

Card Expenditure Statistics

September 2014

Card Expenditure Statistics (Seasonally Adjusted) – September 2014

	Total Spending <i>£ billions</i>		Annual growth rates for spending		Number of purchases <i>Millions</i>	
	Sep 2014	Sep 2013	Sep 2014	Sep 2013	Sep 2014	Sep 2013
All payment cards	47.5	45.0	6.6%	5.9%	1,011	928
Debit cards	33.8	31.5	7.8%	7.1%	777	712
Credit cards	13.7	13.5	4.0%	3.3%	234	216

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.

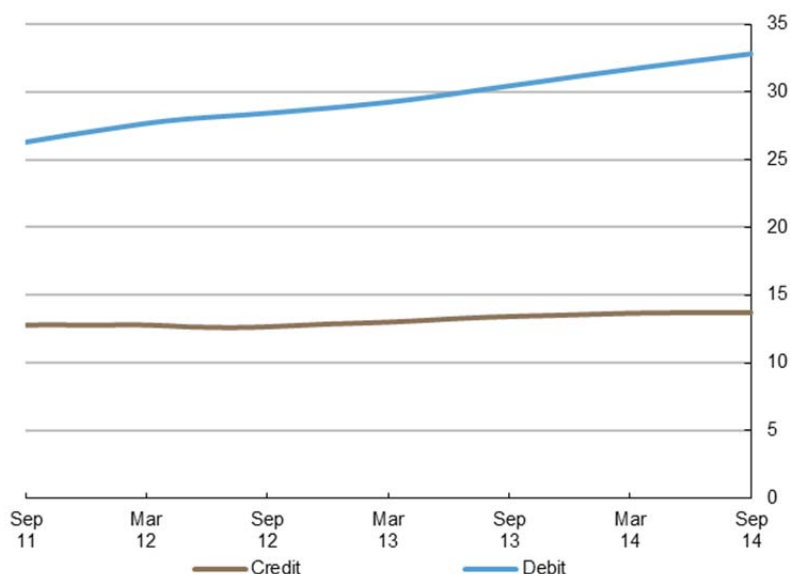
Introduction

Despite the evidence of a decrease in overall spending in retail sales¹ in September, **payment card spending** rose by £0.2 billion on August and amounted to £47.5 billion. This rise reflected the ongoing migration of low value payments from cash. The **number of purchases** increased by 5.8 million, topping just over **1.0 billion** for the second consecutive month. During the third quarter of 2014 consumers made 57 million more purchases and spent £1.5 billion above the level recorded in the second quarter.

The increase in payment card expenditure comes after growth of 0.7% in GDP² in the third quarter, 3.0% higher if compared with the same period a year ago. Other factors driving growth include the continuing rise in **consumer confidence** as well as seasonal factors.

Chart 1

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



¹ ONS Retail Sales, September 2014: <http://www.ons.gov.uk/ons/rel/rsi/retail-sales/september-2014/index.html>

² ONS Gross Domestic Product Preliminary Estimate, Q3 2014: <http://www.ons.gov.uk/ons/rel/gva/gross-domestic-product--preliminary-estimate/q3-2014/stb-gdp-preliminary-estimate--q3-2014.html>

Annual growth rates

The pace of growth in spending has decelerated in recent months since peaking at 7.4% in April. The **annual growth rate** fell to 6.6% in September, the lowest rate in ten months. Debit card spending continued to be strong with an annual growth rate of 7.8%, nearly double that on credit cards, which increased by 4.0%.

According to the Office for National Statistics, the annual **consumer price inflation** continued to decline, slowing from 1.5% to 1.2% between August and September³, the lowest level in five years. The major contributors to downward pressure on the price index were reduced prices on a range of recreational goods as well as lower transport costs. Falling prices alongside the negligible growth in real earnings⁴ could in part, account for the recent slowdown in the growth in payment card expenditure.

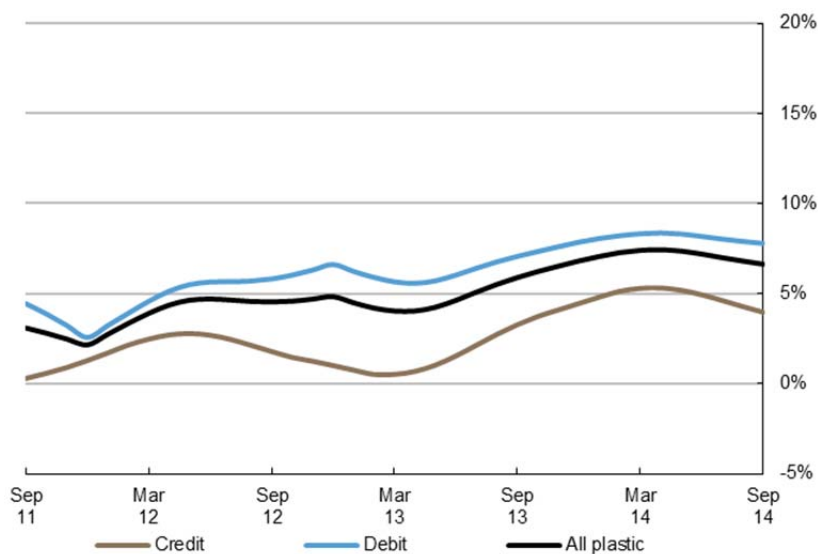
Meanwhile, the **annual growth rate of the number of purchases** continued to outstrip that of the value of purchases, highlighting a growing consumer preference to use cards more often for lower value payments. September was the fourth consecutive month when the number of purchases grew by approximately 10%, representing the highest rate of growth in almost a decade.

It is also interesting to note that growth in the **service** sector continued to exceed that in **retail sales** for the nineteenth consecutive month. Spending within the service sector expanded by 9.0%, more than double the growth of spending within retail, which increased by 4.3%.

Chart 2

Spending on payment cards

Year-on-year growth rates



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

⁴ ONS, Earnings: <http://www.ons.gov.uk/ons/taxonomy/index.html?nscl=Earnings#tab-data-tables>

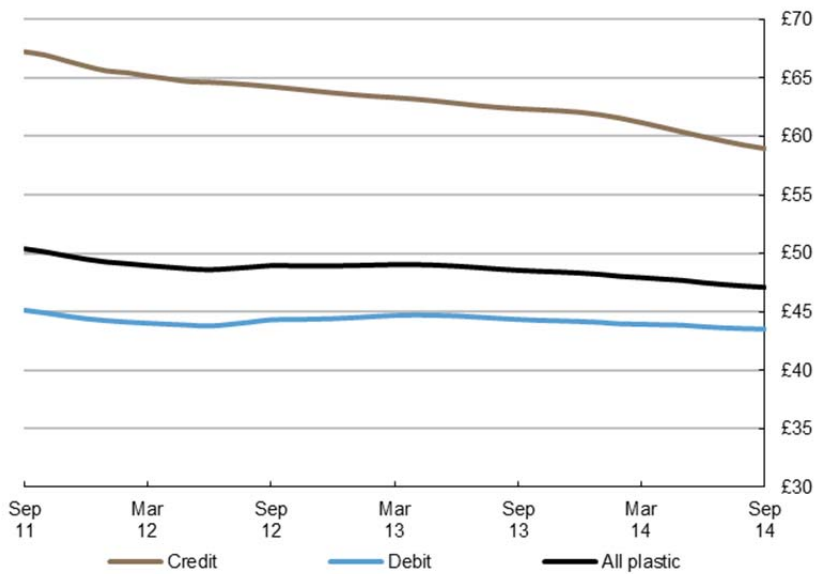
Average transaction values

The **average transaction value** (ATV) on all payment cards decreased between August and September, falling by 10p to £47.10 and compares to an ATV of £48.56 a year ago. The ATV for debit cards decreased by 5p to £43.52, while the ATV for credit cards drop by 29p to £58.97, remaining below £60 for the fourth consecutive month. Within the sectors, the ATV in **retail sales** decreased slightly by 11p to £33.51, while the ATV for **services** fell by 24p to £77.44.

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 card payments across its network is expected to continue driving this trend.

Consumer changing habits have also been contributing to the decline in ATVs. This includes a preference to pursue better value deals as well as to shop at budget retailers and discount service providers. So-called 'price wars' amongst the major British supermarkets is another factor applying downward pressure on purchase values.

Chart 3
Average transaction values
Three-month moving average



Spending by sector – retail sales and services

The number of transactions within the **retail sector** increased by 2.7 million to 697 million, with the corresponding spend rising by £35 million to £23.3 billion. The majority of the increase in spending was in the **food & drink** and **household** sub-sectors. The unusually warm weather and home improvements alongside the strengthening housing market were the main drivers of strong expenditure growth in the household sub-sector, which was evident in the significant growth in spending at **electronic** and **furniture stores**.

There was however, a notable decrease in spending in the **automotive fuels** category. This decline was likely a reflection of the intense competition between the major supermarkets cutting the petrol prices to their lowest levels since 2010⁵, alongside the biggest drop in the world oil price in two years⁶.

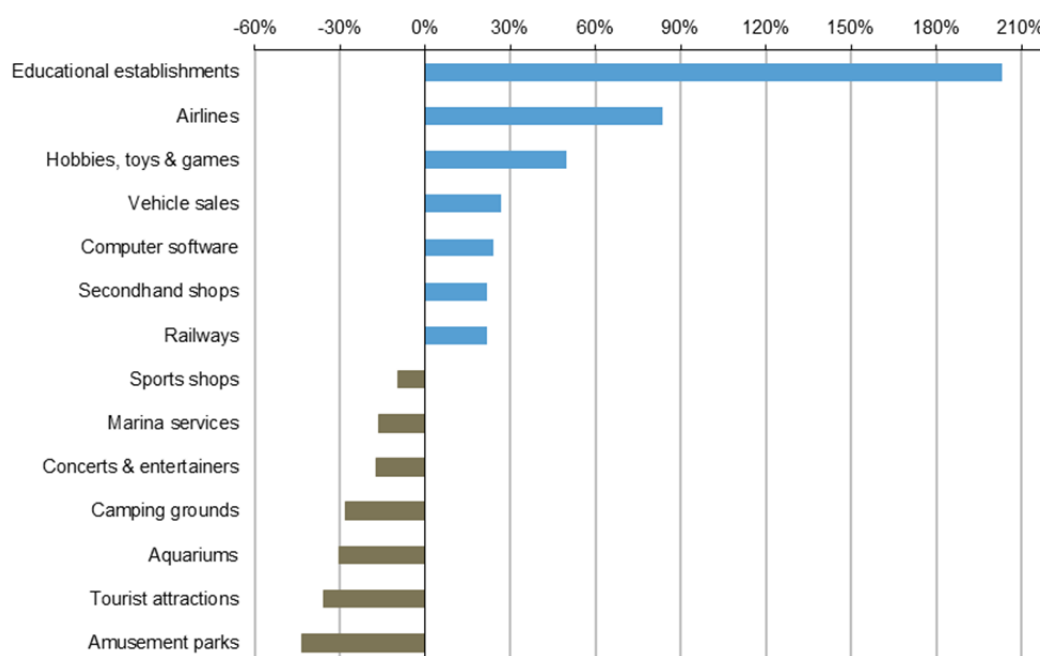
Meanwhile, the number of transactions in the **services sector** grew by 3.1 million to 314 million, corresponding to growth in spending of £157 million to £24.2 billion. A major contributor of growth – for the sixth consecutive month – was the **other services** sub-sector, which recorded an increase of £52 million to £7.3 billion, driven by strong growth in spending in **educational establishments** and **government services**. **Entertainment** also remained a strong contributor to growth, driven by a rise in spending at **catering services** and **sports and games establishments**.

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

Along with growth in spending at groceries and household stores, there were notable increases in card spending at a number of other merchants during September. Spending in educational establishments such as nurseries, colleges and universities increased three-fold, coinciding with the start of the new school year. There was also increased spending in the transportation sector, airlines, vehicle sales and railways – most likely driven by seasonal factors. Meanwhile, the largest decreases in spending were recorded at merchants providing leisure activities such as amusement parks, tourist attractions and aquariums signalling the end of summer holiday season.

