9,819,920	10,819,749	10,738,971	11,249,147	11,274,029	11,868,368	10,849,893	11,318,017	11,730,879	10,461,067	131,765,889
Miscellaneous professional services	145,174,348	135,820,634	167,379,520	145,534,552	164,188,054	160,366,719	156,090,032	158,640,726	162,161,215	152,757,433	183,888,167	174,550,907	162,380,503	1,923,758,462
Engineering services	14,613,272	13,625,452	14,707,616	14,345,073	16,048,906	15,031,718	15,487,982	16,134,542	17,091,781	14,523,724	15,311,257	17,247,482	14,215,601	183,771,134
Marina services	5,496,553	5,427,560	6,990,813	5,927,051	10,518,488	11,279,346	10,984,377	11,579,277	12,222,098	10,513,381	8,808,529	6,975,571	5,466,333	106,692,824
Wrecking & salvage yards	718,845	540,929	794,461	696,363	791,639	778,303	735,794	788,548	860,241	715,157	863,294	852,495	762,129	9,179,353
Pest control	505,576	460,647	524,890	544,576	544,726	517,166	596,106	607,555	740,819	577,849	691,170	768,456	641,360	7,215,320
Educational establishments	108,210,062	99,757,683	199,416,619	113,421,873	108,233,207	120,772,514	124,524,036	110,065,475	119,191,324	134,769,003	306,083,886	191,162,573	111,583,015	1,738,981,208
Child care services	2,241,838	2,138,260	2,651,321	2,329,576	2,464,740	2,410,790	2,553,112	2,639,706	2,810,358	2,432,574	2,705,481	2,716,864	2,434,843	30,287,625
Social, political & religious organisations	94,417,871	84,785,581	99,606,978	78,921,455	102,189,551	81,220,082	79,702,562	78,147,058	84,037,234	76,279,579	90,847,656	92,894,720	81,618,975	1,030,251,431
Government services	212,256,280	218,974,189	336,231,048	293,173,193	279,973,801	272,784,341	280,383,401	271,139,732	296,742,331	231,143,233	276,416,205	256,510,445	254,510,119	3,267,982,038
Miscellaneous services	85,045,871	98,638,690	84,484,050	77,638,485	96,269,451	85,474,804	87,691,329	98,238,156	94,141,002	75,669,369	92,219,290	94,011,580	82,283,472	1,066,759,674
Commercial equipment	132,417,825	117,595,887	130,031,013	120,854,976	136,328,017	132,624,956	131,587,188	127,178,174	137,349,665	121,249,969	134,686,498	141,335,442	130,958,459	1,561,780,244
Other services	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	1,802,449,249	1,603,837,465	1,988,495,796	1,906,064,605	1,748,727,494	21,099,343,022
Total services	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	6,926,867,316	6,230,614,226	7,051,910,079	6,889,809,765	6,465,127,760	78,523,366,747
TOTAL	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	14,179,660,641	13,150,516,984	14,269,762,556	14,489,848,646	14,285,207,585	165,072,668,184

Table 3C Card expenditure statistics (not seasonally adjusted)

Number of debit card transactions

Detailed sector breakdown - services sectors (not seasonally adjusted)

