

Statistical release

13 November 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-September 2008)

Number of plastic card purchases	1.9 bn
Total value of plastic card purchases	£93.7 bn
Number of cash machine withdrawals	734 mn
Total value of cash machine withdrawals	£47.0 bn
Number of inter-bank cheques cleared	244 mn
Value of inter-bank cheques cleared	£265 bn
Number of automated payments	1.5 bn
Total value of automated payments	£18,835 bn

In the third quarter of 2008 there were 1.9 billion plastic card purchases made in the UK totalling £93.7 billion. The number of purchases was 8.6% higher than in the third quarter of 2007, and spending was 7.3% higher. Debit cards accounted for 73.8% of all plastic card purchases compared with 72.0% in the third quarter of 2007.

Bank of England figures show that gross credit card lending to individuals in the third quarter of 2008 amounted to £33.2billion. The sum of all monthly repayments to UK banks amounted to £31.0 billion.

Bacs volumes and values grew by 3.2% and 7.4% respectively over the 12 months to September 2008. Over the same period, the volume of total CHAPS payments fell by 11.7% with a 22.6% fall in values, primarily due to the closure of CHAPS Euro in May 2008. CHAPS sterling volumes remained stable and values rose by 10% over the year. The UK Faster Payments Service was launched on 27 May 2008. During September 2008, 11.7 million payments had been processed for a value of £4.9 billion. Cheque and credit clearing volumes declined by 10.6%, total values declined by 6.3%.