Chart 4⁷

Biggest change in total card spending between August and September



⁵ BBC, Petrol prices cut by three UK supermarkets: <http://www.bbc.co.uk/news/business-29419259>

⁶ BBC, Oil price hits two-year low: <http://www.bbc.co.uk/news/business-29459149>

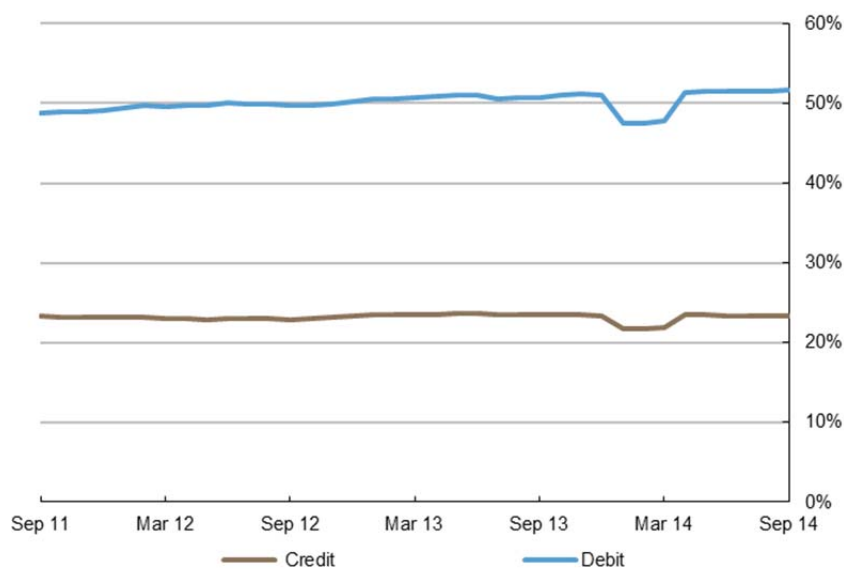
⁷ Chart 4 shows relative growth rates. Some listed merchant categories are too small in size to make a material impact on the overall total.

Payment card spending within national retail sales

Retail sales form a significant part of household spending in the UK and data from merchants show increasing use of payment cards over many years. The **payment card share** of total **retail sales** (including automotive fuels)⁸ amounted to 75.1% during September with a split of 51.7% by debit and 23.4% by credit cards. The share of spending within **food & drink** accounted for by payment cards amounted to 71.0%, with the share of spending within **automotive fuels** amounting to 91.6% – a year ago these proportions stood at 67.2% and 87.6% respectively. These trends are signalling the increasing use of cards over cash within the retail space, driven by new technology and changing consumer preferences.

Chart 5⁹

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



Contact: Silvija Krupena; silvija.krupena@ukpayments.org.uk | camis@ukpayments.org.uk | 020 3217 8460 or 020 3217 8720

⁸ CES 3-month moving average spend of £23.3 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 £31.0 billion.

⁹ 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	5,944	7,947	1,226	3,896	5,122	777	2,048	2,825	125,135	262,233	387,368	61,598	125,414	187,012	63,537	136,819	200,356
	2010		2,010	6,502	8,512	1,382	4,719	6,101	628	1,783	2,410	128,152	289,734	417,886	69,579	148,597	218,176	58,573	141,137	199,710
	2011		2,258	7,228	9,486	1,554	5,300	6,854	704	1,928	2,632	151,348	324,283	475,631	78,898	165,575	244,473	72,450	158,709	231,159
	2012		2,372	7,832	10,205	1,621	5,639	7,260	751	2,193	2,945	152,876	345,733	498,609	81,066	175,390	256,456	71,810	170,343	242,152
	2013		2,549	8,387	10,936	1,735	5,960	7,695	814	2,427	3,241	159,675	372,885	532,559	84,607	183,441	268,047	75,068	189,444	264,512
Monthly																				
	2013	Sep	216	712	928	147	505	652	69	207	277	13,466	31,527	44,994	7,123	15,476	22,599	6,343	16,051	22,394
		Oct	217	717	934	147	507	654	70	210	280	13,499	31,719	45,218	7,122	15,538	22,660	6,377	16,181	22,559
		Nov	218	723	941	147	510	657	71	213	284	13,539	31,954	45,493	7,124	15,593	22,717	6,416	16,361	22,776
		Dec	220	730	949	148	514	662	72	216	288	13,586	32,202	45,788	7,134	15,634	22,768	6,452	16,568	23,020
	2014	Jan	221	737	958	149	518	667	72	219	292	13,633	32,420	46,052	7,156	15,673	22,829	6,477	16,747	23,224
		Feb	223	744	968	150	522	673	73	222	295	13,671	32,613	46,284	7,182	15,731	22,913	6,489	16,882	23,371
		Mar	225	745	970	152	520	672	74	225	298	13,698	32,795	46,493	7,208	15,807	23,015	6,489	16,988	23,478
		Apr	227	752	979	153	525	678	74	227	301	13,708	32,957	46,665	7,226	15,881	23,106	6,483	17,076	23,559
		May	229	757	986	154	529	683	74	228	303	13,710	33,103	46,813	7,233	15,940	23,173	6,476	17,163	23,640
		Jun	230	762	992	155	532	688	75	230	305	13,709	33,254	46,963	7,236	15,977	23,213	6,473	17,277	23,750
		Jul	231	767	998	156	535	691	75	233	307	13,709	33,411	47,120	7,235	15,995	23,230	6,474	17,416	23,890
		Aug	233	772	1,005	157	537	694	75	235	311	13,715	33,597	47,311	7,235	16,017	23,252	6,480	17,580	24,060
		Sep	234	777	1,011	158	538	697	76	238	314	13,731	33,772	47,503	7,239	16,047	23,286	6,491	17,725	24,216
Year-on-year growth rates (percentages)																				
Annual																				
	2009		1.8	8.9	7.0	3.4	8.9	7.6	-0.7	8.7	6.0	-0.4	7.3	4.7	1.5	7.9	5.7	-2.2	6.7	3.7
	2010		0.3	9.4	7.1	12.7	21.1	19.1	-19.2	-12.9	-14.7	2.4	10.5	7.9	13.0	18.5	16.7	-7.8	3.2	-0.3
	2011		12.3	11.2	11.4	12.5	12.3	12.3	12.1	8.1	9.2	18.1	11.9	13.8	13.4	11.4	12.1	23.7	12.5	15.7
	2012		5.1	8.4	7.6	4.3	6.4	5.9	6.8	13.8	11.9	1.0	6.6	4.8	2.7	5.9	4.9	-0.9	7.3	4.8
	2013		7.5	7.1	7.2	7.0	5.7	6.0	8.3	10.7	10.1	4.4	7.9	6.8	4.4	4.6	4.5	4.5	11.2	9.2
Monthly																				
	2013	Sep	6.5	6.1	6.2	6.2	4.5	4.9	7.2	10.3	9.5	3.3	7.1	5.9	3.8	4.0	4.0	2.6	10.2	8.0
		Oct	6.8	6.4	6.5	6.5	4.9	5.2	7.5	10.3	9.6	3.7	7.3	6.2	4.1	4.2	4.1	3.4	10.6	8.5
		Nov	7.1	6.7	6.8	6.8	5.3	5.6	7.9	10.4	9.8	4.1	7.6	6.5	4.2	4.4	4.3	3.9	10.9	8.9
		Dec	7.5	7.1	7.2	7.0	5.7	6.0	8.3	10.7	10.1	4.4	7.9	6.8	4.4	4.6	4.5	4.5	11.2	9.2
	2014	Jan	7.8	7.5	7.6	7.3	6.1	6.4	8.8	11.1	10.5	4.8	8.1	7.1	4.5	4.8	4.7	5.2	11.4	9.6
		Feb	8.2	8.0	8.0	7.6	6.6	6.8	9.4	11.6	11.0	5.1	8.2	7.3	4.6	5.0	4.8	5.7	11.5	9.8
		Mar	8.5	8.4	8.4	7.8	6.9	7.1	9.9	12.2	11.6	5.3	8.3	7.4	4.6	5.1	5.0	6.0	11.6	10.0
		Apr	8.6	8.8	8.8	7.8	7.3	7.4	10.4	12.7	12.1	5.3	8.4	7.4	4.6	5.2	5.0	6.2	11.5	10.0
		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	6.1	11.3	9.8
		Jun	8.6	9.4	9.2	7.6	7.7	7.7	10.8	13.6	12.9	4.9	8.2	7.2	4.0	5.3	4.9	6.0	11.1	9.6
		Jul	8.5	9.4	9.2	7.4	7.6	7.6	10.9	13.9	13.1	4.6	8.0	7.0	3.7	5.2	4.7	5.7	10.8	9.4
		Aug	8.4	9.5	9.2	7.2	7.5	7.5	10.9	14.2	13.4	4.3	7.9	6.8	3.3	5.1	4.5	5.4	10.7	9.2
		Sep	8.3	9.5	9.2	7.1	7.5	7.4	10.8	14.5	13.6	4.0	7.8	6.6	3.0	4.9	4.3	5.0	10.6	9.0

¹ There was a step change in 2011 due to a change in reporting population

² With effect of January 2014 the seasonal adjustment methodology using X12 ARIMA was reviewed and changed. Trading days and leap years have been incorporated into the monthly seasonal adjustment process.

Table 2A Card expenditure statistics (seasonally adjusted)

Retail sales^{1 and 2}

Number of purchase transactions (millions)

Total retail sales

	Number of purchase transactions (millions)																		Total retail sales			
	Food & drink			Mixed business			Clothing			Household			Other retailers			Automotive Fuels ³			Number of purchases			
	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	
Annual																						
2009	514	2,087	2,601	131	404	535	125	405	530	146	319	465	310	682	992	158	475	633	1,226	3,896	5,122	
2010	533	2,282	2,815	138	406	545	129	424	553	148	350	498	273	733	1,006	161	524	686	1,382	4,719	6,101	
2011	602	2,564	3,167	136	425	561	139	427	566	157	370	526	297	780	1,077	223	733	957	1,554	5,300	6,854	
2012	662	2,821	3,484	148	479	627	145	453	598	157	375	532	281	757	1,039	227	754	981	1,621	5,639	7,260	
2013	722	3,059	3,781	183	523	706	152	460	612	165	403	568	277	722	999	236	793	1,029	1,735	5,960	7,695	
Monthly																						
2013	Sep	61	259	320	16	45	62	13	39	52	14	34	48	23	61	84	20	67	87	147	505	652
	Oct	61	261	322	16	46	62	13	39	51	14	34	48	23	61	84	20	67	87	147	507	654
	Nov	61	264	325	17	46	62	13	38	51	14	35	49	23	61	84	20	67	86	147	510	657
	Dec	62	266	328	17	46	63	13	38	51	14	35	49	23	61	83	20	67	87	148	514	662
2014	Jan	62	269	331	17	46	64	13	39	52	14	35	49	22	61	84	20	67	87	149	518	667
	Feb	63	273	335	18	46	64	13	39	52	14	35	49	22	62	84	20	67	87	150	522	673
	Mar	63	276	339	19	39	58	13	40	53	14	35	50	22	62	85	20	68	87	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	59	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	155	532	688
	Jul	64	287	351	22	38	60	14	40	54	14	36	50	23	65	88	20	68	88	156	535	691
	Aug	64	288	353	22	38	61	14	40	54	14	36	51	23	65	88	20	68	88	157	537	694
	Sep	64	290	354	23	38	62	14	40	54	14	37	51	23	65	88	20	68	88	158	538	697
Year-on-year growth rates (percentages)																						
Annual																						
2009	2.7	11.4	9.6	-2.1	-1.0	-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	3.6	9.3	8.2	5.7	0.7	1.9	2.7	4.8	4.3	1.7	9.6	7.1	-12.0	7.5	1.4	2.0	10.4	8.3	12.7	21.1	19.1	
2011	13.1	12.4	12.5	-1.4	4.6	3.1	8.1	0.6	2.4	5.7	5.7	5.7	8.7	6.5	7.1	38.4	39.9	39.5	12.5	12.3	12.3	
2012	10.0	10.0	10.0	8.5	12.7	11.7	4.7	6.0	5.7	0.1	1.5	1.1	-5.2	-3.0	-3.6	1.7	2.8	2.6	4.3	6.4	5.9	
2013	9.0	8.4	8.5	23.4	9.2	12.6	4.8	1.6	2.4	5.3	7.5	6.8	-1.5	-4.7	-3.8	3.9	5.2	4.9	7.0	5.7	6.0	
Monthly																						
2013	Sep	9.6	7.9	8.2	17.4	7.7	10.0	4.7	2.0	2.6	3.4	4.5	4.2	-2.7	-7.7	-6.3	3.3	4.4	4.2	6.2	4.5	4.9
	Oct	9.4	8.0	8.3	19.4	8.0	10.7	4.8	1.8	2.5	4.0	5.4	5.0	-2.1	-6.8	-5.5	3.5	4.8	4.5	6.5	4.9	5.2
	Nov	9.2	8.2	8.4	21.3	8.6	11.6	4.8	1.7	2.4	4.6	6.4	5.9	-1.7	-5.8	-4.7	3.7	5.0	4.7	6.8	5.3	5.6
	Dec	9.0	8.4	8.5	23.4	9.2	12.6	4.8	1.6	2.4	5.3	7.5	6.8	-1.5	-4.7	-3.8	3.9	5.2	4.9	7.0	5.7	6.0
2014	Jan	8.8	8.6	8.7	25.5	9.9	13.6	5.0	1.8	2.6	5.9	8.5	7.7	-1.3	-3.5	-2.9	4.0	5.3	5.0	7.3	6.1	6.4
	Feb	8.6	8.9	8.8	27.7	10.7	14.7	5.4	2.0	2.8	6.5	9.3	8.5	-1.2	-2.3	-2.0	4.1	5.5	5.2	7.6	6.6	6.8
	Mar	8.4	9.2	9.0	29.8	9.8	14.6	5.8	2.3	3.2	6.7	9.8	8.9	-1.1	-0.9	-0.9	4.1	5.5	5.2	7.8	6.9	7.1
	Apr	8.1	9.5	9.3	31.6	8.7	14.2	6.2	2.6	3.5	6.6	9.9	8.9	-1.0	0.6	0.2	3.9	5.5	5.1	7.8	7.3	7.4
	May	7.7	9.9	9.5	32.8	7.2	13.4	6.4	2.9	3.8	6.2	9.7	8.7	-1.0	2.2	1.3	3.5	5.2	4.8	7.8	7.5	7.6
	Jun	7.3	10.3	9.7	33.6	5.4	12.3	6.4	3.1	3.9	5.6	9.3	8.3	-1.1	3.9	2.5	2.9	4.8	4.4	7.6	7.7	7.7
	Jul	6.9	10.5	9.8	34.2	3.3	10.9	6.3	3.2	3.9	5.1	9.0	7.8	-1.3	4.4	2.8	2.4	4.3	3.9	7.4	7.6	7.6
	Aug	6.6	10.8	10.0	34.9	1.0	9.4	6.1	3.3	4.0	4.6	8.7	7.5	-1.5	4.8	3.1	1.8	3.8	3.4	7.2	7.5	7.5
	Sep	6.4	11.1	10.2	35.8	-1.5	7.9	6.0	3.5	4.1	4.4	8.4	7.2	-1.6	5.2	3.3	1.4	3.4	3.0	7.1	7.5	7.4