	November 2013	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014	July 2014	August 2014	September 2014	October 2014	November 2014	Total (latest 12 months)
Auto rental	471,383	461,894	454,600	451,410	514,159	524,895	499,222	454,641	514,625	489,096	486,063	429,346	419,486	5,699,437
Auto parts & accessories	1,513,042	1,371,648	1,499,221	1,490,642	1,771,765	1,661,179	1,656,262	1,642,401	1,715,202	1,594,973	1,660,197	1,655,845	1,523,411	19,242,746
Auto services	4,325,723	4,586,904	4,193,395	4,138,412	4,633,178	4,478,062	4,768,630	4,768,582	5,008,165	4,771,088	5,118,545	5,568,417	5,331,757	57,365,135
Auto repair shops	1,655,639	1,466,292	1,704,640	1,670,663	2,009,072	1,791,806	1,799,499	1,817,611	1,854,519	1,885,760	1,854,519	1,860,289	1,667,971	21,263,801
Service stations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vehicle sales	983,254	872,981	1,042,666	1,040,754	1,351,666	1,235,178	1,274,094	1,278,265	1,321,833	1,226,520	1,318,713	1,210,437	1,131,527	14,304,634
Vehicle Sales & Services	8,949,041	8,759,719	8,894,522	8,791,881	10,279,840	9,691,120	10,015,819	9,943,388	10,445,585	9,807,356	10,438,037	10,724,334	10,074,152	117,865,753
Restaurants	63,027,311	65,601,268	59,350,203	62,087,330	72,931,097	69,485,689	75,446,688	74,179,709	74,687,576	76,405,672	77,926,655	83,301,351	80,737,839	872,141,077
Public houses	10,667,601	12,689,124	10,751,670	11,791,199	14,081,221	11,820,064	11,558,612	11,608,195	11,528,950	11,628,761	12,111,534	11,632,640	11,079,579	142,281,549
Catering services	1,895,032	1,728,899	1,734,223	1,829,422	2,093,311	1,886,252	2,080,951	2,035,276	2,117,541	1,902,407	2,316,171	2,686,144	2,606,472	25,017,069
Video stores	447,308	311,703	182,634	182,634	188,577	155,203	155,203	74,080	47,236	47,485	47,484	47,657	47,375	1,470,947
Cinema, theatre & dance	5,606,455	6,022,338	5,558,432	5,114,323	4,635,390	4,740,692	5,186,848	4,587,293	4,896,059	6,147,872	4,329,666	5,578,023	5,738,302	62,535,238
Concerts & entertainers	170,571	169,888	159,777	180,527	174,707	173,989	180,817	138,392	154,280	216,288	160,019	402,543	426,355	2,537,582
Tourist attractions	584,727	557,832	459,281	636,561	765,262	1,304,257	1,304,257	1,070,595	1,404,449	1,887,806	1,140,449	1,128,104	709,454	12,065,872
Amusement parks	140,141	88,580	81,873	130,790	158,919	349,531	300,311	327,866	379,480	543,764	343,593	328,118	168,711	3,201,536
Aquariums	52,130	44,242	54,512	81,936	105,289	162,267	130,012	117,842	169,193	258,187	188,789	131,565	78,283	1,522,117
Sports & games establishments	2,778,843	3,241,403	3,646,461	3,435,505	3,858,399	3,858,399	3,797,167	3,449,247	3,678,730	3,801,194	3,933,758	4,175,513	3,651,419	44,544,611
Professional sports clubs	217,694	269,481	219,775	202,934	251,178	259,698	268,524	213,423	256,362	266,816	277,902	249,617	250,450	2,986,160
Gambling	19,766,979	22,660,450	23,133,686	21,534,909	26,200,510	25,935,106	22,076,829	25,276,498	21,466,970	23,843,099	24,930,854	22,730,445	22,730,445	280,563,768
Personal services	368,826	389,121	394,394	394,688	461,679	446,634	489,218	463,596	451,427	436,422	443,228	416,964	389,172	5,176,544
Miscellaneous entertainment	643,017	598,712	766,700	840,306	852,830	999,646	961,727	858,690	997,577	1,482,936	1,045,083	1,108,100	806,263	11,318,570