Chart 1

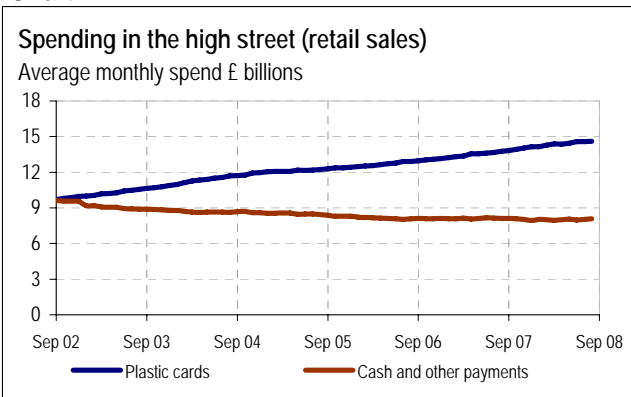


Chart 2

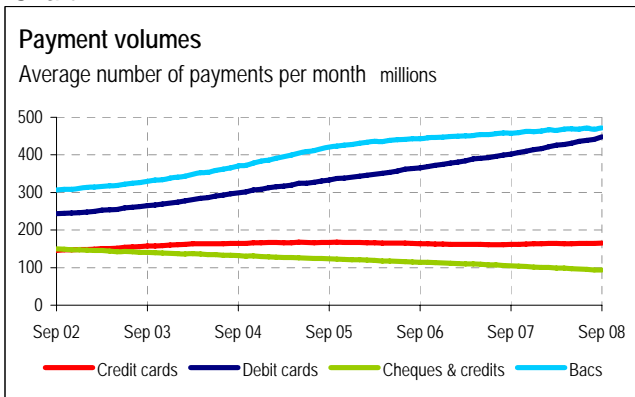


Chart 3

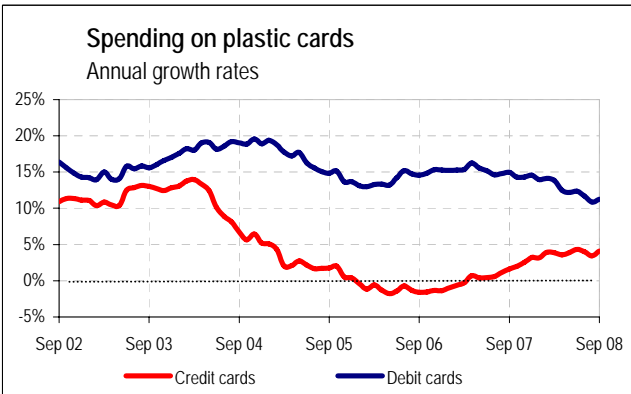
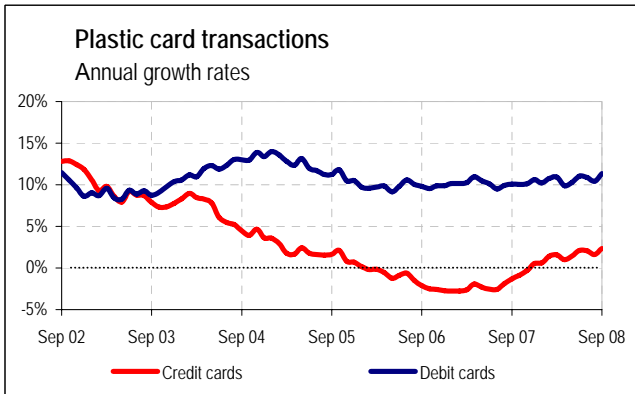


Chart 4



A Credit card lending and repayments

Source: Bank of England

		Gross lending	Repayments		Outstanding balances
		£ mn	£ mn	See note %	£ mn
2001		104,485	93,028	89%	42,802
2002		117,060	102,929	88%	48,248
2003		124,991	115,774	93%	48,638
2004		133,548	123,610	93%	56,057
2005		132,443	126,194	95%	59,036
2006	Q1	31,264	31,837	102%	56,379
	Q2	31,357	29,786	95%	56,121
	Q3	31,213	30,521	98%	55,630
	Q4	32,829	30,902	94%	55,797
2007	Q1	30,193	30,885	102%	53,647
	Q2	31,255	30,090	96%	53,807
	Q3	32,199	30,594	95%	54,182
	Oct	11,527	11,282	98%	54,244
	Nov	11,336	10,438	92%	54,911
	Dec	12,013	10,350	86%	56,086
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
	Apr	10,827	10,329	95%	54,694
	May	10,963	10,087	92%	55,460
	Jun	11,048	10,235	93%	55,313
	Jul	11,423	10,945	96%	53,985
	Aug	10,497	9,584	91%	54,574
	Sep	11,279	10,477	93%	55,901

B Cash machines

		Number of cash machines	Cash withdrawals		
			Number mn	Value £ mn	Average value (£)
		36,666	2,123	123,867	58
		40,825	2,260	134,423	59
		46,461	2,381	143,927	60
		54,412	2,529	161,270	64
		58,286	2,699	172,024	64
2006	Q1	59,014	652	41,313	63
	Q2	58,991	691	44,719	65
	Q3	59,383	689	45,572	66
	Q4	60,468	720	48,205	67
2007	Q1	61,301	674	42,678	63
	Q2	61,749	715	46,348	65
	Q3	61,297	719	47,428	66
	Oct	-	-	-	-
	Nov	-	-	-	-
	Dec	63,420	726	49,705	68
2008	Jan	-	-	-	-
	Feb	-	-	-	-
	Mar	64,492	692	42,276	61
	Apr	-	-	-	-
	May	-	-	-	-
	Jun	65,020	746	45,954	62
	Jul	-	-	-	-
	Aug	-	-	-	-
	Sep	64,546	734	47,030	64