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 Automotive Fuels data is effective from January 2010. Data shown pre 2010 are for growth trend purposes only; these data are excluded from totals as these are already included in their former Services sector of Motoring (now known as Vehicle Sales & Service)

Table 2B Card expenditure statistics (seasonally adjusted)

Retail sales^{1 and 2}

Value of purchase transactions (£ millions)

Total retail sales

	Value of purchase transactions (£ millions)																		Total retail sales			
	Food & drink			Mixed business			Clothing			Household			Other retailers			Automotive Fuels ³			Value of purchases			
	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	
Annual																						
2009	18,105	60,231	78,336	7,064	13,906	20,970	6,359	12,668	19,027	14,409	16,579	30,988	15,661	22,029	37,691	5,860	12,668	18,528	61,598	125,414	187,012	
2010	18,769	63,696	82,465	7,164	13,951	21,116	6,808	13,649	20,458	14,683	18,862	33,545	15,520	23,575	39,095	6,634	14,864	21,498	69,579	148,597	218,176	
2011	21,071	69,476	90,547	7,088	14,753	21,841	7,840	14,470	22,309	15,194	20,536	35,730	17,510	24,362	41,872	10,195	21,978	32,173	78,898	165,575	244,473	
2012	22,572	74,181	96,754	7,729	16,409	24,138	8,210	15,632	23,841	15,376	21,647	37,022	16,753	24,443	41,196	10,427	23,078	33,505	81,066	175,390	256,456	
2013	24,114	77,834	101,948	8,733	17,952	26,686	8,659	16,074	24,733	15,925	23,238	39,163	16,507	24,427	40,934	10,668	23,915	34,583	84,607	183,441	268,047	
Monthly																						
2013	Sep	2,033	6,516	8,550	750	1,549	2,299	737	1,359	2,096	1,348	1,992	3,339	1,362	2,055	3,417	893	2,005	2,898	7,123	15,476	22,599
	Oct	2,034	6,550	8,583	753	1,554	2,308	736	1,363	2,099	1,351	2,010	3,361	1,358	2,061	3,419	889	2,000	2,889	7,122	15,538	22,660
	Nov	2,031	6,584	8,616	759	1,551	2,310	736	1,367	2,102	1,357	2,033	3,391	1,357	2,063	3,419	885	1,995	2,879	7,124	15,593	22,717
	Dec	2,029	6,606	8,635	767	1,539	2,306	737	1,373	2,110	1,365	2,062	3,427	1,356	2,063	3,419	880	1,992	2,872	7,134	15,634	22,768
2014	Jan	2,029	6,629	8,658	777	1,517	2,294	741	1,383	2,124	1,374	2,089	3,463	1,357	2,064	3,421	877	1,991	2,868	7,156	15,673	22,829
	Feb	2,032	6,680	8,713	786	1,485	2,271	746	1,395	2,142	1,382	2,112	3,494	1,360	2,067	3,427	875	1,991	2,866	7,182	15,731	22,913
	Mar	2,037	6,753	8,790	792	1,447	2,239	753	1,409	2,162	1,388	2,129	3,518	1,365	2,076	3,441	873	1,992	2,865	7,208	15,807	23,015
	Apr	2,042	6,822	8,863	793	1,410	2,203	758	1,422	2,180	1,393	2,142	3,535	1,371	2,094	3,465	870	1,991	2,861	7,226	15,881	23,106
	May	2,043	6,874	8,916	792	1,378	2,170	760	1,431	2,191	1,395	2,152	3,547	1,376	2,115	3,491	867	1,990	2,857	7,233	15,940	23,173
	Jun	2,042	6,901	8,943	793	1,357	2,149	760	1,437	2,197	1,396	2,162	3,559	1,382	2,130	3,512	864	1,990	2,853	7,236	15,977	23,213
	Jul	2,038	6,915	8,953	796	1,345	2,141	757	1,437	2,195	1,397	2,174	3,571	1,386	2,135	3,521	860	1,988	2,848	7,235	15,995	23,230
	Aug	2,035	6,934	8,969	803	1,340	2,143	754	1,434	2,188	1,399	2,187	3,586	1,390	2,135	3,524	855	1,987	2,842	7,235	16,017	23,252
	Sep	2,035	6,959	8,995	810	1,340	2,150	752	1,430	2,182	1,401	2,201	3,602	1,392	2,131	3,523	849	1,986	2,835	7,239	16,047	23,286

Year-on-year growth rates (percentages)

Annual																						
2009	2.8	10.2	8.3	0.3	2.7	1.9	7.9	12.9	11.2	-0.1	6.5	3.4	-0.5	4.0	2.1	-12.0	-2.1	-5.5	1.5	7.9	5.7	
2010	3.7	5.8	5.3	1.4	0.3	0.7	7.1	7.7	7.5	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	5.7	3.4	15.1	6.0	9.1	3.5	8.9	6.5	12.8	3.3	7.1	53.7	47.9	49.7	13.4	11.4	12.1	
2012	7.1	6.8	6.9	9.0	11.2	10.5	4.7	8.0	6.9	1.2	5.4	3.6	-4.3	0.3	-1.6	2.3	5.0	4.1	2.7	5.9	4.9	
2013	6.8	4.9	5.4	13.0	9.4	10.6	5.5	2.8	3.7	3.6	7.4	5.8	-1.5	-0.1	-0.6	2.3	3.6	3.2	4.4	4.6	4.5	
Monthly																						
2013	Sep	7.5	4.8	5.5	11.7	8.5	9.5	4.8	2.7	3.4	1.8	4.6	3.4	-2.2	-1.3	-1.7	2.5	4.2	3.7	3.8	4.0	4.0
	Oct	7.4	4.8	5.4	12.1	8.9	9.9	5.0	2.7	3.5	2.3	5.3	4.1	-1.9	-1.0	-1.4	2.5	4.1	3.6	4.1	4.2	4.1
	Nov	7.2	4.9	5.4	12.6	9.2	10.3	5.2	2.7	3.5	2.9	6.2	4.8	-1.6	-0.6	-1.0	2.4	3.9	3.4	4.2	4.4	4.3
	Dec	6.8	4.9	5.4	13.0	9.4	10.6	5.5	2.8	3.7	3.6	7.4	5.8	-1.5	-0.1	-0.6	2.3	3.6	3.2	4.4	4.6	4.5
2014	Jan	6.4	4.8	5.2	13.4	9.5	10.7	5.9	3.2	4.1	4.3	8.7	6.8	-1.4	0.4	-0.3	2.2	3.4	3.0	4.5	4.8	4.7
	Feb	6.0	4.7	5.0	13.8	9.3	10.7	6.3	3.7	4.6	4.9	10.0	7.9	-1.3	0.9	0.0	2.1	3.2	2.9	4.6	5.0	4.8
	Mar	5.6	4.6	4.8	14.1	8.8	10.5	6.7	4.3	5.1	5.5	11.1	8.8	-1.3	1.4	0.3	1.9	3.0	2.7	4.6	5.1	5.0
	Apr	5.1	4.7	4.8	14.1	7.9	9.9	6.9	4.9	5.6	5.9	11.9	9.4	-1.3	1.8	0.6	1.5	2.7	2.3	4.6	5.2	5.0
	May	4.6	4.8	4.7	13.9	6.7	9.0	6.9	5.3	5.8	6.1	12.4	9.8	-1.3	2.3	0.9	0.9	2.3	1.9	4.3	5.3	5.0
	Jun	4.0	4.9	4.7	13.3	5.1	7.8	6.6	5.6	5.9	6.1	12.7	10.0	-1.3	2.8	1.2	0.2	1.8	1.3	4.0	5.3	4.9
	Jul	3.4	5.1	4.7	12.7	3.2	6.3	6.1	5.8	5.9	6.0	12.8	10.0	-1.1	3.2	1.5	-0.6	1.3	0.7	3.7	5.2	4.7
	Aug	2.9	5.4	4.8	12.0	1.0	4.6	5.6	5.9	5.8	5.9	12.9	10.0	-1.0	3.5	1.7	-1.4	0.8	0.1	3.3	5.1	4.5
	Sep	2.4	5.6	4.8	11.5	-1.2	2.9	5.2	6.0	5.7	5.7	12.9	9.9	-0.7	3.7	1.9	-2.0	0.4	-0.4	3.0	4.9	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	2,048	2,825	
	2010	76	204	280	222	726	948	37	35	72	97	202	300	32	129	161	164	487	650	628	1,783	2,410	
	2011	51	89	139	268	881	1,148	51	43	94	116	236	352	33	145	178	186	535	721	704	1,928	2,632	
	2012	50	93	144	309	1,062	1,371	53	48	100	124	265	389	30	160	190	186	564	751	751	2,193	2,945	
	2013	53	104	157	352	1,220	1,572	54	53	108	130	284	413	29	173	202	196	593	789	814	2,427	3,241	
Monthly																							
	2013																						
	Sep	5	9	13	30	105	135	5	5	9	11	24	35	2	15	17	17	50	66	69	207	277	
	Oct	5	9	14	31	107	138	5	5	9	11	24	35	2	15	17	17	50	67	70	210	280	
	Nov	5	9	14	31	109	141	5	5	9	11	24	36	2	15	17	17	51	67	71	213	284	
	Dec	5	9	14	32	112	144	5	5	9	11	25	36	2	15	17	17	51	68	72	216	288	
	2014																						
	Jan	5	10	14	32	114	146	5	5	10	11	25	36	2	15	17	17	51	68	72	219	292	
	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	228	303	
	Jun	5	10	14	35	122	156	5	5	10	11	26	38	2	15	17	17	52	69	75	230	305	
	Jul	5	10	15	35	123	158	5	5	10	11	27	38	2	15	17	17	53	70	75	233	307	
	Aug	5	10	15	35	125	160	5	5	10	11	27	38	2	15	17	17	53	70	75	235	311	
	Sep	5	10	15	35	127	163	5	5	10	11	27	39	2	15	17	17	54	71	76	238	314	
Year-on-year growth rates (percentages)																							
Annual																							
	2009	-4.7	5.0	2.2	4.3	18.7	14.6	1.0	13.7	6.5	-2.2	8.5	4.4	-0.6	1.2	0.8	0.0	4.4	3.2	-0.7	8.7	6.0	
	2010	-67.8	-69.0	-68.7	7.8	22.5	18.7	1.7	10.2	5.6	-3.1	10.5	5.6	0.5	15.3	12.1	-1.9	3.5	2.1	-19.2	-12.9	-14.7	
	2011	-33.4	-56.6	-50.3	20.7	21.3	21.2	36.5	24.3	30.7	19.2	16.7	17.6	3.2	11.9	10.2	13.5	9.9	10.8	12.1	8.1	9.2	
	2012	-0.4	5.5	3.4	15.4	20.6	19.4	3.3	11.3	7.0	6.4	12.5	10.5	-9.8	10.8	7.0	0.4	5.5	4.2	6.8	13.8	11.9	
	2013	5.2	11.5	9.2	14.2	14.8	14.7	3.6	11.6	7.4	4.8	6.9	6.2	-3.8	8.1	6.3	5.2	5.1	5.1	8.3	10.7	10.1	
Monthly																							
	2013																						
	Sep	2.9	8.5	6.5	14.4	15.2	15.1	0.1	10.1	4.8	3.8	7.1	6.1	-5.8	8.3	6.0	3.1	3.6	3.5	7.2	10.3	9.5	
	Oct	3.6	9.3	7.3	14.3	15.0	14.8	1.2	10.5	5.6	4.0	6.8	5.9	-4.9	8.3	6.2	3.8	4.0	3.9	7.5	10.3	9.6	
	Nov	4.3	10.3	8.2	14.1	14.8	14.7	2.4	11.0	6.5	4.3	6.7	5.9	-4.3	8.3	6.3	4.5	4.5	4.5	7.9	10.4	9.8	
	Dec	5.2	11.5	9.2	14.2	14.8	14.7	3.6	11.6	7.4	4.8	6.9	6.2	-3.8	8.1	6.3	5.2	5.1	5.1	8.3	10.7	10.1	
	2014																						
	Jan	6.0	12.7	10.4	14.4	15.1	15.0	4.8	12.4	8.4	5.3	7.3	6.6	-3.4	7.9	6.2	5.8	5.7	5.7	8.8	11.1	10.5	
	Feb	6.9	13.8	11.4	14.8	15.7	15.5	5.9	13.2	9.4	5.8	7.8	7.2	-3.2	7.8	6.1	6.3	6.1	6.1	9.4	11.6	11.0	
	Mar	7.6	14.7	12.2	15.3	16.5	16.3	6.9	13.9	10.3	6.3	8.3	7.7	-2.9	7.7	6.1	6.7	6.3	6.4	9.9	12.2	11.6	
	Apr	8.1	15.3	12.8	15.9	17.4	17.1	7.4	14.5	10.9	6.7	8.8	8.1	-2.8	7.6	6.0	6.8	6.4	6.5	10.4	12.7	12.1	
	May	8.4	15.6	13.1	16.3	18.2	17.8	7.7	14.8	11.2	6.9	9.1	8.4	-2.7	7.2	5.7	6.8	6.4	6.5	10.7	13.2	12.6	
	Jun	8.6	15.7	13.3	16.7	19.0	18.5	7.6	14.9	11.2	6.9	9.5	8.7	-2.7	6.6	5.2	6.7	6.3	6.4	10.8	13.6	12.9	
	Jul	8.6	15.7	13.2	17.1	19.6	19.0	7.4	14.9	11.1	6.8	10.0	9.0	-2.9	5.9	4.6	6.4	6.3	6.4	10.9	13.9	13.1	
	Aug	8.4	15.6	13.1	17.4	20.2	19.5	7.1	14.9	10.9	6.6	10.6	9.3	-3.1	5.3	4.0	6.1	6.4	6.4	10.9	14.2	13.4	
	Sep	8.1	15.4	12.9	17.7	20.6	20.0	6.7	14.8	10.7	6.3	11.2	9.7	-3.4	4.6	3.4	5.7	6.6	6.3	10.8	14.5	13.6	