Entertainment	106,366,635	114,373,041	106,509,575	108,443,064	126,758,369	121,516,195	123,776,117	124,400,702	122,140,812	125,800,022	128,107,430	136,117,193	129,420,119	1,467,362,639
Hotels	4,242,980	4,322,729	4,291,520	4,396,419	5,149,527	5,132,395	5,309,532	5,243,412	5,553,549	5,787,830	5,611,828	5,334,300	5,025,796	61,158,837
Airlines	1,217,459	1,121,761	1,825,452	1,494,520	1,737,978	1,747,465	1,923,147	1,854,264	1,852,519	524,605	1,791,735	1,710,717	1,822,172	19,406,335
Airport terminals	34,352	34,982	36,677	38,279	50,907	55,035	60,095	62,651	67,922	62,081	61,853	49,515	34,199	614,196
Railways	17,454,317	17,466,653	16,284,432	15,749,958	18,117,208	16,706,701	17,649,946	18,154,242	18,624,822	16,895,736	19,071,308	19,683,245	18,030,276	212,434,527
Buses	2,473,044	2,256,666	2,607,204	2,606,014	2,983,242	2,843,411	3,133,213	2,842,563	3,028,462	1,558,865	1,575,647	1,633,650	1,744,259	28,813,198
Sea travel	129,792	126,243	126,938	126,142	154,512	188,549	200,178	210,870	244,335	256,672	200,079	176,881	139,076	2,150,475
Travel agents	1,144,591	1,107,435	2,168,672	1,820,965	2,051,308	1,896,700	2,024,641	1,914,543	1,993,828	1,776,812	1,715,066	1,486,172	1,258,369	21,214,511
Timeshares	3,962	3,917	6,867	5,024	4,701	4,639	4,590	4,135	4,761	51	4,618	4,815	4,101	52,219
Camping grounds	234,727	209,861	292,283	345,266	529,631	821,325	873,246	835,971	1,063,914	1,238,243	716,232	550,869	278,208	7,755,049
Miscellaneous travel	1,050,654	1,044,351	972,890	1,160,696	1,156,331	1,156,331	1,216,732	1,218,363	1,325,132	2,612,582	3,135,937	4,203,279	4,820,836	23,873,111
Travel	23,742,898	23,371,869	24,321,415	23,191,864	26,790,469	25,420,156	27,085,788	27,097,602	28,205,695	24,925,647	28,272,475	29,499,143	28,131,496	316,313,619
Telegraph services / Wire transfer money order	102,388	114,567	110,422	112,626	131,687	131,853	148,109	159,532	165,076	134,451	138,632	111,608	115,941	1,574,504
Insurance services	3,016,007	2,804,116	3,253,960	3,104,990	3,611,175	3,426,395	3,510,235	3,493,132	3,840,574	3,539,042	3,721,176	3,446,320	3,026,342	40,777,457
FIs - cash disbursements (auto & manual)	6,299	9,471	9,731	12,512	10,850	11,492	15,064	16,704	17,619	16,757	15,732	9,845	6,691	152,468
FIs - merchandise & services	9,330,101	9,915,332	9,775,939	8,819,893	10,460,191	9,754,814	9,471,879	9,042,513	9,431,778	8,906,787	9,206,976	8,414,652	7,932,281	111,133,035
Non-FIs - foreign currency, travellers' cheques	550,810	563,103	608,549	657,622	754,526	810,532	978,173	1,048,101	1,132,050	1,046,359	1,049,505	802,651	649,061	10,100,232
Security brokers and dealers	147,183	115,370	154,917	128,688	196,132	210,088	179,058	176,764	153,100	129,594	186,996	234,982	212,519	2,078,208
Tax preparation services	679	482	803	728	768	691	540	554	573	447	464	502	429	6,981
Tax payments	23,254	22,664	24,170	20,813	23,359	27,397	24,889	24,658	26,504	23,614	119,133	119,956	108,681	565,838
Fines, bail and bond payments	572,121	556,486	579,224	554,418	642,922	591,095	621,010	569,820	626,926	607,243	588,526	642,782	613,729	7,194,181
Miscellaneous financial	153,488	133,058	133,508	138,989	174,936	188,916	190,261	200,712	212,245	187,354	192,306	182,882	158,153	2,093,320
Financial	13,902,330	14,234,649	14,651,223	13,551,279	16,006,546	15,153,273	15,139,218	14,732,490	15,606,445	14,591,648	15,219,446	13,966,180	12,823,827	175,676,224

