















Statistical release

20 February 2009

Key statistics					
Annual figures (end-2008)		Latest quarterly figures (end-December	2008)		
Number of UK-issued debit cards	75.0 mn ¹	Number of plastic card purchases	1.9 bn		
Number of debit cardholders	42.1 mn ²	Total value of plastic card purchases	£94.4 bn		
Number of debit card purchases in the UK	5.5 bn	Number of cash machine withdrawals	805 mn		
Number of cash machine withdrawals	2.9 bn	Total value of cash machine withdrawals	£52.7 bn		
Number of cheque transactions	1.4 bn	Number of inter-bank cheques cleared	248 mn		
Number of automated payments	6.0 bn	Value of inter-bank cheques cleared	£265 bn		
Number of UK-issued credit & charge cards	71.3 mn ³	Number of automated payments	1.5 bn		
Number of credit cardholders	30.2 mn ²	Total value of automated payments	£20,256 bn		
Number of Faster Payments	82.8 mn ⁴				
1 Figure based on monthly reports from major issuers 2 Average figure over the year 3 Estimate based on end-2008 total for Visa and MasterCard cards issued by the British Bankers' Association 4 The UK Faster Payments service service was launched on 27 May 2008					

There were 7.4 billion plastic card purchases made in the UK during 2008 totalling £371.7 billion compared to 6.9 billion purchases totalling £347.9 billion in 2007. The number of purchases was 7.4% higher than in 2007, and spending was 6.8% higher. Debit cards accounted for 73.5% of all plastic card purchases in 2008 compared with 71.7% in 2007.

Bank of England figures show that gross credit card lending to individuals in 2008 amounted to £131.4 billion and that repayments to UK resident banks amounted to £124.7 billion. For 2007 these figures were £128.5 billion and £123.6 billion respectively. Bacs volumes and values grew by 2.0% and 6.8% respectively during 2008. Over the same period, CHAPS sterling volumes fell by 2.8% whilst values rose by 6.2%. The UK Faster Payments Service was launched in May 2008 and by the end of the year had processed 82.8 million payments for a value of £32.9 billion. Cheque and credit clearing volumes declined by 10.4% in 2008, with total values declining by 7.1%.

Chart 1

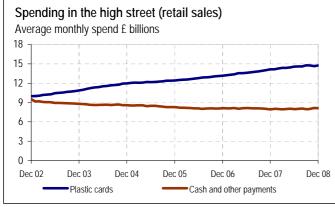


Chart 2

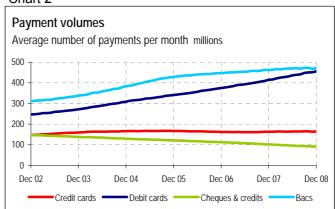


Chart 3

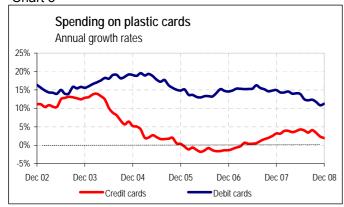
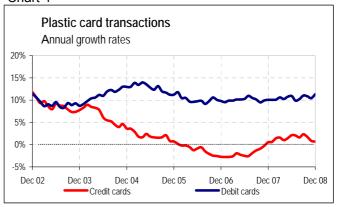


Chart 4



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 2009 edition will be published in June. Other publications on how we make payments in the UK are also available through the APACS website www.apacs.org.uk. You can email press@apacs.org.uk for more information. © APACS (Administration) Limited 2009