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 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	14,659	35,525	50,183	9,619	14,610	24,229	5,301	2,724	8,025	13,078	14,119	27,196	5,721	32,820	38,541	15,160	37,022	52,182	63,537	136,819	200,356	
2010	8,767	24,838	33,605	9,956	17,040	26,996	5,501	3,082	8,584	12,769	15,860	28,629	5,909	39,415	45,324	15,670	40,902	56,572	58,573	141,137	199,710	
2011	7,776	22,466	30,241	14,070	20,697	34,766	8,643	3,844	12,487	16,316	18,461	34,778	7,148	46,478	53,626	18,498	46,763	65,261	72,450	158,709	231,159	
2012	7,548	23,554	31,102	14,703	22,784	37,487	8,878	4,315	13,193	16,538	20,671	37,209	5,469	50,064	55,533	18,673	48,955	67,628	71,810	170,343	242,152	
2013	7,668	25,691	33,359	15,653	24,626	40,279	9,244	4,780	14,024	17,427	22,149	39,576	5,114	55,066	60,180	19,962	57,132	77,093	75,068	189,444	264,512	
Monthly																						
2013	Sep	641	2,185	2,826	1,326	2,095	3,421	786	406	1,192	1,475	1,841	3,316	419	4,665	5,084	1,695	4,859	6,554	6,343	16,051	22,394
	Oct	644	2,216	2,860	1,334	2,110	3,444	792	410	1,202	1,483	1,868	3,351	419	4,690	5,109	1,707	4,886	6,593	6,377	16,181	22,559
	Nov	648	2,256	2,904	1,343	2,128	3,471	797	415	1,213	1,492	1,902	3,393	417	4,699	5,116	1,720	4,960	6,680	6,416	16,361	22,776
	Dec	652	2,300	2,952	1,353	2,159	3,512	801	422	1,223	1,500	1,933	3,433	414	4,695	5,109	1,731	5,060	6,791	6,452	16,568	23,020
2014	Jan	656	2,338	2,994	1,363	2,201	3,565	803	428	1,232	1,505	1,955	3,460	412	4,695	5,107	1,738	5,129	6,867	6,477	16,747	23,224
	Feb	657	2,364	3,021	1,373	2,243	3,615	804	435	1,239	1,503	1,967	3,470	411	4,713	5,123	1,741	5,161	6,903	6,489	16,882	23,371
	Mar	657	2,374	3,030	1,381	2,276	3,657	806	440	1,246	1,494	1,973	3,466	410	4,743	5,153	1,742	5,183	6,925	6,489	16,988	23,478
	Apr	655	2,372	3,026	1,389	2,292	3,681	811	444	1,255	1,477	1,972	3,450	409	4,772	5,182	1,742	5,224	6,965	6,483	17,076	23,559
	May	653	2,368	3,021	1,398	2,294	3,692	818	448	1,266	1,458	1,965	3,424	409	4,794	5,203	1,740	5,294	7,034	6,476	17,163	23,640
	Jun	651	2,374	3,025	1,409	2,303	3,712	827	452	1,279	1,438	1,960	3,398	408	4,810	5,218	1,739	5,379	7,118	6,473	17,277	23,750
	Jul	651	2,391	3,041	1,420	2,333	3,753	836	456	1,292	1,421	1,963	3,383	408	4,819	5,227	1,738	5,455	7,193	6,474	17,416	23,890
	Aug	651	2,415	3,066	1,432	2,377	3,808	842	463	1,305	1,408	1,976	3,383	409	4,831	5,240	1,737	5,519	7,257	6,480	17,580	24,060
	Sep	652	2,441	3,093	1,441	2,420	3,861	848	470	1,318	1,402	1,994	3,396	412	4,827	5,239	1,737	5,572	7,309	6,491	17,725	24,216

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	1.4	-5.3	2.9	-1.2	-2.9	11.2	8.8	3.1	1.1	1.6	-2.2	6.7	3.7	
2010	-40.2	-30.1	-33.0	3.5	16.6	11.4	3.8	13.2	7.0	-2.4	12.3	5.3	3.3	20.1	17.6	3.4	10.5	8.4	-7.8	3.2	-0.3	
2011	-11.3	-9.6	-10.0	41.3	21.5	28.8	57.1	24.7	45.5	27.8	16.4	21.5	21.0	17.9	18.3	18.0	14.3	15.4	23.7	12.5	15.7	
2012	-2.9	4.8	2.8	4.5	10.1	7.8	2.7	12.3	5.7	1.4	12.0	7.0	-23.5	7.7	3.6	0.9	4.7	3.6	-0.9	7.3	4.8	
2013	1.6	9.1	7.3	6.5	8.1	7.4	4.1	10.8	6.3	5.4	7.2	6.4	-6.5	10.0	8.4	6.9	16.7	14.0	4.5	11.2	9.2	
Monthly																						
2013	Sep	-0.3	6.8	5.1	6.2	8.4	7.5	-0.3	10.3	3.1	4.9	8.2	6.7	-10.6	9.6	7.5	4.6	14.2	11.6	2.6	10.2	8.0
	Oct	0.3	7.3	5.6	6.3	8.4	7.5	1.1	10.5	4.1	5.0	7.7	6.5	-8.3	10.0	8.1	5.5	15.2	12.5	3.4	10.6	8.5
	Nov	0.9	8.1	6.3	6.4	8.2	7.5	2.5	10.6	5.2	5.1	7.3	6.3	-7.4	10.1	8.4	6.2	16.0	13.3	3.9	10.9	8.9
	Dec	1.6	9.1	7.3	6.5	8.1	7.4	4.1	10.8	6.3	5.4	7.2	6.4	-6.5	10.0	8.4	6.9	16.7	14.0	4.5	11.2	9.2
2014	Jan	2.2	10.2	8.3	6.7	8.2	7.6	5.7	11.0	7.5	5.7	7.2	6.5	-5.5	9.6	8.1	7.5	17.2	14.5	5.2	11.4	9.6
	Feb	2.8	11.3	9.3	6.9	8.6	7.9	7.1	11.3	8.5	6.0	7.4	6.8	-4.4	9.0	7.8	7.9	17.3	14.8	5.7	11.5	9.8
	Mar	3.1	12.2	10.0	7.3	9.2	8.4	8.2	11.6	9.4	6.1	7.5	6.9	-5.0	8.5	7.2	8.3	17.2	14.8	6.0	11.6	10.0
	Apr	3.3	12.7	10.5	7.5	9.9	9.0	8.9	12.0	10.0	6.0	7.4	6.8	-5.4	8.0	6.8	8.4	16.9	14.6	6.2	11.5	10.0
	May	3.3	12.9	10.6	7.7	10.5	9.4	9.2	12.3	10.3	5.5	7.2	6.4	-5.6	7.7	6.5	8.3	16.3	14.2	6.1	11.3	9.8
	Jun	3.3	13.0	10.7	7.9	10.9	9.7	9.3	12.6	10.4	4.9	6.9	6.0	-5.5	7.4	6.2	8.1	15.5	13.5	6.0	11.1	9.6
	Jul	3.3	13.1	10.7	7.9	11.3	10.0	9.1	12.9	10.4	4.1	6.8	5.6	-5.4	7.0	5.9	7.7	14.8	12.9	5.7	10.8	9.4
	Aug	3.2	13.2	10.9	8.0	11.8	10.3	9.0	13.2	10.4	3.2	7.0	5.4	-5.2	6.5	5.5	7.2	14.4	12.5	5.4	10.7	9.2
	Sep	3.1	13.4	11.0	8.1	12.4	10.7	8.7	13.5	10.4	2.3	7.4	5.2	-5.0	5.9	4.9	6.6	14.1	12.2	5.0	10.6	9.0

¹ There was a step change in 2011 due to a change in reporting population

² With effect of January 2014 the seasonal adjustment methodology using X12 ARIMA was reviewed and changed. Trading days and leap years have been incorporated into the monthly seasonal adjustment process.