Table 3C Card expenditure statistics (not seasonally adjusted)

Number of debit card transactions

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

	November 2013	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014	July 2014	August 2014	September 2014	October 2014	November 2014	Total (latest 12 months)
Telecoms	10,361,858	10,823,183	10,796,273	9,640,691	10,831,117	10,284,070	10,573,527	10,238,423	10,957,136	10,886,754	11,684,194	11,776,295	11,359,482	129,851,145
Utilities	2,046,557	2,026,921	2,160,247	2,008,142	2,277,975	2,183,429	2,258,731	2,109,226	2,232,094	1,869,813	2,290,362	2,430,405	2,266,659	26,114,004
Contractors (residential & commercial)	571,622	487,652	518,702	515,099	587,744	548,864	555,804	561,355	600,512	540,978	616,955	672,884	611,705	6,818,254
Gardening services	106,558	140,139	80,481	84,601	140,779	156,489	162,706	146,901	124,095	101,734	108,602	107,037	104,263	1,457,827
Veterinary services	1,642,146	1,573,620	1,667,526	1,555,093	1,732,102	1,707,565	1,770,281	1,785,181	1,976,485	1,903,366	1,897,670	1,983,848	1,778,821	21,331,558
Photocopying & printing	450,675	490,695	379,017	344,683	393,923	373,540	417,405	391,462	383,927	353,634	424,824	439,246	537,867	4,930,223
Photographic studios	434,175	425,439	290,150	298,775	352,493	332,652	410,686	456,169	485,678	417,613	432,520	497,875	526,682	4,926,732
Beauty & barber shops	4,883,155	6,264,809	4,577,956	4,584,394	5,322,042	5,051,488	5,439,531	5,398,071	5,523,221	5,214,381	5,385,135	5,367,998	5,064,178	63,193,204
Employment agencies	7,706	6,087	8,175	7,729	8,634	7,976	8,363	7,909	8,659	8,064	9,344	9,871	8,740	99,551
Counselling services	101,630	102,363	104,200	97,969	115,716	116,826	117,128	116,592	120,599	112,915	120,415	119,060	112,512	1,356,295
Legal services	159,215	138,924	166,110	162,750	182,830	169,932	172,156	165,995	177,410	155,283	170,753	181,017	158,364	2,001,524
Laundry & cleaning	476,758	450,422	445,445	411,576	482,745	460,733	497,600	525,117	522,121	471,979	534,984	551,529	510,567	5,864,818
Funeral services	27,402	27,063	30,559	29,043	29,043	30,312	30,292	30,516	31,269	28,694	31,662	33,291	31,244	366,600
Medical services	2,905,292	2,577,547	3,043,019	2,858,295	3,089,795	2,927,777	2,999,071	3,001,833	3,161,363	2,796,872	3,220,607	3,366,450	3,079,169	36,121,798
Moving & courier services	403,254	431,961	400,897	355,119	400,601	397,950	424,460	433,085	464,673	409,623	466,203	488,631	472,310	5,145,513
Repair shops (not auto)	116,177	123,568	115,713	109,494	116,263	110,428	112,468	114,791	121,597	117,893	124,572	128,552	138,441	1,433,780
Accounting services	297,327	286,223	352,835	302,307	337,500	272,158	230,951	238,859	251,234	231,817	252,075	268,990	232,051	3,257,000
Advertising, consultancy & PR	166,130	122,846	140,294	134,155	150,673	143,909	145,651	145,272	147,442	136,947	147,128	139,272	122,991	1,676,580
Computer programming	810,749	722,924	693,977	619,188	671,769	651,765	647,397	646,980	659,471	644,421	712,191	667,027	618,630	7,955,740
Farming services	283,639	322,474	286,159	274,343	310,399	304,856	308,917	308,539	298,953	290,284	304,834	308,337	299,818	3,617,913
Miscellaneous professional services	3,649,785	3,660,044	3,715,496	3,420,188	3,822,010	3,639,055	3,583,534	3,538,200	3,620,482	3,328,265	3,641,231	3,869,060	3,693,233	43,530,798
Engineering services	84,276	72,750	78,665	79,793	91,699	89,674	89,697	90,729	95,610	82,530	90,028	95,748	84,647	1,041,570
Marina services	62,697	64,701	57,173	57,058	89,092	117,010	121,693	133,951	153,484	151,521	121,930	89,346	70,376	1,227,335
Wrecking & salvage yards	9,930	7,728	9,686	9,963	11,157	11,139	11,206	11,262	11,480	10,480	11,523	11,634	9,779	127,037
Pest control	3,878	3,414	3,508	3,199	3,636	3,961	4,755	5,033	5,509	5,117	6,196	5,141	5,199	54,198
Educational establishments	2,915,945	2,183,997	2,853,111	2,632,963	3,123,187	2,154,803	2,844,576	2,334,561	1,706,803	1,183,053	3,044,649	3,800,242	3,628,537	31,490,482
Child care services	138,143	126,814	178,070	177,852	159,288	156,309	162,786	136,151	139,144	176,977	153,606	181,245	153,984	1,902,228
Social, political & religious organisations	2,920,141	2,504,065	2,245,172	2,239,170	3,310,531	2,980,588	3,210,581	3,164,185	3,117,622	2,971,538	3,383,676	3,323,175	2,956,125	35,406,428
Government services	6,662,824	6,573,169	7,664,360	6,993,114	7,538,347	7,785,089	8,141,244	8,008,216	8,340,443	7,725,147	8,156,807	8,519,646	9,661,564	95,107,146
Miscellaneous services	5,632,726	7,667,269	5,621,450	5,298,194	6,199,073	6,009,490	6,330,485	6,413,374	6,610,441	5,785,416	6,432,882	6,250,880	5,863,950	74,482,904
Commercial equipment	1,694,069	1,782,522	1,713,344	1,550,429	1,704,777	1,559,175	1,628,524	1,549,788	1,564,392	1,516,202	1,877,097	1,797,924	1,648,639	19,892,813
Other services	50,026,439	52,191,333	50,397,770	46,855,369	53,590,552	50,739,012	53,412,430	52,160,939	53,659,912	49,628,923	55,852,011	57,484,276	55,810,469	631,782,996
Total services	207,230,323	217,253,340	209,066,025	205,229,876	238,575,303	227,652,151	234,738,904	233,578,533	235,611,998	230,541,426	243,501,227	253,125,426	241,285,859	2,770,160,068
TOTAL	718,661,322	807,663,082	687,165,550	663,714,836	773,056,370	738,419,024	765,812,198	774,102,773	782,034,236	742,420,797	780,204,300	804,514,279	782,215,163	9,101,322,608

