

# Statistical release

18 August 2008

## Key statistics

### Annual figures (end-2007)

Number of UK-issued debit cards	71.6 mn
Number of debit cardholders	41.7 mn
Number of debit card purchases in the UK	4.9 bn
Number of cash machine withdrawals	2.8 bn
Number of cheque transactions	1.6 bn
Number of automated payments	5.8 bn
Number of UK-issued credit & charge cards	73.0 mn
Number of credit cardholders	30.8 mn

### Latest quarterly figures (end-June 2008)

Number of plastic card purchases	1.8 bn
Total value of plastic card purchases	£92.6 bn
Number of cash machine withdrawals	746 mn
Total value of cash machine withdrawals	£45.9 bn
Number of inter-bank cheques cleared	279 mn
Value of inter-bank cheques cleared	£290 bn
Number of automated payments	1.4 bn
Total value of automated payments	£21,159 bn

In the second quarter of 2008 there were 1.8 billion plastic card purchases made in the UK totalling £92.6 billion. The number of purchases was 7.8% higher than in the second quarter of 2007, and spending was 7.5% higher. Debit cards accounted for 73.4% of all plastic card purchases compared with 71.6% in the second quarter of 2007.

Bank of England figures show that gross credit card lending to individuals in the second quarter of 2008 amounted to £32.8 billion. The sum of all monthly repayments to UK banks amounted to £30.7 billion. During the 12 months to the end of June 2008 outstanding credit card balances have increased by £1.8 billion.

Bacs volumes and values grew by 3.3% and 7.9% respectively over the 12 months to June 2008. Over the same period, the volume of CHAPS payments fell by 4.0% with a 4.2% fall in values. The UK Faster Payments Service was launched on 27 May 2008. By the end of June, 4.5 million payments had been processed for a value of £2.5 billion. Cheque and credit clearing volumes declined by 10.6%, total values declined by 4.0%.