³ With effect of January 2010 Automotive Fuels was published as a separate sub-sector in retail sales. See tables 2A and 2B

Table 3A Card expenditure statistics (not seasonally adjusted)

Number of credit card transactions

Detailed sector breakdown - retail sectors (not seasonally adjusted)

Historical data located in hidden columns

	September 2013	October 2013	November 2013	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014	July 2014	August 2014	September 2014	Total (latest 12 months)
Supermarkets	56,015,029	57,093,638	58,248,997	66,668,040	54,229,964	50,643,647	58,491,519	56,997,774	58,697,290	60,631,120	61,088,401	57,114,815	60,586,648	700,491,853
Bakers & dairies	247,899	262,881	259,950	254,447	218,873	245,836	291,266	271,991	298,346	307,318	325,896	331,703	346,522	3,415,029
Sweet stores	225,801	255,747	341,719	569,862	190,697	243,029	284,882	354,176	247,356	259,081	259,510	263,440	255,652	3,525,151
Miscellaneous foodstores	3,315,990	3,435,306	3,296,909	3,663,040	3,131,473	3,003,164	3,378,151	3,266,143	3,340,250	3,427,085	3,528,170	3,291,489	3,445,030	40,206,210
Off-licences	535,325	552,474	597,368	718,191	455,948	480,686	562,790	562,636	595,579	620,745	633,155	603,337	576,881	6,959,790
Food & drink	60,340,044	61,600,046	62,744,943	71,873,580	58,226,955	54,616,362	63,008,608	61,452,720	63,178,621	65,245,349	65,835,132	61,604,784	65,210,733	754,598,033
Department stores	5,212,417	5,506,018	7,434,515	9,383,748	5,838,384	4,332,925	5,070,519	5,122,655	5,484,238	5,852,710	6,210,656	5,485,616	5,178,290	70,900,274
Discount stores	1,930,113	2,053,785	2,489,901	2,589,176	1,843,846	1,676,917	1,857,092	1,973,143	2,050,328	2,047,900	2,107,162	2,187,082	2,082,320	24,958,652
Catalogues	5,146,665	6,090,055	6,184,750	6,341,471	6,429,400	6,089,072	8,310,092	8,329,589	8,314,021	8,514,461	9,196,113	10,461,300	12,018,963	96,279,295
Miscellaneous mixed	2,677,894	2,848,730	3,211,356	4,042,340	2,448,209	2,273,260	2,596,669	2,576,093	2,619,148	2,745,509	2,708,225	2,552,241	2,730,444	33,352,224
Mixed business	14,967,089	16,498,588	19,320,522	22,356,735	16,559,839	14,372,174	17,834,372	18,001,480	18,467,735	19,160,580	20,222,156	20,686,247	22,010,017	225,490,445
Men's clothing	365,988	361,515	395,231	561,219	393,264	272,197	296,584	314,562	333,951	395,921	430,718	362,514	320,944	4,438,620
Women's clothing	1,866,138	1,952,574	2,138,557	2,983,625	1,809,206	1,480,272	1,863,469	1,970,071	2,148,099	2,401,795	2,563,418	2,019,646	1,961,691	25,292,423
Family clothing	7,752,486	8,404,963	9,649,272	12,976,417	7,756,496	6,421,098	8,007,527	8,641,770	9,094,887	10,400,921	8,778,183	8,778,183	8,595,298	108,318,329
Miscellaneous clothing	844,144	691,247	558,629	636,271	386,599	330,020	425,946	430,059	463,040	502,370	533,256	472,742	463,839	5,894,018
Shoe shops	1,339,372	1,318,286	1,287,345	1,694,672	1,322,524	887,049	1,051,584	1,270,984	1,332,562	1,532,208	1,620,651	1,520,254	1,294,389	16,132,500
Clothing	12,168,128	12,728,585	14,029,034	18,852,204	11,668,089	9,390,636	11,645,110	12,627,446	13,372,539	14,423,791	15,548,964	13,153,339	12,636,161	160,075,898
Furniture stores	1,513,224	1,659,829	1,826,980	2,008,621	1,624,038	1,269,105	1,369,819	1,335,464	1,369,006	1,370,657	1,397,622	1,443,318	1,457,353	18,131,812
Household appliance stores	1,357,924	1,403,675	1,492,623	1,551,652	1,386,927	1,222,785	1,368,061	1,329,475	1,356,395	1,345,912	1,375,392	1,369,529	1,376,429	16,578,855
Electronic stores	1,241,455	1,304,342	1,426,280	1,966,365	1,458,398	1,127,094	1,191,491	1,180,405	1,158,602	1,141,839	1,199,477	1,177,056	1,302,988	15,634,337
DIY stores	6,071,612	6,359,875	6,131,107	6,075,875	5,620,367	5,511,291	6,585,443	7,099,501	7,183,497	6,711,164	6,796,877	6,765,785	6,484,108	77,324,890
Floor covering stores	164,537	195,295	198,849	151,754	168,811	163,264	178,306	169,464	163,006	161,908	170,112	174,404	180,492	2,075,665
Garden centres	1,352,842	1,371,300	1,405,701	1,730,963	939,795	993,315	1,975,139	2,357,676	2,535,755	1,614,282	1,454,282	1,659,340	1,505,140	20,937,813
Miscellaneous household	1,502,730	1,639,866	1,759,966	2,295,699	1,665,995	1,373,807	1,564,948	1,508,556	1,557,983	1,626,757	1,728,844	1,659,340	1,706,823	20,088,584
Household	13,204,324	13,934,182	14,241,506	15,760,929	12,864,331	11,660,661	14,233,207	14,980,541	15,324,244	14,435,526	14,299,782	14,003,714	14,013,333	169,771,956
Books, newspapers & magazines	2,034,974	2,105,693	2,287,550	3,381,975	1,774,536	1,631,312	1,842,103	1,740,862	1,794,583	1,876,943	1,999,350	1,887,174	2,101,605	24,423,686
Record shops	213,511	230,882	310,799	777,146	230,976	192,665	205,829	205,237	189,590	195,159	193,635	188,335	189,443	3,109,696
Music shops	140,261	148,635	153,219	185,763	140,271	122,280	127,443	115,845	118,073	110,608	119,722	110,101	110,080	1,592,040
Hobbies, toys & games	483,956	531,793	778,529	1,126,941	424,272	388,424	455,912	458,604	461,034	454,415	501,143	503,616	572,433	6,657,116
Photographic	210,781	180,046	201,763	241,250	166,782	128,609	147,739	137,864	152,271	162,879	176,793	170,988	174,549	2,041,533
Handicraft	93,634	106,029	111,351	95,931	94,511	82,514	92,067	84,386	84,182	80,735	85,151	88,873	91,075	1,096,805
Sports shops	2,912,804	2,584,620	2,673,835	3,146,963	2,587,737	2,200,325	2,554,403	2,763,182	2,965,478	3,101,497	3,424,220	3,374,877	2,990,170	34,367,307
Jewellers	641,971	669,855	864,653	1,296,970	695,688	627,438	690,132	625,622	660,408	699,387	708,113	647,605	628,272	8,814,143
Computer software	606,833	585,902	602,017	692,255	520,918	318,027	334,344	299,238	299,238	267,725	263,969	229,223	275,226	4,644,877
Medical goods	408,074	442,660	446,351	541,936	417,495	393,413	454,292	443,964	477,152	493,652	535,977	495,574	491,190	5,633,656
Chemists	3,718,257	3,916,413	4,132,957	5,942,895	3,669,833	3,305,234	3,842,147	3,688,638	3,919,350	4,175,160	4,298,637	3,789,871	4,046,025	48,727,160
Optical goods	487,323	486,509	459,998	411,756	494,672	466,591	528,826	491,505	518,335	544,419	516,462	511,748	544,121	6,000,328
Cosmetic stores	421,654	465,673	613,751	1,018,541	385,108	359,696	431,911	402,278	433,087	481,406	484,158	458,036	489,088	6,022,733
Tobacconists	23,263	24,583	24,178	30,484	26,664	24,703	28,516	28,870	31,518	34,030	36,432	35,250	37,014	362,242
Florists	323,963	325,744	325,642	542,226	288,616	402,286	546,908	340,827	356,423	337,394	345,465	293,419	333,418	4,438,368
Artists' supplies	282,108	324,776	365,568	387,731	266,583	265,919	290,558	266,722	271,365	265,387	283,193	283,229	288,984	3,560,015
Antiques, art & stamps/coins	153,528	165,003	166,203	182,711	127,321	124,347	139,340	148,991	163,259	160,042	174,291	182,888	174,436	1,908,832
Pawn shops	3,370	3,685	3,879	5,910	3,544	3,387	3,596	3,274	3,262	3,280	4,180	4,145	4,089	46,231
Gift shops	1,379,816	1,474,940	1,910,235	2,849,485	1,147,851	1,178,081	1,395,036	1,278,338	1,349,995	1,530,219	1,601,594	1,647,539	1,597,827	18,961,140
Secondhand shops	20,206	21,387	21,694	23,526	18,739	16,936	21,533	21,837	21,181	22,674	24,346	21,977	21,289	257,119
Luggage & leather goods	108,579	116,818	131,736	173,770	104,039	81,104	98,470	95,737	103,023	117,169	122,440	120,209	104,581	1,369,096
Pet shops	770,475	812,871	795,270	870,582	776,910	709,721	798,306	800,551	820,125	809,028	835,900	816,913	820,832	9,667,009
Religious goods	12,011	10,384	7,778	7,537	6,935	5,993	8,342	10,274	12,461	12,968	15,533	13,755	11,630	123,590
Direct sales	3,648,637	4,044,664	3,584,185	3,793,509	3,547,575	3,289,938	3,536,885	3,521,918	3,455,927	3,349,481	3,415,209	3,006,517	3,390,743	41,936,551
Miscellaneous & speciality shops	3,291,326	2,888,099	3,306,818	3,660,350	2,933,532	2,653,425	3,054,845	3,007,121	3,297,886	3,321,443	3,528,257	3,426,476	3,527,240	38,605,492
Other retail	22,391,315	22,667,664	24,279,959	31,388,143	20,851,108	18,972,368	21,629,483	20,981,685	21,927,693	22,603,479	23,737,144	22,313,052	23,014,987	274,366,765
Automotive Fuels	19,977,476	20,068,968	19,453,192	19,700,953	18,578,717	17,647,840	20,285,710	19,541,927	20,201,721	20,524,988	21,011,476	19,883,640	20,538,893	237,438,025
Total retail sales	143,048,376	147,498,033	154,069,156	179,952,544	138,749,039	126,660,041	148,636,490	147,585,799	152,472,753	156,393,713	160,654,654	151,644,776	157,424,124	1,821,741,122

Table 3A Card expenditure statistics (not seasonally adjusted)

Number of credit card transactions

Detailed sector breakdown - services sectors (not seasonally adjusted)