Table 3D Card expenditure statistics (not seasonally adjusted)

Value of debit card transactions

Detailed sector breakdown - services sectors (not seasonally adjusted)

£	November 2013	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014	July 2014	August 2014	September 2014	October 2014	November 2014	Total (latest 12 months)
Auto rental	46,776,776	45,334,381	44,977,954	45,767,540	58,357,050	57,072,493	59,290,556	58,367,813	65,054,854	60,058,563	61,742,489	52,166,626	48,910,029	657,100,349
Auto parts & accessories	195,617,070	172,790,118	197,983,221	190,605,308	252,119,739	220,060,852	219,854,441	217,791,363	225,794,164	205,511,772	234,624,495	220,453,815	197,226,217	2,554,815,505
Auto services	55,514,366	55,800,315	56,050,489	54,702,736	61,737,298	62,370,096	65,190,117	66,163,377	71,066,717	65,421,413	69,759,659	66,221,975	62,101,874	756,586,066
Auto repair shops	558,701,406	513,303,736	581,089,787	558,437,791	799,200,552	633,544,197	632,515,937	616,903,555	679,516,901	579,516,821	704,970,742	619,962,392	559,469,126	7,432,179,537
Service stations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vehicle sales	1,159,577,091	1,006,019,804	1,262,095,718	1,230,550,537	1,832,708,587	1,504,945,624	1,497,994,113	1,503,703,022	1,499,737,000	1,359,556,652	1,743,722,077	1,487,924,446	1,377,882,744	17,306,841,024
Vehicle Sales & Services	2,016,186,709	1,793,248,354	2,142,197,169	2,080,063,912	3,004,123,226	2,477,993,624	2,474,845,164	2,462,929,130	2,494,918,336	2,270,065,221	2,814,819,462	2,446,729,254	2,245,589,990	28,707,522,480
Restaurants	1,044,510,516	1,139,822,112	989,675,401	1,043,916,678	1,229,331,658	1,173,705,811	1,244,835,509	1,222,943,152	1,235,673,689	1,332,762,747	1,275,150,906	1,315,427,478	1,282,373,433	14,485,618,574
Public houses	237,800,652	299,341,233	235,655,054	254,105,813	308,003,220	281,569,552	277,535,679	277,935,480	279,633,321	290,643,196	294,036,798	276,576,481	263,703,284	3,338,739,111
Catering services	71,119,326	76,062,076	61,663,361	62,509,913	73,016,828	74,002,327	82,084,846	80,808,178	89,321,883	74,623,412	87,782,491	85,298,103	81,797,525	928,970,943
Video stores	5,553,105	1,437,884	1,437,884	1,349,628	1,461,754	1,258,528	1,232,957	1,075,868	1,000,074	918,326	971,250	995,116	1,016,344	15,504,922
Cinema, theatre & dance	191,113,333	202,631,506	158,362,250	153,863,369	168,644,524	171,363,778	177,211,674	153,424,223	157,801,606	157,710,964	138,103,646	192,643,363	216,200,186	2,047,961,089
Concerts & entertainers	5,964,652	5,776,273	4,777,083	5,101,575	5,551,998	5,330,792	5,805,467	4,418,768	5,093,092	6,608,562	4,935,659	13,549,931	15,116,264	82,065,464
Tourist attractions	21,197,806	21,223,197	18,885,959	22,791,352	27,571,661	46,271,282	39,756,640	39,036,561	47,999,528	63,959,872	38,664,063	41,390,977	26,220,615	433,771,707
Amusement parks	4,041,344	2,602,058	2,456,316	3,619,000	4,750,367	11,668,397	9,521,723	10,278,133	12,633,423	18,116,037	10,451,088	9,671,262	4,820,007	100,587,811
Aquariums	1,685,428	1,553,870	1,783,939	2,487,908	3,287,210	5,355,585	4,183,443	3,684,926	5,845,454	8,877,218	6,367,706	4,305,414	2,687,839	50,420,512
Sports & games establishments	93,859,332	103,488,258	114,759,731	104,476,133	138,912,634	137,930,700	147,852,692	119,353,904	123,002,664	118,999,408	126,637,026	121,470,145	114,162,915	1,471,046,110
Professional sports clubs	12,023,388	13,873,945	13,881,335	10,405,911	15,833,168	18,183,081	24,619,757	16,393,885	16,524,984	13,014,050	13,570,718	14,267,281	13,126,632	183,694,747
Gambling	309,202,146	345,604,273	304,161,958	373,944,446	358,560,480	317,724,362	320,743,244	362,983,830	284,782,282	379,599,690	370,590,292	399,565,752	327,025,868	4,145,286,482
Personal services	16,443,730	17,633,618	18,321,064	17,577,294	20,337,770	18,478,943	19,534,069	18,808,808	19,000,675	17,969,851	19,106,378	18,685,043	17,260,066	222,713,579
Miscellaneous entertainment	31,688,548	31,883,658	25,674,096	27,629,254	33,826,544	38,359,955	37,176,865	34,196,086	39,466,520	53,123,257	40,319,723	42,516,096	36,899,850	441,070,904