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
2001		2,722,752	93,721	34.42	1,592,927	91,830	57.65
2002		2,957,552	107,124	36.22	1,781,331	102,052	57.29
2003		3,264,562	125,408	38.42	1,919,994	115,181	59.99
2004		3,701,989	149,140	40.29	1,989,255	121,177	60.92
2005		4,091,143	169,552	41.44	2,003,112	121,657	60.73
2006	Q1	1,080,365	46,502	43.04	492,951	30,067	60.99
	Q2	1,115,279	48,126	43.15	491,900	30,074	61.14
	Q3	1,137,771	49,394	43.41	481,245	29,828	61.98
	Q4	1,161,775	51,472	44.30	482,145	30,012	62.25
2007	Q1	1,190,213	53,231	44.72	483,676	30,433	62.92
	Q2	1,225,266	55,510	45.30	485,944	30,617	63.00
	Q3	1,251,474	56,336	45.02	485,879	30,963	63.73
	Oct	436,502	19,781	45.32	170,077	10,777	63.37
	Nov	426,781	19,433	45.54	165,609	10,545	63.68
	Dec	441,859	19,718	44.63	167,686	10,511	62.68
2008	Jan	428,152	19,200	44.84	162,730	10,445	64.18
	Feb	453,552	20,280	44.71	169,893	10,854	63.89
	Mar	445,045	20,027	45.00	161,598	10,309	63.80
	Apr	448,662	20,413	45.50	165,078	10,748	65.11
	May	441,093	19,635	44.51	160,581	10,307	64.18
	Jun	462,718	20,727	44.79	165,099	10,639	64.44
	Jul	452,507	20,290	44.84	163,877	10,638	64.91
	Aug	441,711	19,414	43.95	157,805	10,078	63.86
	Sep	497,975	22,052	44.28	172,706	11,184	64.76

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 to only 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. The figures in the % column 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. APACS member banks accounted for 99% of credit card lending over the 12 months to September 2008. From 2009 the method of calculation of repayments will be changed to reflect gross lending and repayments made by APACS members banks

D Clearing statistics



Total					of which				
		Volume		Value		Credits		Direct Debits	
		000s	% growth	£ mn	% growth	000s	£ mn	000s	£ mn
2001		3,527,329	6%	2,166,065	13%	1,375,271	1,610,193	2,152,058	555,873
2002		3,734,737	6%	2,381,518	10%	1,446,151	1,764,625	2,288,586	616,893
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	Q1	1,294,618	10%	825,982	10%	610,867	621,714	683,751	204,268
	Q2	1,341,723	8%	864,673	9%	620,802	647,065	720,921	217,607
	Q3	1,344,148	5%	856,984	9%	620,356	646,434	723,792	210,550
	Q4	1,381,261	4%	881,695	9%	651,962	669,288	729,298	212,407
2007	Q1	1,335,652	3%	891,995	8%	627,081	683,484	708,571	208,511
	Q2	1,384,527	3%	915,635	7%	639,017	695,623	745,510	220,012
	Q3	1,382,958	3%	923,979	7%	637,445	700,294	745,513	223,685
	Oct	481,219	3%	321,658	7%	223,101	242,468	258,117	79,190
	Nov	508,346	4%	218,373	8%	243,649	240,155	264,698	78,217
	Dec	451,407	3%	324,266	8%	210,342	250,291	241,065	73,976
2008	Jan	469,388	3%	317,571	8%	220,025	243,247	249,363	74,323
	Feb	459,763	4%	300,058	8%	214,826	227,773	244,937	72,285
	Mar	445,972	3%	335,845	7%	210,568	260,723	235,404	75,122
	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
	Jul	487,701	3%	338,710	8%	222,125	256,162	265,576	82,548
	Aug	459,837	2%	300,924	7%	205,291	225,588	254,546	75,336
	Sep	470,963	3%	339,039	7%	208,394	258,012	262,568	81,026