A Credit card lending and repayments

Source: Bank of England

B Cash machines

^ revised figure

Oddicc. Dai	ik of England	u							
		Gross	Repayme	ents	Outstanding	Number	Cash	withdrawa	ls
		lending			balances	of cash			
				See note		machines	Number	Value	Average
	_	£ mn	£ mn	%	£ mn		mn	£ mn	value (£)
2001		104,485	93,028	89%	42,802	36,666	2,123	123,867	58
2002		117,060	102,929	88%	48,248	40,825	2,260	134,423	59
2003		124,991	115,774	93%	48,638	46,461	2,381	143,927	60
2004		133,548	123,610	93%	56,057	54,412	2,529	161,270	64
2005		132,443	126,194	95%	59,036	58,286	2,699	172,024	64
2006		126,663	123,046	97%	55,797	60,468	2,752	179,809	65
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
	Q3	32,199	30,594	95%	54,182	61,350 ^	720 ^	47,528 ^	66
	Oct	11,527	11,282	98%	54,244	-	-	-	-
	Nov	11,336	10,438	92%	54,900	-	-	-	-
	Dec	12,013	10,350	86%	56,086	63,476 ^	727 ^	49,783 ^	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	62,416 ^	682 ^	44,627 ^	65 ^
	Apr	10,827	10,329	95%	54,694	-	-	-	-
	May	10,963	10,087	92%	55,460	-	-	-	-
	Jun	11,048	10,235	93%	55,313	64,459 ^	735 ^	48,484 ^	66 ^
	Jul	11,423	10,945	96%	53,985	-	-	-	-
	Aug	10,497	9,584	91%	54,574	-	-	-	-
	Sep	11,279	10,477	93%	55,901	64,547 ^	734	49,502 ^	67 ^
	Oct	10,999	10,777	98%	52,908	-	=	-	=
	Nov	10,122	9,272	92%	53,341	=	-	-	-
	Dec	12,143	10,940	90%	53,892	63,916	805	52, 703	66

C Spending in the UK on plastic cards

Seasonally-adjusted

			ebit cards		С	redit cards	
	_			Average	<u></u>		Average
		Number of		purchase	Number of		purchase
		purchases	Value	value	purchases	Value	value
	_	000	£ mn	£	000	£ mn	£
2001		2,722,759	93,721	34.42	1,592,804	91,830	57.65
2002		2,957,579	107,124	36.22	1,781,091	102,052	57.30
2003		3,264,596	125,409	38.41	1,919,697	115,183	60.00
2004		3,702,072	149,140	40.29	1,989,064	121,180	60.92
2005		4,091,252	169,547	41.44	2,003,162	121,662	60.74
2006	Q1	1,080,690	46,515	43.04	493,064	30,059	60.96
	Q2	1,114,578	48,163	43.21	492,290	30,074	61.09
	Q3	1,138,673	49,349	43.34	481,849	29,834	61.92
	Q4	1,161,459	51,473	44.32	481,263	30,024	62.39
2007	Q1	1,190,807	53,253	44.72	483,830	30,420	62.87
	Q2	1,224,456	55,585	45.40	486,531	30,620	62.93
	Q3	1,253,384	56,283	44.90	486,601	30,972	63.65
	Q4	1,303,431	58,910	45.20	502,054	31,841	63.42
2008	Jan	428,548	19,220	44.85	162,651	10,431	64.13
	Feb	453,858	20,302	44.73	170,048	10,864	63.89
	Mar	445,359	20,024	44.96	161,890	10,300	63.62
	Apr	448,595	20,495	45.69	165,159	10,734	64.99
	May	441,174	19,650	44.54	160,876	10,332	64.22
	Jun	462,172	20,730	44.85	165,362	10,634	64.31
	Jul	451,272	20,293	44.97	163,870	10,610	64.75
	Aug	442,115	19,402	43.89	157,920	10,062	63.71
	Sep	501,658	21,989	43.83	173,396	11,249	64.87
	Oct	459,459	21,622	47.06	163,835	10,398	63.47
	Nov	440,990	20,170	45.74	156,048	9,987	64.00
	Dec	495,538	21,514	43.41	171,505	10,662	62.17

Table A shows data relating to all UK households' credit and charge card use and is collated by the Bank of England. Gross lending equates to what households have put on their credit and charge 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 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. 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 carc lending as this share is significantly near to 100% in the majority of months. From 2009 the method of calculation will be changed to reflect the gross lending and repayments made by APACS member banks which provides a more reliable indicator of the profile of repayments. APACS member banks accounted for 99.7% of credit card lending over the 12 months to December 2008.