Chart 1

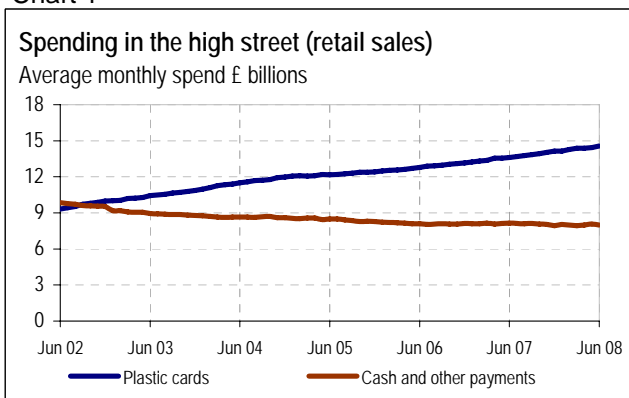


Chart 2

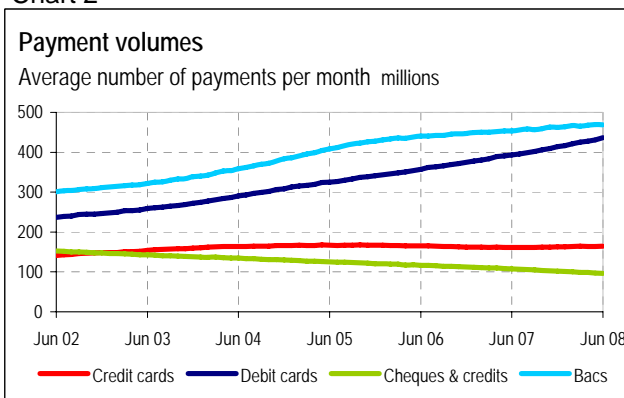


Chart 3

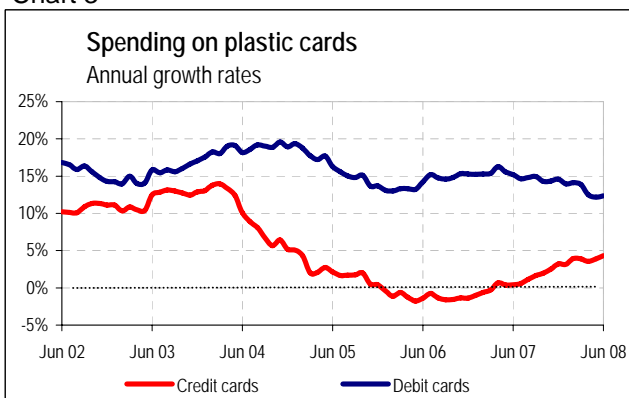
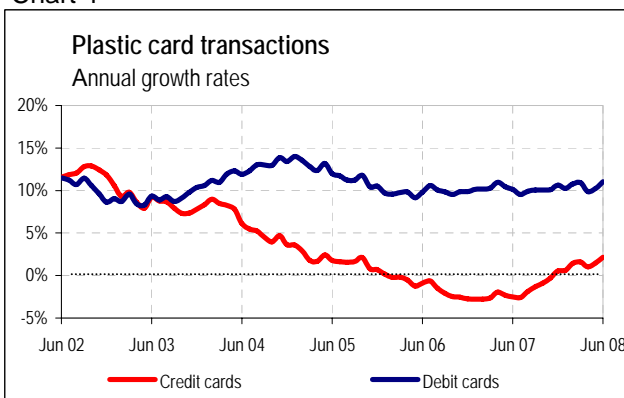


Chart 4



APACS and the Payments Council jointly publish *UK Payment Statistics*, an annual publication providing comprehensive statistics of all UK payments, covering cheques, electronic payments and plastic cards, including historical data and ten year forecasts. The 2008 edition was published in June. Other publications on how we make payments in the UK are also available through the APACS website [www.apacs.org.uk](http://www.apacs.org.uk). You can email [press@apacs.org.uk](mailto:press@apacs.org.uk) for more information.

## A Credit card lending and repayments

## B Cash machines

Source: Bank of England

		Gross lending	Repayments		Outstanding balances	Number of cash machines	Cash withdrawals			
		£ mn	£ mn	%	A %		£ mn	Number mn	Value £ mn	Average value (£)
2001	Q1	23,964	22,906	96%		37,227	34,261	490	27,840	57
	Q2	25,793	22,204	86%		39,214	33,869	533	30,510	57
	Q3	25,997	23,554	91%		39,972	36,241	547	32,399	59
	Q4	28,731	24,364	85%	89%	42,802	36,666	553	33,118	60
2002	Q1	26,147	24,731	95%		42,538	37,233	526	29,909	57
	Q2	28,943	25,125	87%		43,230	38,265	569	33,489	59
	Q3	30,053	25,940	86%		46,030	39,370	574	34,754	61
	Q4	31,917	27,133	85%	88%	48,248	40,825	591	36,271	61
2003	Q1	28,485	27,586	97%		42,980	41,779	565	33,642	60
	Q2	30,538	27,413	90%		45,620	43,688	606	36,029	59
	Q3	32,329	29,867	92%		47,745	44,764	603	36,247	60
	Q4	33,638	30,908	92%	93%	48,638	46,461	607	38,009	63
2004	Q1	31,663	30,988	98%		49,576	48,158	605	38,095	63
	Q2	32,726	29,680	91%		51,717	52,777	621	39,842	64
	Q3	34,201	31,243	91%		53,288	53,595	641	40,765	64
	Q4	34,959	31,699	91%	93%	56,057	54,412	662	42,568	64
2005	Q1	32,024	31,464	98%		55,787	54,768	647	41,048	63
	Q2	32,889	30,828	94%		57,083	57,480	676	42,762	63
	Q3	33,581	32,087	96%		57,490	58,499	677	43,263	64
	Q4	33,948	31,815	94%	95%	59,036	58,286	699	44,951	64
2006	Q1	31,265	31,837	102%		56,379	59,014	652	41,313	63
	Q2	31,357	29,786	95%		56,121	58,991	691	44,719	65
	Q3	31,213	30,521	98%		55,630	59,383	689	45,572	66
	Q4	32,829	30,902	94%	97%	55,797	60,468	720	48,205	67
2007	Q1	30,193	30,885	102%		53,647	61,301	674	42,678	63
	Q2	31,255	30,090	96%		53,807	61,749	715	46,348	65
	Jul	11,352	10,748	95%		53,577	-	-	-	-
	Aug	10,861	10,462	96%		53,462	-	-	-	-
	Sep	9,986	9,384	94%		54,182	61,297	719	47,428	66
	Oct	11,527	11,282	98%		54,244	-	-	-	-
	Nov	11,336	10,438	92%		54,911	-	-	-	-
	Dec	12,013	10,350	86%	96%	56,086	63,420	726	49,705	68
2008	Jan	11,090	11,577	104%		55,066	-	-	-	-
	Feb	10,415	10,190	98%		54,848	-	-	-	-
	Mar	10,568	10,290	97%		54,614	64,492	692	42,276	61
	Apr	10,827	10,329	95%		54,694	-	-	-	-
	May	10,963	10,087	92%		55,460	-	-	-	-
	Jun	11,048	10,235	93%		55,313	65,020	746	45,954	62

**Table A** shows data relating to all UK households' credit card use and is collated by the Bank of England. Gross lending equates to what households have put on their credit cards during a certain period, whilst outstanding balances is the total amount still owed at the end of the period by UK households on their credit and charge cards to UK banks, building societies and other specialist lenders.