	September 2013	October 2013	November 2013	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014	July 2014	August 2014	September 2014	Total (latest 12 months)
Auto rental	485,611	473,719	405,564	378,236	396,858	383,576	444,885	461,221	484,255	487,455	555,151	500,462	511,270	5,482,652
Auto parts & accessories	727,202	749,248	737,727	675,823	731,647	702,179	813,522	785,705	784,299	775,934	811,061	739,860	754,556	9,061,561
Auto services	1,873,939	2,037,002	1,966,855	1,848,561	1,878,503	1,826,107	2,018,661	1,904,900	2,055,171	2,069,744	2,159,670	1,894,723	2,159,220	23,819,117
Auto repair shops	872,674	897,179	858,596	773,682	873,209	836,421	988,773	879,423	896,408	894,770	929,910	847,137	904,716	10,580,224
Service stations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vehicle sales	582,371	552,130	503,874	447,933	526,409	519,371	650,525	591,055	607,552	611,729	623,550	570,041	611,948	6,816,117
Vehicle Sales & Services	4,541,797	4,709,278	4,472,616	4,124,235	4,406,626	4,267,654	4,916,366	4,622,304	4,827,685	4,839,632	5,079,342	4,552,223	4,941,710	55,759,671
Restaurants	15,801,604	16,388,914	15,858,167	15,937,174	14,497,422	15,000,918	17,383,616	17,078,399	18,428,523	18,681,211	19,675,271	19,650,962	19,474,411	208,054,988
Public houses	2,745,144	2,684,763	2,631,824	2,993,454	2,507,341	2,682,597	3,178,876	2,905,567	2,867,335	2,966,619	3,105,470	3,097,818	3,095,522	34,717,186
Catering services	504,396	550,595	551,530	522,021	502,140	509,397	577,975	546,378	592,204	611,256	637,607	548,786	662,534	6,812,423
Video stores	260,410	253,977	259,755	257,361	291,986	236,679	216,475	193,799	183,136	198,539	187,600	179,737	200,162	2,659,206
Cinema, theatre & dance	1,647,853	2,093,374	2,277,896	2,317,580	2,081,910	1,865,420	1,758,778	1,720,158	1,734,904	1,625,643	1,799,514	1,885,243	1,688,733	22,849,153
Concerts & entertainers	55,633	70,775	69,054	65,612	53,303	56,341	56,671	58,889	60,358	53,412	57,313	72,183	56,304	730,215
Tourist attractions	587,624	510,639	319,256	315,830	259,559	313,539	394,829	680,919	394,829	640,833	869,862	1,035,607	688,056	6,708,869
Amusement parks	69,718	67,845	35,059	25,533	20,430	33,766	38,110	97,405	75,533	78,563	105,874	153,147	81,893	813,158
Aquariums	24,187	21,257	14,471	13,400	14,041	20,535	23,566	41,437	31,713	29,453	53,005	77,289	50,730	390,897
Sports & games establishments	2,417,377	2,452,705	2,402,197	3,601,297	3,409,375	2,996,871	3,516,752	3,238,542	3,526,019	3,163,540	3,152,681	3,153,968	3,752,906	38,366,853
Professional sports clubs	121,256	119,270	123,279	150,241	118,217	102,277	129,269	140,729	156,949	111,385	144,396	133,455	156,788	1,586,255
Gambling	4,934,217	5,108,341	4,956,463	5,810,300	5,726,962	5,358,815	6,132,327	5,812,518	5,390,776	5,710,887	5,298,448	4,962,234	5,871,800	66,139,871
Personal services	284,495	288,351	265,324	303,603	241,369	220,650	244,799	239,993	255,865	254,380	259,245	285,033	285,851	3,144,463
Miscellaneous entertainment	639,812	651,210	555,754	458,249	588,093	572,751	644,883	680,714	704,453	654,885	717,810	931,134	783,590	7,943,526
Entertainment	30,093,726	31,262,016	30,320,029	32,771,655	30,312,148	29,970,556	34,296,926	33,435,447	34,648,601	34,819,713	36,064,096	36,166,596	36,849,280	400,917,063
Hotels	4,682,612	4,840,124	4,467,429	4,088,300	4,083,032	4,145,655	4,779,228	4,621,856	5,088,404	5,144,954	5,392,087	5,008,619	5,364,820	57,024,508
Airlines	1,723,032	1,593,212	1,338,321	1,076,908	1,793,149	1,472,817	1,632,121	1,577,849	1,696,763	1,466,496	1,439,314	826,932	1,486,949	17,400,831
Airport terminals	39,687	37,187	28,978	26,467	30,805	30,311	37,202	39,803	43,787	45,051	47,702	41,776	45,075	454,144
Railways	5,860,525	6,167,437	5,935,621	5,470,311	5,395,775	5,136,056	6,016,771	5,637,972	6,055,935	6,308,006	6,493,007	5,606,498	6,422,484	70,645,873
Buses	779,826	780,117	747,833	641,808	699,472	705,467	797,647	785,207	851,027	796,410	834,718	553,618	632,530	8,825,854
Sea travel	152,438	139,008	117,598	108,514	129,609	141,283	180,642	195,449	231,008	226,843	251,004	236,412	227,742	2,185,112
Travel agents	1,714,068	1,858,481	1,624,009	1,493,578	2,139,052	1,838,082	1,962,089	1,789,813	1,890,807	1,855,617	1,836,259	1,704,006	1,906,279	21,898,072
Timeshares	15,865	19,255	17,274	17,424	27,484	20,608	18,897	18,170	17,870	15,935	17,550	741	17,736	208,944
Camping grounds	192,332	138,217	74,780	65,531	108,435	113,108	160,290	243,032	272,975	271,336	338,850	349,572	216,451	2,352,577
Miscellaneous travel	866,976	918,403	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	11,456,485
Travel	11,344,749	11,651,317	10,737,239	9,714,594	11,118,692	10,251,465	11,708,451	11,160,450	12,007,961	11,933,817	12,266,746	10,540,913	12,336,247	135,427,892
Telegraph services / Wire transfer money order	3,562	14,162	12,789	14,129	15,188	15,915	16,698	15,785	18,603	17,196	17,288	3,830	16,334	177,917
Insurance services	1,817,639	1,777,630	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	19,841,340
FIs - cash disbursements (auto & manual)	19,838	20,716	17,252	13,429	15,639	16,258	17,396	14,963	16,682	17,106	16,167	13,324	18,063	196,995
FIs - merchandise & services	370,040	382,694	367,261	367,935	390,220	353,889	417,721	377,995	375,943	367,773	374,318	352,262	355,847	4,483,858
Non-FIs - foreign currency, travellers' cheques	109,358	73,686	53,056	53,897	56,886	63,712	74,872	96,032	126,063	134,594	133,160	121,116	131,418	1,118,492
Security brokers and dealers	9,663	10,294	10,311	9,894	10,758	8,450	8,458	7,825	7,620	6,234	6,704	5,497	7,105	99,150
Tax preparation services	160	153	150	121	203	201	171	160	160	168	166	131	208	2,048
Tax payments	15,128	4,248	3,859	3,900	3,494	3,719	3,648	4,484	4,192	4,497	5,484	5,021	14,484	61,030
Fines, bail and bond payments	66,050	75,357	71,201	69,803	71,855	68,784	74,170	69,133	70,008	70,385	75,076	69,242	69,978	854,992
Miscellaneous financial	83,017	84,951	77,303	66,068	71,097	69,499	86,999	93,520	91,650	94,717	100,733	89,335	92,888	1,018,760
Financial	2,494,455	2,443,891	2,108,890	2,032,480	2,265,250	2,126,592	2,460,394	2,344,675	2,366,204	2,379,754	2,568,208	2,322,975	2,435,269	27,854,582

Table 3A Card expenditure statistics (not seasonally adjusted)

Number of credit card transactions

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

	September 2013	October 2013	November 2013	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014	July 2014	August 2014	September 2014	Total (latest 12 months)
Telecoms	1,991,756	2,037,282	1,932,087	1,992,186	1,957,337	1,737,496	1,922,201	1,845,789	1,873,705	1,820,424	1,940,226	1,832,428	2,094,885	22,986,046
Utilities	372,424	404,266	361,679	358,992	395,102	375,005	423,441	360,426	394,018	361,589	386,438	344,724	400,384	4,566,064
Contractors (residential & commercial)	272,471	301,694	287,437	238,202	264,917	254,564	279,307	259,777	264,691	264,216	283,335	255,129	285,156	3,238,425
Gardening services	46,834	47,954	47,483	61,863	34,612	37,552	66,987	77,143	79,009	70,139	58,339	48,078	49,984	679,143
Veterinary services	617,063	654,717	605,735	590,999	618,075	561,027	612,151	614,798	635,408	642,890	708,302	673,568	672,697	7,590,367
Photocopying & printing	273,726	310,710	320,936	344,367	298,378	237,636	267,338	238,934	253,817	244,676	250,786	218,538	258,906	3,245,022
Photographic studios	108,821	145,031	150,555	137,012	88,093	86,768	101,318	102,648	116,162	136,376	155,656	118,162	126,215	1,470,707
Beauty & barber shops	1,523,249	1,573,468	1,609,096	2,041,008	1,458,788	1,389,438	1,577,388	1,543,901	1,644,624	1,655,854	1,723,337	1,595,475	1,637,457	19,449,834
Employment agencies	26,477	29,037	26,698	23,239	22,428	21,330	22,317	22,626	22,134	24,877	25,676	22,743	23,563	286,668
Counselling services	6,485	6,576	5,798	4,636	5,896	5,458	6,201	6,016	6,229	5,893	6,146	5,390	5,839	70,078
Legal services	73,516	60,488	41,321	66,712	58,778	39,898	78,454	56,243	56,778	55,962	57,733	53,120	56,910	682,397
Laundry & cleaning	196,271	206,888	193,682	181,537	183,012	163,424	190,058	187,756	203,512	219,132	220,051	191,885	213,948	2,354,885
Funeral services	10,783	12,250	11,806	11,689	12,250	11,994	13,069	12,330	12,390	12,379	12,818	11,217	12,466	147,234
Medical services	1,194,498	1,328,013	1,263,840	1,127,482	1,309,962	1,191,535	1,279,940	1,224,028	1,258,384	1,276,436	1,333,469	1,157,149	1,325,534	15,075,772
Moving & courier services	391,457	448,352	435,760	418,601	386,531	384,439	418,748	406,900	437,923	421,904	444,248	367,785	436,497	5,007,688
Repair shops (not auto)	60,133	66,033	65,551	63,803	66,667	60,509	58,736	57,755	59,730	60,119	64,539	60,539	63,872	747,853
Accounting services	35,968	38,928	37,146	36,013	45,387	35,026	36,575	28,873	27,888	28,911	30,566	30,888	37,028	413,229
Advertising, consultancy & PR	79,424	82,082	83,131	61,132	70,899	64,049	73,146	69,793	70,583	69,569	71,795	67,745	71,402	855,326
Computer programming	1,397,593	1,504,643	1,590,037	2,009,671	1,362,008	1,174,166	1,356,973	1,287,080	1,310,328	1,358,164	1,416,607	1,363,147	1,510,704	17,243,528
Farming services	98,637	102,921	105,644	120,129	103,931	97,123	111,280	112,038	113,761	110,134	107,943	103,520	107,139	1,295,563
Miscellaneous professional services	946,325	967,131	926,776	875,755	935,356	880,584	958,144	907,397	885,235	884,102	922,738	828,243	941,942	10,913,403
Engineering services	50,428	55,696	50,653	44,337	50,440	48,815	54,097	52,167	52,282	53,549	56,524	48,699	51,978	619,237
Marina services	62,551	46,742	36,912	36,047	34,776	31,179	50,505	69,437	74,883	84,199	100,634	92,290	74,317	731,921
Wrecking & salvage yards	3,633	3,894	3,365	2,530	3,544	3,178	3,606	3,710	3,579	3,572	3,914	3,467	4,003	42,362
Pest control	2,996	3,426	2,786	2,363	2,526	2,287	2,657	2,811	3,431	3,392	3,888	3,124	3,416	36,107
Educational establishments	785,644	752,379	704,570	571,025	776,327	629,403	757,142	596,396	670,953	668,813	606,935	474,171	927,772	8,135,886
Child care services	17,732	21,442	18,613	18,333	23,664	22,588	19,639	20,424	21,473	18,318	18,682	22,642	19,920	245,738
Social, political & religious organisations	1,363,567	1,347,088	1,526,509	1,327,738	1,183,485	1,101,393	1,497,052	1,374,001	1,447,647	1,438,502	1,422,725	1,396,777	1,553,201	16,616,118
Government services	2,298,020	2,412,727	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	29,630,101
Miscellaneous services	1,337,170	1,416,482	1,425,366	1,968,180	1,412,100	1,343,621	1,507,244	1,208,529	1,427,557	1,457,228	1,513,345	1,258,622	1,398,469	17,336,723
Commercial equipment	979,572	1,015,092	995,875	948,365	987,945	868,457	927,720	860,208	887,130	869,808	910,146	840,748	988,416	11,099,910
Other services	16,625,229	17,403,432	17,088,740	17,787,459	16,562,146	15,200,547	17,244,433	16,135,126	16,982,890	16,980,331	17,560,840	15,923,947	17,943,444	202,813,335
Total services	69,782,568	72,310,058	69,194,943	70,518,723	68,747,894	65,962,469	75,405,798	72,319,858	75,921,745	76,098,201	78,931,319	74,515,273	79,870,770	879,797,051
TOTAL	212,830,944	219,808,091	223,264,099	250,471,267	207,496,933	192,622,510	224,042,288	219,905,657	228,394,498	232,491,914	239,585,973	226,160,049	237,294,894	2,701,538,173

Table 3B Card expenditure statistics (not seasonally adjusted)

Value of credit card transactions

Detailed sector breakdown - retail sectors (not seasonally adjusted)