Entertainment	2,046,203,306	2,264,283,270	1,951,495,431	2,083,777,274	2,389,089,816	2,301,203,098	2,392,094,565	2,345,341,702	2,317,779,195	2,536,926,590	2,426,687,744	2,536,362,442	2,402,410,828	27,947,451,955
Hotels	349,475,160	342,724,112	403,326,712	365,361,464	429,793,519	459,977,062	476,680,001	482,628,021	514,000,872	534,586,321	543,055,543	477,335,602	416,132,195	5,445,601,424
Airlines	237,337,868	209,820,131	427,114,311	335,636,160	389,034,435	367,551,172	410,177,865	384,694,945	385,295,451	140,765,967	353,563,123	336,771,312	343,821,137	4,084,246,009
Airport terminals	2,861,466	2,840,459	2,705,739	2,643,013	3,729,765	3,762,500	4,066,517	4,562,024	4,817,052	4,485,975	4,625,927	3,697,695	2,743,619	44,680,285
Railways	392,545,486	393,937,057	402,071,599	360,800,630	413,760,414	386,785,453	395,472,087	405,314,021	424,256,257	375,282,523	446,270,247	452,306,183	412,275,707	4,868,532,179
Buses	40,189,011	35,044,807	44,967,181	40,978,139	46,494,748	46,333,496	45,757,143	40,619,275	42,797,322	40,476,664	49,523,742	41,165,493	42,441,639	516,599,649
Sea travel	32,679,432	26,972,561	34,996,152	37,854,352	44,511,218	47,613,955	51,382,590	50,423,299	49,621,149	44,549,938	42,222,439	49,521,402	34,799,407	514,468,462
Travel agents	652,810,683	629,728,104	1,113,960,407	1,000,159,414	1,182,951,416	1,169,356,354	1,319,241,982	1,207,147,883	1,180,286,777	961,322,226	876,502,030	791,474,159	699,841,059	12,131,971,811
Timeshares	553,604	541,541	954,218	718,365	665,084	653,169	635,740	559,459	659,263	27,922	613,935	646,660	559,757	7,235,113
Camping grounds	55,552,933	49,174,318	53,107,459	61,020,349	88,697,244	91,964,404	104,051,885	103,459,640	112,744,653	101,102,395	76,322,952	72,353,813	63,614,194	977,613,306
Miscellaneous travel	29,279,785	27,382,070	28,489,285	29,019,418	36,700,293	39,618,179	40,564,671	49,862,014	49,067,347	47,435,641	47,680,035	45,789,514	46,303,783	487,912,250
Travel	1,443,810,268	1,375,441,048	2,108,366,351	1,868,829,840	2,206,544,617	2,153,638,682	2,371,350,480	2,246,642,560	2,249,545,271	1,715,449,251	1,897,324,430	1,793,726,231	1,646,400,302	23,633,259,063
Telegraph services / Wire transfer money order	36,005,546	38,091,769	37,670,345	36,654,173	39,636,033	42,051,631	73,201,751	77,211,551	79,932,893	67,893,193	70,595,002	52,934,113	51,236,566	667,109,020
Insurance services	486,542,106	447,341,771	523,628,742	501,929,012	612,843,160	582,610,854	559,351,692	556,696,592	603,328,051	556,024,083	609,665,092	581,097,912	508,548,935	6,643,065,896
Fls - cash disbursements (auto & manual)	2,795,288	4,133,362	4,209,586	6,607,069	3,746,684	4,195,455	5,706,335	6,277,915	7,151,494	6,757,393	5,790,265	3,616,945	2,165,476	60,357,979
Fls - merchandise & services	3,002,032,530	3,273,512,985	3,251,790,773	2,894,779,027	3,414,978,629	3,438,506,077	3,004,409,197	2,919,300,151	3,143,246,873	2,870,727,520	3,050,844,299	3,131,058,583	2,893,094,788	37,286,248,902
Non-Fls - foreign currency, travellers' cheques	167,583,628	179,226,960	211,863,560	224,605,877	256,167,706	304,993,339	374,973,019	425,809,168	507,001,131	426,004,137	413,208,309	282,655,364	209,639,935	3,816,148,505
Security brokers and dealers	445,854,878	362,166,225	562,070,435	443,281,791	750,114,102	933,658,702	433,281,602	597,874,392	525,170,884	412,057,912	486,798,615	587,399,321	430,523,497	6,524,397,478
Tax preparation services	279,241	179,134	276,956	202,229	172,095	228,341	175,998	147,784	228,705	140,313	232,286	124,203	2,277,471	2,277,471
Tax payments	1,998,555	1,954,451	1,888,414	1,397,133	2,094,581	2,344,775	1,902,278	1,780,705	1,702,681	1,461,966	120,084,188	111,322,686	105,062,588	352,996,446
Fines, bail and bond payments	38,884,290	35,596,821	39,034,465	38,664,949	44,415,562	39,712,282	41,486,943	38,557,969	42,522,317	40,454,993	39,311,252	42,323,653	39,262,062	481,343,268
Miscellaneous financial	19,477,304	16,267,067	18,101,736	17,361,289	22,068,014	22,808,958	23,916,091	25,423,676	27,633,273	24,682,459	25,963,644	25,790,553	22,823,285	272,840,045
Financial	4,201,453,366	4,358,470,545	4,650,535,012	4,165,482,549	5,146,236,566	5,371,110,414	4,518,404,906	4,649,079,903	4,937,918,302	4,406,203,969	4,822,430,083	4,818,431,416	4,262,481,335	56,106,785,000