Total					of which				
		Volume		Value		Cheques		Credits	
		000s	% growth	£ mn	% growth	000s	£ mn	000s	£ mn
2001		1,889,700	-5%	1,401,323	-1%	1,732,304	1,316,906	157,396	84,417
2002		1,771,010	-6%	1,361,558	-3%	1,620,599	1,281,091	150,411	80,467
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	Q1	344,130	-6%	303,944	-2%	315,472	288,110	28,658	15,834
	Q2	340,358	-7%	307,976	-1%	313,261	293,921	27,097	14,055
	Q3	326,189	-8%	311,844	1%	299,552	296,072	26,637	15,772
	Q4	335,034	-7%	307,039	1%	309,116	292,959	25,917	14,080
2007	Q1	317,779	-8%	303,313	..	292,621	287,230	25,159	16,083
	Q2	310,279	-8%	305,574	..	286,359	291,768	23,920	13,806
	Q3	293,859	-8%	308,694	..	270,199	294,193	23,660	14,501
	Oct	104,920	-9%	107,463	-1%	96,189	102,621	8,731	4,843
	Nov	102,700	-9%	99,863	-1%	94,996	95,569	7,704	4,294
	Dec	91,617	-9%	89,475	-1%	84,501	85,304	7,116	4,171
2008	Jan	101,298	-10%	103,739	-2%	92,976	97,220	8,322	6,519
	Feb	89,691	-10%	90,601	-2%	82,830	86,370	6,861	4,231
	Mar	88,733	-10%	89,189	-3%	81,723	85,240	7,010	3,949
	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
	Jul	97,738	-11%	102,334	-5%	89,884	97,146	7,854	5,188
	Aug	77,237	-11%	81,308	-6%	70,724	77,718	6,512	3,590
	Sep	91,110	-11%	94,112	-6%	83,760	90,232	7,351	3,880

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.

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.

D Clearing statistics



Total					of which				
					CHAPS sterling		CHAPS Euro		
		Volume		Value		Volume	Value	Volume	Value
		000s	% growth	£ mn	% growth	000s	£ mn	000s	£ mn
2001		27,945	12%	84,927,816	14%	23,962	52,912,886	3,983	32,014,931
2002		30,845	10%	82,278,534	-3%	25,563	51,896,045	5,281	30,382,489
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	Q1	9,630	9%	27,213,172	11%	7,761	14,941,501	1,869	12,271,671
	Q2	10,172	10%	27,093,651	12%	8,241	14,451,868	1,930	12,641,783
	Q3	10,281	10%	27,272,160	12%	8,388	14,813,432	1,893	12,458,728
	Q4	10,604	11%	28,058,166	13%	8,640	15,230,568	1,964	12,827,598
2007	Q1	10,594	10%	29,499,274	11%	8,575	15,937,204	2,019	13,562,070
	Q2	10,918	9%	31,576,018	12%	8,872	16,559,141	2,046	15,016,877
	Q3	11,151	9%	34,044,873	16%	9,059	18,569,885	2,092	15,474,988
	Oct	3,959	9%	12,116,155	17%	3,204	6,408,737	755	5,707,419
	Nov	3,684	8%	10,278,078	16%	3,061	5,941,501	623	4,336,577
	Dec	3,229	7%	9,155,451	16%	2,816	5,935,854	412	3,219,596
2008	Jan	3,344	6%	10,032,177	15%	2,905	6,277,918	438	3,754,259
	Feb	3,154	5%	8,417,590	14%	2,827	5,899,978	327	2,517,612
	Mar	3,010	2%	7,278,807	10%	2,835	6,040,514	175	1,238,294
	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
	Jul	3,049	-7%	6,116,799	-10%	3,049	6,116,799	0	0
	Aug	2,681	-10%	5,294,219	-17%	2,681	5,294,219	0	0
	Sep	2,925	-12%	6,433,475	-23%	2,925	6,433,475	0	0



Total					of which				
					Standing order	Single immediate	Forward dated	Other	
		Volume				000s	000s	000s	000s
		000s	% growth						
2008	May	334	-			0.01	332	2	0.1
	Jun	4,165	-			436	3,226	498	3.8
	Jul	6,984	-			1,316	4,669	992	8.0
	Aug	7,945	-			2,511	4,441	968	25.8
	Sep	11,656	-			5,377	5,099	1,148	31.0
					of which				
					Standing order	Single immediate	Forward dated	Other	
		Value				£ mn	£ mn	£ mn	£ mn
		£ mn	% growth						
2008	May	209	-			0.1	163	46	0.4
	Jun	2,266	-			8	1,776	479	2.8
	Jul	3,621	-			17	2,629	972	4.1
	Aug	3,787	-			97	2,768	919	3.5
	Sep	4,853	-			442	3,315	1,090	6.4

Table D 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; CHAPS Euro payments are included until its closure in May 2008.