Historical data located in hidden columns

£	September 2013	October 2013	November 2013	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014	July 2014	August 2014	September 2014	Total (latest 12 months)
Supermarkets	1,835,642,675	1,826,140,750	1,976,965,597	2,452,034,549	1,669,391,820	1,580,303,446	1,829,134,864	1,825,485,104	1,854,539,445	1,892,842,169	1,866,286,352	1,768,193,043	1,851,927,919	22,393,245,058
Bakers & dairies	3,844,846	4,080,205	4,137,032	4,655,329	3,436,605	3,565,614	4,296,637	4,054,742	4,328,168	4,501,039	4,555,222	4,447,042	4,821,709	50,879,344
Sweet stores	5,752,280	6,948,075	9,982,186	18,355,834	4,840,433	5,655,323	6,960,349	9,036,579	5,996,778	6,311,136	6,559,513	5,728,239	6,124,994	92,499,439
Miscellaneous foodstores	96,137,345	101,797,668	103,777,264	129,511,241	95,640,387	91,045,937	102,527,425	99,619,064	101,957,003	105,099,451	105,072,662	95,260,717	101,868,863	1,233,177,682
Off-licences	35,823,568	40,227,043	49,800,057	62,836,919	31,686,134	33,031,374	40,934,432	41,646,140	42,286,286	42,379,035	42,768,741	39,502,550	37,486,285	504,584,998
Food & drink	1,977,200,714	1,979,193,741	2,144,662,136	2,667,393,872	1,804,995,379	1,713,601,694	1,983,853,707	1,979,841,629	2,009,107,680	2,051,132,830	2,025,242,490	1,913,131,591	2,002,229,770	24,274,386,519
Department stores	385,313,303	403,925,107	513,436,969	617,716,671	381,422,432	297,273,185	359,113,742	364,618,673	375,961,071	402,239,253	385,177,909	387,197,380	384,744,014	4,872,826,408
Discount stores	89,962,301	98,496,565	119,700,809	126,666,687	86,406,756	75,022,870	82,260,449	85,742,661	88,518,943	84,709,584	85,398,098	96,015,907	91,614,033	1,120,553,357
Catalogues	123,648,231	144,816,925	160,948,175	155,551,854	145,585,238	134,492,478	174,871,612	161,180,149	156,496,282	153,413,628	159,650,484	179,656,076	202,221,488	1,928,884,389
Miscellaneous mixed	112,516,978	120,250,942	135,799,913	163,599,865	93,489,643	88,631,518	103,015,297	104,163,540	108,262,040	112,268,566	110,696,544	106,724,253	117,090,258	1,363,992,378
Mixed business	711,440,813	767,489,539	929,885,861	1,063,535,077	706,904,069	595,420,048	719,261,100	715,705,023	729,238,336	752,631,031	740,923,035	769,593,616	795,669,793	9,286,256,528
Men's clothing	42,618,206	43,264,473	43,781,987	55,969,042	42,801,660	31,221,703	37,604,140	37,862,141	40,833,767	47,265,584	44,249,516	38,431,504	38,690,483	501,976,000
Women's clothing	145,125,199	150,301,633	155,636,178	182,627,083	120,564,248	110,629,220	143,226,630	141,500,930	147,472,156	162,901,994	150,980,955	127,844,880	143,884,884	1,737,570,384
Family clothing	417,711,966	454,897,046	494,323,460	615,513,650	354,648,170	323,538,576	404,817,325	428,739,176	459,841,982	455,110,063	459,841,982	420,793,689	439,389,454	5,291,522,406
Miscellaneous clothing	44,669,715	41,299,095	37,343,227	38,634,749	25,915,940	23,892,197	28,976,068	28,595,033	30,340,943	33,313,161	32,369,999	29,502,619	30,658,631	380,841,662
Shoe shops	90,404,191	96,315,477	94,647,789	113,054,991	77,521,018	56,136,705	70,404,425	81,009,596	83,018,735	90,473,986	84,763,032	89,036,397	85,479,476	1,021,861,627
Clothing	740,529,277	786,077,724	825,732,641	1,005,799,515	621,451,036	545,418,401	685,028,411	717,706,876	741,575,396	789,064,788	772,205,484	705,609,089	738,102,728	8,933,772,079
Furniture stores	282,815,434	312,230,161	308,011,466	281,842,932	324,562,565	261,067,025	283,713,093	273,140,364	276,059,234	265,054,435	278,401,267	280,580,626	292,396,833	3,437,060,001
Household appliance stores	118,613,404	131,710,882	136,155,284	139,037,551	134,974,982	119,163,085	130,783,703	117,745,999	119,516,899	115,836,939	118,784,658	112,757,997	118,141,024	1,494,608,803
Electronic stores	205,051,339	208,180,828	235,837,084	335,296,699	229,354,346	170,169,436	188,670,816	188,977,958	184,768,039	184,522,600	188,522,451	196,715,221	220,993,382	2,532,008,860
DIY stores	452,575,335	493,006,720	458,296,139	410,702,299	444,770,223	413,028,861	488,139,916	516,438,874	523,716,054	494,949,484	514,348,453	488,927,896	445,452,404	5,731,777,323
Floor covering stores	58,218,205	69,905,671	72,060,246	54,884,112	59,281,547	57,287,828	64,511,768	61,013,601	60,456,355	60,438,872	63,284,479	62,640,509	66,701,185	752,466,173
Garden centres	61,024,743	60,229,499	60,229,499	71,294,487	40,489,849	44,527,247	96,666,417	120,238,928	128,077,577	105,225,127	82,910,636	66,132,586	68,744,930	944,959,316
Miscellaneous household	137,389,669	147,735,226	149,629,080	183,530,479	138,559,364	117,691,211	134,494,274	131,284,386	133,244,986	141,994,881	144,176,712	135,268,012	147,735,362	1,705,743,972
Household	1,315,688,129	1,422,291,311	1,420,218,798	1,476,588,559	1,371,992,876	1,182,934,693	1,386,979,987	1,408,840,110	1,425,839,144	1,368,022,338	1,390,428,656	1,343,422,847	1,400,165,130	16,597,724,449
Books, newspapers & magazines	59,810,394	64,013,718	68,678,141	92,171,182	57,581,933	50,665,254	55,102,495	50,105,306	51,359,442	50,670,938	54,830,018	52,373,268	58,397,262	705,948,957
Record shops	5,984,066	6,685,616	9,233,499	23,471,988	6,126,779	5,312,455	5,551,324	5,855,248	5,433,009	5,768,927	5,450,654	5,220,980	5,402,404	89,512,883
Music shops	17,092,818	18,033,653	19,640,832	23,997,885	18,292,708	16,077,068	17,031,916	15,775,764	16,056,721	15,243,809	15,982,661	15,737,298	18,054,586	209,924,701
Hobbies, toys & games	28,039,590	30,568,731	53,673,579	81,186,804	28,048,564	23,631,729	28,403,432	27,427,899	27,991,967	27,470,974	28,385,539	27,912,215	38,200,066	422,901,499
Photographic	23,128,342	22,854,492	23,800,804	25,419,069	22,078,820	17,547,030	23,392,004	19,330,242	21,559,821	21,159,417	22,559,916	21,346,549	20,717,791	261,765,955
Handicraft	8,423,992	9,348,560	8,294,002	8,652,078	7,803,137	8,652,078	8,610,197	8,026,860	8,073,347	7,606,702	8,108,550	8,236,065	8,458,447	100,764,759
Sports shops	188,071,001	172,655,595	176,539,010	204,501,874	165,856,660	145,227,003	172,931,296	187,331,391	196,732,628	197,770,571	216,427,460	211,728,607	190,101,758	2,237,803,853
Jewellers	117,248,366	115,855,519	136,862,635	219,342,983	105,429,256	104,996,613	118,654,168	109,714,230	116,513,786	125,509,058	123,628,458	119,809,043	117,842,818	1,514,158,567
Computer software	57,180,822	57,519,585	59,220,658	65,590,821	44,207,262	44,207,262	48,942,304	46,225,642	42,814,275	40,185,299	42,046,752	38,569,916	44,864,892	583,987,978
Medical goods	14,294,402	16,668,446	17,341,823	19,924,668	14,780,274	14,798,471	17,078,589	15,905,036	16,717,649	17,225,875	18,554,286	17,362,519	17,827,145	204,184,781
Chemists	78,376,484	90,980,415	109,358,015	165,396,321	76,191,697	69,474,503	82,365,805	77,636,300	83,961,044	89,485,420	90,747,893	81,107,847	85,447,452	1,102,152,712
Optical goods	72,094,264	73,236,058	68,280,778	57,426,905	74,029,362	71,457,677	81,586,207	75,068,723	78,840,333	85,003,266	77,846,573	80,473,249	78,013,249	902,700,867
Cosmetic stores	25,150,873	28,474,809	35,632,076	53,178,212	22,491,160	21,294,332	26,471,740	24,040,377	26,465,213	29,060,603	28,273,976	26,432,353	30,654,481	352,469,332
Tobaccoists	1,428,698	1,472,360	1,562,859	2,015,210	1,615,835	1,384,420	1,658,055	1,665,145	1,722,864	1,930,437	1,979,877	1,755,366	1,854,227	20,616,655
Florists	16,688,068	16,878,470	16,635,720	25,286,535	14,545,071	19,596,272	25,477,138	18,088,247	19,461,686	18,228,273	15,746,797	18,228,273	17,919,976	226,458,643
Artists' supplies	14,173,078	15,901,712	16,831,499	16,784,332	12,558,292	12,474,343	14,083,169	12,942,109	13,695,229	14,109,242	13,448,808	14,109,242	14,280,512	170,333,231
Antiques, art & stamps/coins	27,251,363	30,028,725	29,159,910	29,020,834	21,275,050	20,535,334	25,456,759	24,277,058	26,554,813	26,648,055	25,865,475	23,990,863	27,654,397	310,467,273
Pawn shops	962,519	904,955	903,890	1,269,842	934,616	840,595	820,997	837,141	796,151	823,377	1,049,566	1,055,288	1,140,540	11,377,318
Gift shops	50,711,474	56,473,607	72,433,071	87,265,726	40,217,169	39,671,984	45,483,773	49,306,719	51,574,391	57,944,067	57,944,067	58,398,593	662,486,482	
Secondhand shops	2,205,427	2,525,613	2,283,768	2,415,751	2,147,096	2,086,532	2,657,533	2,550,881	2,491,816	2,817,678	2,648,352	1,930,587	2,248,847	28,804,454
Luggage & leather goods	15,763,536	16,767,854	17,588,930	24,122,778	13,972,162	11,775,032	14,703,807	13,950,157	14,583,384	17,214,664	16,097,223	15,804,654	15,400,444	191,988,089
Pet shops	33,552,269	35,129,121	33,672,127	35,672,579	33,596,240	30,302,499	34,684,329	34,657,384	34,804,145	34,873,742	35,951,236	34,873,742	35,600,038	413,375,227
Religious goods	451,459	336,771	251,365	238,034	227,417	199,224	282,970	363,713	437,295	443,189	512,863	455,642	415,744	4,164,227
Direct sales	221,727,704	240,998,597	213,557,565	219,630,707	219,797,195	195,166,140	214,969,717	219,015,406	213,533,145	207,499,485	214,805,718	195,125,245		

Table 3B Card expenditure statistics (not seasonally adjusted)

Value of credit card transactions

Detailed sector breakdown - services sectors (not seasonally adjusted)

£	September 2013	October 2013	November 2013	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014	July 2014	August 2014	September 2014	Total (latest 12 months)
Auto rental	55,448,702	51,466,513	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	663,823,911
Auto parts & accessories	116,788,003	121,861,877	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	1,432,184,720
Auto services	47,199,044	48,414,282	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	584,791,777
Auto repair shops	219,233,646	224,924,662	215,001,488	194,655,690	219,584,718	212,833,093	250,090,553	217,477,138	223,417,327	223,937,032	229,193,952	209,228,564	225,963,019	2,644,307,236
Service stations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vehicle sales	217,688,216	204,435,326	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	2,519,367,235
Vehicle Sales & Services	656,357,611	651,102,660	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	7,844,474,879
Restaurants	563,149,577	576,639,385	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	7,163,330,398
Public houses	108,084,387	104,953,621	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	1,387,176,712
Catering services	51,080,624	56,972,593	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	687,621,976
Video stores	3,022,377	2,849,195	2,903,900	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	33,449,199
Cinema, theatre & dance	116,076,033	158,858,206	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	1,539,829,369
Concerts & entertainers	6,145,253	8,039,076	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	66,764,699
Tourist attractions	29,390,746	27,178,224	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	34,526,986	377,069,741
Amusement parks	3,537,175	3,501,600	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	43,649,532
Aquariums	1,123,131	985,945	760,769	783,618	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	19,506,665
Sports & games establishments	91,806,370	86,976,404	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	1,323,522,398
Professional sports clubs	10,503,648	10,436,277	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	165,776,693
Gambling	107,840,999	95,324,837	103,894,222	111,809,174	112,549,339	113,525,945	125,263,175	114,000,455	111,231,696	120,251,570	100,055,242	109,732,884	128,186,302	1,345,824,431
Personal services	18,102,236	18,993,291	19,475,913	22,303,456	18,271,902	16,543,014	19,442,303	17,376,767	18,505,116	18,183,881	15,555,765	19,309,792	22,547,975	235,477,975
Miscellaneous entertainment	200,259,833	208,234,101	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	2,276,204,264
Entertainment	1,310,121,489	1,359,943,475	1,326,593,323	1,408,195,198	1,239,677,991	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	16,655,204,051
Hotels	849,137,388	850,506,929	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	9,817,216,158
Airlines	530,037,680	517,635,831	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	5,666,223,910
Airport terminals	3,806,174	3,496,326	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	42,160,505
Railways	250,727,312	259,009,420	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	2,961,278,891
Buses	32,574,954	30,032,612	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	351,730,506
Sea travel	40,110,216	40,675,774	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	665,723,328
Travel agents	493,044,290	502,624,688	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	6,690,045,369
Timeshares	2,091,593	3,405,543	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	35,675,479
Camping grounds	19,993,046	17,349,577	22,134,385	21,403,697	21,239,565	21,100,708	29,578,558	30,173,441	36,001,232	38,590,103	43,018,919	34,891,594	21,593,914	337,075,663
Miscellaneous travel	54,679,127	56,297,640	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	730,478,667
Travel	1,427,064,392	1,430,527,411	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	17,480,392,318
Telegraph services / Wire transfer money order	782,516	1,841,109	1,657,611	1,720,898	1,864,984	1,866,032	1,931,301	1,755,582	2,793,668	2,400,530	2,732,171	1,153,248	2,569,862	24,286,976
Insurance services	314,343,426	309,066,350	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	3,454,998,702
FiS - cash disbursements (auto & manual)	9,609,002	9,832,705	8,224,051	7,414,987	9,424,196	8,338,386	9,360,562	7,730,038	8,601,183	8,358,129	8,046,633	8,046,633	9,091,408	102,941,109
FiS - merchandise & services	42,931,713	45,099,596	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	508,497,133
Non-FiS - foreign currency, travellers' cheques	46,189,664	29,724,529	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	467,953,123
Security brokers and dealers	4,168,141	4,935,248	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	42,558,980
Tax preparation services	81,151	73,053	88,168	72,637	115,217	85,720	88,676	106,691	121,457	131,353	148,679	130,259	131,590	1,310,859
Tax payments	14,197,319	252,734	213,504	216,430	186,354	167,214	196,536	251,282	218,342	217,332	245,097	218,545	14,931,014	17,314,384
Fines, bail and bond payments	10,045,380	11,558,014	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	136,871,443
Miscellaneous financial	14,234,841	14,872,093	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	182,189,749
Financial	456,583,153	427,255,431	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	4,938,922,458