Table 3D Card expenditure statistics (not seasonally adjusted)

Value of debit card transactions

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

£	November 2013	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014	July 2014	August 2014	September 2014	October 2014	November 2014	Total (latest 12 months)
Telecoms	324,610,484	335,300,244	345,726,054	297,315,259	339,678,620	316,438,873	325,512,230	312,964,866	336,018,002	325,398,903	373,938,923	374,958,493	360,173,460	4,043,423,927
Utilities	211,318,563	208,503,419	240,602,317	240,985,029	300,350,547	282,949,215	267,263,009	236,566,129	236,405,813	194,060,920	228,640,198	240,369,447	213,219,898	2,889,915,941
Contractors (residential & commercial)	157,437,074	136,046,509	136,888,779	138,204,139	159,616,860	153,717,380	158,782,081	161,505,134	173,443,220	160,577,402	184,637,283	197,911,851	181,676,063	1,943,006,701
Gardening services	6,511,654	7,023,438	5,310,085	5,547,964	9,184,405	10,621,455	10,576,390	9,841,969	9,086,154	7,278,585	7,797,974	7,516,624	6,340,888	96,125,931
Veterinary services	96,671,387	91,432,644	101,290,708	94,039,813	105,062,027	104,146,945	108,292,544	109,234,996	120,576,286	113,893,091	115,697,769	120,403,565	107,678,543	1,291,748,931
Photocopying & printing	27,052,511	24,772,707	24,303,411	22,483,252	25,367,769	23,977,407	26,205,895	25,189,165	25,660,506	23,027,078	27,539,148	27,978,133	29,117,343	305,621,814
Photographic studios	14,902,237	14,639,440	9,639,804	10,078,351	11,857,625	11,180,434	12,531,914	13,268,085	15,324,341	12,561,872	13,143,498	15,102,367	16,587,947	155,915,678
Beauty & barber shops	196,898,423	243,837,821	177,500,706	183,206,172	212,570,868	200,758,000	215,869,530	210,980,999	218,968,540	205,671,521	215,292,950	215,960,368	207,279,290	2,507,896,765
Employment agencies	1,343,704	1,123,738	1,465,954	1,343,084	1,594,566	1,458,139	1,557,600	1,496,861	1,688,849	1,420,604	1,649,301	1,688,723	1,534,061	18,021,480
Counselling services	6,291,357	6,133,762	6,343,743	6,233,781	7,221,051	6,936,088	6,671,191	6,750,088	6,935,400	6,191,021	7,216,297	6,589,327	6,442,220	79,663,969
Legal services	86,455,698	74,329,018	82,465,721	77,494,849	88,345,777	83,104,494	85,746,342	85,861,238	90,883,792	79,567,774	85,714,608	92,058,832	83,053,600	1,008,626,045
Laundry & cleaning	12,850,200	12,026,171	11,792,698	10,587,970	12,545,235	12,192,957	13,210,315	13,910,467	13,986,693	12,812,504	14,479,604	14,652,278	13,644,554	155,841,446
Funeral services	34,682,847	34,291,569	39,094,876	37,326,159	41,891,295	38,061,072	37,362,229	37,355,990	39,513,696	36,476,388	40,267,697	44,952,644	42,912,757	469,506,372
Medical services	242,398,551	212,364,223	246,380,254	237,644,367	261,025,331	244,811,033	253,551,504	256,071,284	270,847,472	234,115,074	268,110,762	286,520,060	263,997,229	3,035,438,593
Moving & courier services	35,347,485	33,806,947	32,657,886	29,392,206	33,662,685	34,012,298	35,743,244	37,314,083	41,657,454	37,857,640	40,641,264	40,711,894	37,402,857	434,860,458
Repair shops (not auto)	12,009,753	12,000,711	11,444,106	10,884,160	12,107,879	11,853,934	12,348,788	12,957,367	13,527,442	12,440,790	13,359,775	13,798,148	14,063,412	150,786,512