**Note** Repayments refers only to those repayments to UK resident banks, whereas gross lending covers total credit card lending to individuals. UK resident banks, however, account for a highly significant proportion of each month's gross credit card lending, frequently over 95%. The figures in the % columns express the repayments to UK resident banks as a proportion of gross lending; they are not adjusted to reflect UK resident banks' share of total credit card lending.

**Table B** shows key statistics on UK cash machines, indicating the total number of machines installed at the end of each period, the total number and value of withdrawals processed during the period, and shows the average (rounded) value of a withdrawal. Data are available only at end-quarter months.

## C Spending in the UK on plastic cards

Seasonally-adjusted

		Debit cards			Credit cards		
		Number of purchases	Value	Average purchase value	Number of purchases	Value	Average purchase value
		000	£ mn	£	000	£ mn	£
2001	Q1	649,418	22,079	34.00	381,573	22,203	58.19
	Q2	663,866	23,048	34.72	389,569	22,808	58.55
	Q3	681,937	23,563	34.55	401,026	23,033	57.43
	Q4	727,516	25,030	34.40	420,748	23,786	56.53
2002	Q1	700,942	25,123	35.84	434,128	24,565	56.58
	Q2	735,500	26,416	35.92	440,939	25,108	56.94
	Q3	759,727	27,497	36.19	454,550	25,991	57.18
	Q4	761,362	28,086	36.89	451,700	26,390	58.42
2003	Q1	783,489	29,285	37.38	459,585	26,951	58.64
	Q2	807,605	31,115	38.53	487,310	29,229	59.98
	Q3	826,066	31,784	38.48	489,985	29,823	60.86
	Q4	551,180	21,643	39.27	313,699	18,988	60.53
2004	Q1	892,466	35,238	39.48	499,438	30,784	61.64
	Q2	916,352	36,802	40.16	493,499	29,725	60.23
	Q3	935,517	37,900	40.51	496,987	30,216	60.80
	Q4	957,545	39,198	40.94	499,377	30,456	60.99
2005	Q1	995,753	40,787	40.96	504,909	31,029	61.46
	Q2	1,010,508	41,472	41.04	499,887	30,382	60.78
	Q3	1,031,220	42,940	41.64	501,360	30,150	60.14
	Q4	1,053,533	44,349	42.10	497,030	30,098	60.56
2006	Q1	1,080,837	46,514	43.03	493,051	30,074	61.00
	Q2	1,116,341	48,185	43.16	491,855	30,060	61.12
	Q3	1,136,669	49,317	43.39	481,338	29,824	61.96
	Q4	1,161,221	51,473	44.33	482,047	30,032	62.30
2007	Q1	1,190,825	53,247	44.71	483,802	30,442	62.92
	Q2	1,226,999	55,610	45.32	485,932	30,599	62.97
	Jul	421,882	19,045	45.14	164,478	10,472	63.67
	Aug	412,934	18,526	44.87	161,971	10,323	63.74
	Sep	414,731	18,617	44.89	159,412	10,159	63.73
	Oct	436,234	19,781	45.35	169,946	10,790	63.49
	Nov	426,482	19,439	45.58	165,611	10,550	63.71
	Dec	441,841	19,730	44.65	167,786	10,520	62.70
2008	Jan	428,298	19,191	44.81	162,932	10,448	64.13
	Feb	453,768	20,290	44.72	170,080	10,868	63.90
	Mar	445,586	20,061	45.02	161,705	10,314	63.78
	Apr	449,346	20,451	45.51	165,093	10,755	65.14
	May	442,221	19,687	44.52	160,760	10,303	64.09
	Jun	463,193	20,770	44.84	165,169	10,622	64.31

**Table C** shows spending in the UK on plastic cards as reported to APACS by the banks that process card purchases on behalf of UK merchants, retailers and other service providers. The data include a small proportion of spending using non-UK-issued cards, eg, by tourists; spending outside the UK by holders of UK-issued cards is excluded. Cash withdrawals from ATMs are not included.