L -	
DC	ICS

of which Total Direct Debits Credits Volume Value Volume Value Value Volume £ mn 000s % growth £ mn % growth £mn 000s 000s 2001 6% 2,166,065 13% 1,610,193 2,152,058 3,527,329 1,375,271 555.873 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% 1,912,175 2,429,915 1.630.442 662.192 2004 4,602,570 13% 2,883,452 12% 2,012,635 2,133,071 2,589,934 750,381 2005 3,150,207 5,134,250 12% 9% 2,412,005 2,353,168 2,722,245 797,039 2006 Q1 1,294,618 10% 825,982 10% 610,867 683,751 204,268 621.714 Q2 1,341,723 8% 864,673 9% 620,802 647,065 720,921 217,607 Q3 5% 856,984 9% 646,434 1,344,148 620,356 723,792 210,550 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 3% Q2 1,384,527 915,635 7% 639,017 695,623 745,510 220,012 Q3 3% 923.979 7% 745,513 1.382.958 637,445 700,294 223.685 Q4 1,440,972 3% 964,297 8% 677,092 732,914 763,880 231,383 2008 3% 8% Jan 469.388 317.571 220,025 243,247 249.363 74.323 Feb 459,763 4% 300,058 8% 214,826 227,773 244,937 72,285 445,972 3% 335,845 7% 210.568 260,723 235,404 75.122 Mar Apr 477,860 4% 336,862 8% 217,849 256,316 260,011 80,545 3% 8% 489,760 328,691 249,762 78.929 May 227,222 262,539 459,106 3% 319,809 8% 208,712 243,075 250.394 76.734 Jun Jul 487,701 3% 338,710 8% 222,125 256,162 265,576 82,548 Aua 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 81,026 496,558 7% Oct 3% 352.529 218,725 258,012 277,833 84,978 454.821 332.282 7% 257.531 74.752 Nov 1% 211.408 243.413 484,020 344,002 Dec 213,749 265,225 270,271 78,777

\bigcirc	Cheque	0.	Total				of which			
CC.	Credit	οκ					Chequ	es	Credits	
H	Clearing		Volum	ne	Value	е	Volume '	Value	Volume	Value
 C	Compan		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
		Q4	299,237	-9%	296,801	-1%	275,686	283,494	23,551	13,308
	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		-11%	94,112	-6%	83,760	90,232	7,351	3,880
		Oct	94,800	-10%	110,037	-6%	87,447	105,858	7,353	4,179
		Nov	82,338	-11%	81,906	-7%	75,981	78,348	6,357	3,558
		Dec	91,699	-10%	84,747	-7%	84,638	80,695	7,061	4,052

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.



Total of which

PS						CHAPS s	terling	CHAPS	€uro
		Volum	е	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
	Q4	10,872	7%	31,549,684	16%	9,081	18,286,092	1,791	13,263,592
2008	Jan	3,344	7% ¹	10,032,177	17% ¹	2,905	6,277,918	438	3,754,259
	Feb	3,154	7%	8,417,590	18%	2,827	5,899,978	327	2,517,612
	Mar	3,010	5%	7,278,807	19%	2,835	6,040,514	175	1,238,294
	Apr	3,290	5%	7,852,163	19%	3,119	6,578,993	171	1,273,170
	May	2,989	4%	6,386,928	18%	2,909	5,779,061	80	607,868
	Jun	2,879	3%	5,931,702	17%	2,879	5,931,702	CHAPS €ur	o coasad
	Jul	3,049	2%	6,116,799	15%	3,049	6,116,799		16 May 2008
	Aug	2,681	0%	5,294,219	11%	2,681	5,294,219	operation of	1 10 Way 2006
	Sep	2,925	0%	6,433,475	10%	2,925	6,433,475		
	Oct	3,184	-1%	7,249,134	9%	3,184	7,249,134		
	Nov	2,560	-3%	5,779,681	7%	2,560	5,779,681		
	Dec	2,734	-3%	6,244,433	6%	2,734	6,244,433		

¹ Due to the decline in CHAPS €uro the percentage growth figures from Janaury 2008 relate only to CHAPS sterling

Faster
Payments
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Total

ent	S	Volume	
		000s	% growth
2008	May	334	-
	Jun	4,165	-
	Jul	6,984	-
	Aug	7,945	-
	Sep	11,656	-
	Oct	15,824	-
	Nov	16,144	-
	Dec	19,737	-

Standing order	Single immediate	Forward dated	Other
000s	000s	000s	000s
0.01	332	2	0.1
436	3,226	498	3.8
1,316	4,669	992	8
2,511	4,441	968	26
5,377	5,099	1,148	31
8,250	5,867	1,668	39
8,769	5,783	1,557	35
10,915	6,907	1,875	39

		Value	
		£ mn	% growth
2008	May	209	-
	Jun	2,266	-
	Jul	3,621	-
	Aug	3,787	-
	Sep	4,853	-
	Oct	6,162	-
	Nov	5,459	-
	Dec	6,514	-

Standing order	Single immediate	Forward dated	Other
£ mn	£ mn	£ mn	£ mn
0.1	163	46	0.4
8	1,776	479	2.8
17	2,629	972	4
97	2,768	919	4
442	3,315	1,090	6
781	3,962	1,409	9
846	3,435	1,170	8
1,150	3,968	1,388	8