Accounting services	18,272,354	17,459,720	23,145,515	19,071,677	20,135,680	17,323,671	16,949,187	15,391,604	16,243,996	14,738,729	16,814,590	17,734,997	16,688,631	211,697,997
Advertising, consultancy & PR	11,459,702	9,052,505	11,295,508	10,668,870	11,593,422	11,621,279	11,716,235	11,190,740	11,968,211	10,429,373	11,595,265	11,476,301	10,276,982	132,884,691
Computer programming	36,092,311	36,781,620	38,812,837	32,175,902	35,131,064	34,696,518	34,082,872	32,992,312	34,379,299	32,261,969	35,711,886	34,945,975	33,526,779	415,499,033
Farming services	21,766,748	22,736,921	21,308,918	19,795,505	22,246,110	22,951,068	23,380,149	24,012,069	24,539,130	22,931,223	23,904,650	27,940,896	23,038,278	278,784,917
Miscellaneous professional services	531,148,791	501,558,663	634,220,895	540,259,786	650,602,417	687,443,199	584,170,481	579,227,743	627,289,774	599,474,909	690,893,213	659,541,526	572,798,459	7,327,481,065
Engineering services	18,703,132	16,522,590	17,774,706	18,084,923	20,957,790	20,866,394	21,388,100	21,018,412	19,215,744	21,720,793	22,103,654	19,721,471	241,587,887	2,415,887,887
Marina services	7,370,882	7,136,961	8,424,326	8,111,521	14,324,542	15,168,212	14,900,508	15,882,004	16,747,256	14,930,200	12,431,521	10,590,166	7,777,272	146,424,489
Wrecking & salvage yards	1,433,209	1,105,356	1,373,989	1,414,370	1,624,409	1,607,849	1,630,704	1,739,523	1,796,037	1,498,483	1,731,464	1,785,406	1,525,216	18,832,806
Pest control	565,813	474,442	554,710	527,708	579,819	604,346	699,750	792,785	865,292	736,680	795,665	1,050,396	925,204	8,606,797
Educational establishments	241,667,125	199,280,773	466,713,026	222,855,448	178,157,464	236,958,177	227,701,886	152,518,017	157,396,828	204,726,960	722,901,486	618,243,115	240,417,473	3,627,870,653
Child care services	12,619,068	11,412,467	15,221,560	13,520,657	14,562,967	14,367,733	14,429,586	14,171,071	14,911,810	13,371,698	15,028,512	16,011,297	13,827,491	170,836,849
Social, political & religious organisations	109,678,977	89,416,198	93,820,152	83,003,182	118,781,593	103,726,573	103,089,936	100,341,945	129,745,897	102,121,263	120,578,731	130,716,686	101,604,077	1,276,946,233
Government services	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	2,553,406,214	1,625,128,766	1,911,495,207	1,897,331,746	1,822,097,451	23,955,608,144
Miscellaneous services	449,210,548	490,746,027	586,085,339	447,877,498	514,148,450	526,986,640	526,741,780	637,568,640	672,048,131	534,304,144	603,223,593	584,038,962	511,172,482	6,634,941,686
Commercial equipment	141,846,360	124,646,009	134,341,182	125,835,517	154,120,909	143,689,876	148,032,770	146,077,552	157,923,405	145,024,161	166,737,100	163,643,632	151,875,621	1,761,947,734
Other services	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	6,055,998,250	4,804,245,469	5,993,690,727	5,898,327,509	5,112,397,009	64,796,351,544
Total services	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	18,570,160,226	16,267,476,821	18,498,007,989	17,970,912,454	16,085,411,659	206,636,971,466
TOTAL	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	34,527,304,793	31,495,400,010	34,443,685,230	34,356,633,123	32,540,072,961	396,326,803,678