Detailed monthly data providing a breakdown of debit and credit spending in the UK by volume and by value grouped by merchant categories under the headings of Food & drink, Mixed business, Clothing, Household, Other retailers, Motoring, Entertainment, Hotels, Travel, Financial and Other services, are available on request from APACS.

**Table D overleaf** shows the data for payments processed through the four UK payment systems for Bacs— Direct Credits, Standing orders and Direct Debits; for CHAPS Clearing Company— £ and € high-value same-day payments (£ equivalent, including payments to/from TARGET). CHAPS Euro ceased operation on 16 May 2008; for Cheque & Credit Clearing Company— cheques and paper credits (Great Britain only); for the UK Faster Payments Service which launched on 27 May 2008. Per cent growth figures relate to 12 month periods.

## D Clearing statistics



	Total				of which			
	Volume		Value		Credits		Direct Debits	
	000s	% growth	£ mn	% growth	000s	£ mn	000s	£ mn
2003	4,060,357	9%	2,574,367	8%	1,630,442	1,912,175	2,429,915	662,192
2004	4,602,570	13%	2,883,452	12%	2,012,635	2,133,071	2,589,934	750,381
2005	5,134,250	12%	3,150,207	9%	2,412,005	2,353,168	2,722,245	797,039
2006	5,361,749	4%	3,429,333	9%	2,503,988	2,584,501	2,857,761	844,832
2007	5,544,109	3%	3,695,906	8%	2,580,635	2,812,314	2,963,474	883,592
2008 Q1	1,375,123	3%	953,473	7%	645,418	731,743	729,705	221,730
2008 Apr	477,860	4%	336,862	8%	217,849	256,316	260,011	80,545
May	489,760	3%	328,691	8%	227,222	249,762	262,539	78,929
Jun	459,106	3%	319,809	8%	208,712	243,075	250,394	76,734



	Total				of which			
	Volume		Value		Cheques		Credits	
	000s	% growth	£ mn	% growth	000s	£ mn	000s	£ mn
2003	1,659,908	-6%	1,315,051	-3%	1,519,117	1,240,685	140,792	74,366
2004	1,556,641	-6%	1,278,318	-3%	1,423,742	1,210,057	132,899	68,261
2005	1,449,042	-7%	1,214,100	-5%	1,325,762	1,152,256	123,280	61,844
2006	1,345,711	-7%	1,230,803	1%	1,237,401	1,171,062	108,309	59,741
2007	1,221,154	-9%	1,214,382	-1%	1,124,864	1,156,684	96,290	57,699
2008 Q1	279,723	-10%	283,529	-3%	257,530	268,830	22,193	14,699
2008 Apr	97,823	-10%	105,811	-3%	90,018	101,240	7,806	4,571
May	90,752	-11%	91,696	-4%	83,725	87,683	7,027	4,014
Jun	90,600	-11%	92,102	-4%	83,672	87,944	6,928	4,158



	Total				of which			
	Volume		Value		CHAPS sterling		CHAPS Euro	
	000s	% growth	£ mn	% growth	000s	£ mn	000s	£ mn
2003	33,202	8%	88,576,506	8%	27,215	51,613,456	5,987	36,963,050
2004	34,862	5%	91,334,788	3%	28,322	52,347,525	6,541	38,987,263
2005	36,756	5%	97,100,206	6%	29,686	52,671,592	7,070	44,428,614
2006	40,686	11%	109,637,149	13%	33,030	59,437,370	7,656	50,199,779
2007	43,535	7%	126,669,848	16%	35,588	69,352,322	7,947	57,317,526
2008 Q1	9,507	2%	25,728,574	10%	8,567	18,218,410	940	7,510,165
2008 Apr	3,290	-	7,852,163	6%	3,119	6,578,993	171	1,273,170
May	2,989	-2%	6,386,928	1%	2,909	5,779,061	80	607,868
Jun	2,879	-4%	5,931,702	-4%	2,879	5,931,702	0	0



	Total		of which			
	Volume		Standing order	Single immediate	Forward dated	Other
	000s	% growth	000s	000s	000s	000s
2008 May	334	-	0.01	332	2	0.1
Jun	4,165	-	436	3,226	498	4
	Value		of which			
	£ mn	% growth	Standing order	Single immediate	Forward dated	Other
	£ mn	% growth	£ mn	£ mn	£ mn	£ mn
2008 May	209	-	0.1	163	46	0.4
Jun	2,266	-	8	1,776	479	3