Table 3B Card expenditure statistics (not seasonally adjusted)

Value of credit card transactions

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

£	September 2013	October 2013	November 2013	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014	July 2014	August 2014	September 2014	Total (latest 12 months)
Telecoms	89,871,129	97,593,362	91,605,961	92,488,707	92,435,243	79,909,314	85,249,144	80,159,521	81,675,336	77,845,629	82,689,087	74,994,671	96,640,015	1,033,285,990
Utilities	71,185,095	65,327,296	55,082,315	55,124,731	66,422,427	64,564,568	79,561,318	68,691,001	69,473,457	61,847,292	62,153,745	52,920,648	61,961,954	763,130,752
Contractors (residential & commercial)	84,729,261	91,393,171	89,360,957	75,210,216	81,295,735	78,149,649	89,489,336	82,341,488	86,302,519	85,946,850	91,749,412	81,374,952	94,851,740	1,027,466,025
Gardening services	5,904,809	4,306,455	5,950,008	4,230,527	3,610,208	5,122,954	6,467,052	7,461,580	9,592,559	6,928,509	6,221,464	5,016,501	6,573,922	71,481,739
Veterinary services	56,402,410	59,711,544	55,512,605	53,316,744	58,508,144	53,099,520	57,447,118	57,584,682	59,774,210	60,647,263	66,244,865	61,754,639	63,412,394	707,013,729
Photocopying & printing	36,851,687	41,641,113	39,811,281	36,458,049	37,280,743	33,206,000	35,940,524	32,217,794	34,363,127	33,337,441	34,146,077	32,176,204	35,452,933	426,031,286
Photographic studios	7,603,455	8,593,401	9,629,806	9,095,336	6,261,586	6,047,939	7,372,729	6,808,082	7,419,065	7,714,278	7,128,995	7,698,229	7,388,229	92,762,356
Beauty & barber shops	83,242,597	86,391,523	88,685,911	106,567,431	77,742,629	76,367,195	86,986,574	83,918,490	89,690,669	88,569,515	92,706,884	86,799,539	89,650,244	1,054,076,604
Employment agencies	25,761,253	29,767,087	27,872,176	24,922,636	19,759,846	22,453,643	23,432,930	24,231,968	22,928,748	30,440,195	28,667,999	24,588,434	24,896,795	303,962,457
Counselling services	1,044,845	1,072,618	1,145,066	1,038,653	1,335,256	1,290,479	1,800,816	1,159,756	1,609,265	1,284,517	1,269,641	1,243,223	1,348,889	15,598,179
Legal services	21,773,263	23,331,020	21,678,304	19,518,609	22,115,102	21,932,750	24,970,941	21,842,243	22,330,345	22,509,288	23,681,733	20,980,184	23,057,359	267,947,878
Laundry & cleaning	6,846,083	7,183,044	6,903,605	6,310,790	6,292,255	5,542,432	6,605,755	6,457,960	6,883,228	7,429,596	7,473,393	6,704,345	7,471,607	81,258,010
Funeral services	11,736,961	13,872,840	14,149,015	14,102,176	15,159,458	14,280,785	15,323,363	13,900,753	13,285,077	12,906,279	14,298,273	12,252,622	13,984,825	167,515,466
Medical services	161,718,614	184,229,180	175,464,791	153,067,271	174,090,678	164,585,099	178,647,227	166,042,844	173,184,717	176,430,746	182,096,979	157,968,047	177,131,808	2,062,939,387
Moving & courier services	39,844,087	45,875,203	42,301,459	40,823,203	41,338,663	38,423,107	42,110,663	40,937,778	44,701,138	43,324,975	47,391,562	42,588,269	44,166,658	513,982,678
Repair shops (not auto)	10,145,250	10,096,639	10,157,391	10,240,642	10,244,301	9,057,588	10,000,809	9,288,119	9,745,863	10,231,242	10,682,283	9,864,598	10,388,477	119,997,952
Accounting services	6,773,782	7,781,778	7,721,110	7,597,801	9,721,220	8,038,148	8,397,078	6,781,894	6,426,770	6,473,904	7,035,924	6,488,641	7,565,840	90,030,108
Advertising, consultancy & PR	8,203,546	8,593,682	8,028,212	6,512,091	8,178,067	7,155,563	7,838,293	7,385,859	7,675,258	7,184,307	7,898,813	6,913,128	7,659,767	91,023,040
Computer programming	89,075,528	96,470,856	98,253,750	117,895,489	89,030,660	77,173,474	86,643,863	83,227,411	83,312,851	86,059,234	87,831,769	80,598,665	90,742,890	1,077,240,912
Farming services	10,467,614	11,106,085	10,791,595	11,078,418	10,557,430	9,819,920	10,819,749	10,738,971	11,249,147	11,274,029	11,868,368	10,849,893	11,318,017	131,471,622
Miscellaneous professional services	175,021,105	163,073,409	145,174,348	135,820,634	167,379,520	145,534,552	164,188,054	160,366,719	156,090,032	158,640,726	162,161,215	152,757,433	183,888,167	1,895,074,809
Engineering services	14,812,211	16,285,307	14,613,272	13,625,452	14,707,616	14,345,073	16,048,906	15,031,718	15,487,982	16,134,542	17,091,781	14,523,724	15,311,257	183,206,630
Marina services	8,222,346	7,186,073	5,496,553	5,427,560	6,990,813	5,927,051	10,518,488	11,279,346	10,984,377	11,579,277	12,222,098	10,513,381	8,808,529	106,933,546
Wrecking & salvage yards	872,093	885,622	718,845	540,929	794,461	696,363	791,639	778,303	735,794	788,548	860,241	715,157	863,294	9,169,196
Pest control	619,276	593,733	505,576	460,647	524,890	544,576	544,726	517,166	596,106	607,555	577,849	577,849	691,170	6,904,813
Educational establishments	312,295,739	194,172,993	108,210,062	99,757,683	199,416,619	113,421,873	108,233,207	120,772,514	124,524,036	110,065,475	119,191,324	134,769,003	306,083,886	1,738,618,675
Child care services	2,265,255	2,472,815	2,241,838	2,138,260	2,651,321	2,329,576	2,464,740	2,410,790	2,553,112	2,639,706	2,810,358	2,432,574	2,705,481	29,850,571
Social, political & religious organisations	83,680,820	87,278,895	94,417,871	84,785,581	99,606,978	78,921,455	102,189,551	81,220,082	79,702,562	78,147,058	84,037,234	76,279,579	90,847,656	1,037,434,502
Government services	207,743,546	230,522,757	212,256,280	218,974,189	336,231,048	293,173,193	279,973,801	272,784,341	280,383,401	271,139,732	296,742,331	231,143,233	276,416,205	3,199,740,511
Miscellaneous services	87,775,118	87,308,740	85,045,871	98,638,690	84,484,050	77,638,485	96,269,451	85,474,804	87,691,329	98,238,156	94,141,002	75,669,365	92,219,290	1,062,819,233
Commercial equipment	128,015,165	139,801,934	132,417,825	117,595,887	130,031,013	120,854,976	136,328,017	132,624,956	131,587,188	127,178,174	137,349,665	121,249,969	134,686,498	1,561,706,102
Other services	1,850,503,943	1,823,920,175	1,661,203,659	1,623,365,032	1,874,197,980	1,629,607,300	1,782,655,862	1,694,438,933	1,731,959,268	1,713,544,038	1,802,449,249	1,603,837,465	1,988,495,796	20,929,674,757
Total services	6,549,767,976	6,543,256,081	5,954,199,318	5,712,683,532	6,518,159,626	5,923,244,232	6,750,046,369	6,427,484,069	6,876,812,916	6,750,606,857	6,926,867,316	6,230,614,226	7,051,910,079	77,665,884,621
TOTAL	13,541,544,948	13,788,057,915	13,620,574,454	14,577,110,119	13,129,139,250	11,900,920,532	13,749,151,958	13,387,174,435	14,000,109,944	13,954,065,534	14,179,660,641	13,150,516,984	14,269,762,556	163,706,244,322

Table 3C Card expenditure statistics (not seasonally adjusted)

Number of debit card transactions

Detailed sector breakdown - services sectors (not seasonally adjusted)

	September 2013	October 2013	November 2013	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014	July 2014	August 2014	September 2014	Total (latest 12 months)
Auto rental	498,134	517,988	471,383	461,894	454,600	451,410	514,159	524,895	499,222	454,641	514,625	489,096	486,063	5,839,976
Auto parts & accessories	1,482,669	1,540,011	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	19,116,543
Auto services	4,063,540	4,421,938	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	55,212,622
Auto repair shops	1,672,303	1,761,197	1,655,639	1,466,292	1,704,640	1,670,663	2,009,072	1,791,806	1,817,611	1,799,499	1,885,760	1,725,679	1,854,519	21,142,377
Service stations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vehicle sales	1,143,899	1,086,278	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	14,032,202
Vehicle Sales & Services	8,860,545	9,327,412	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	115,343,720
Restaurants	59,708,345	63,760,719	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	834,889,917
Public houses	10,695,756	10,794,019	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	141,030,950
Catering services	1,561,808	1,863,468	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	23,482,953
Video stores	624,193	447,308	311,703	198,588	182,634	188,577	155,203	188,577	155,203	188,577	155,203	188,577	155,203	2,203,619
Cinema, theatre & dance	4,135,979	4,768,837	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	61,594,205
Concerts & entertainers	141,321	177,875	170,571	169,888	159,777	180,527	174,707	173,989	180,817	138,392	154,280	216,288	160,019	2,057,130
Tourist attractions	945,489	870,049	584,727	557,832	459,281	636,561	1,304,257	1,096,840	1,030,431	1,070,595	1,887,806	1,140,449	1,168,090	11,683,090
Amusement parks	269,535	252,891	140,141	88,580	81,873	130,790	158,919	349,531	300,311	327,866	379,480	543,764	343,593	3,097,739
Aquariums	92,852	74,916	52,130	44,242	54,512	81,936	105,289	162,267	130,012	117,842	169,193	258,187	188,789	1,439,315
Sports & games establishments	2,969,255	3,094,336	2,778,843	3,241,403	3,646,461	3,435,505	3,858,399	3,797,167	3,875,815	3,449,247	3,678,730	3,801,194	3,933,758	42,590,858
Professional sports clubs	223,763	218,100	217,694	269,481	219,775	202,934	251,178	259,698	268,524	213,423	256,362	266,816	277,902	2,921,887
Gambling	20,068,703	21,335,951	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	20,774,412	23,843,999	274,005,399
Personal services	436,599	445,625	368,826	389,121	394,394	394,688	461,679	446,634	461,679	463,596	451,427	436,422	443,228	5,184,858
Miscellaneous entertainment	743,412	802,071	643,017	598,712	766,700	840,306	852,830	999,646	961,727	858,690	997,577	1,482,936	1,045,083	10,849,295
Entertainment	102,617,010	108,839,253	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	1,417,031,215
Hotels	4,465,880	4,579,835	4,242,960	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	59,621,556
Airlines	1,390,724	1,560,545	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	18,651,450
Airport terminals	58,234	46,307	34,352	34,982	36,677	38,279	50,907	55,035	60,095	62,651	67,922	62,081	61,853	611,141
Railways	17,001,197	18,348,074	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	210,523,397
Buses	2,229,313	2,388,162	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	30,296,493
Sea travel	167,130	151,048	129,792	126,243	126,938	126,142	154,512	188,549	200,178	210,870	244,335	256,672	200,079	2,115,358
Travel agents	1,509,253	1,424,372	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	21,038,933
Timeshares	5,077	4,809	3,962	3,917	6,867	5,024	4,701	4,639	4,590	4,135	4,761	51	4,618	52,074
Camping grounds	584,973	453,379	234,727	209,861	292,283	345,266	529,631	821,325	873,246	835,971	1,063,914	1,238,243	716,232	7,614,078
Miscellaneous travel	1,062,374	1,131,610	1,050,654	1,044,351	972,890	1,005,696	1,160,982	1,156,331	1,216,732	1,218,363	1,325,132	2,612,582	3,135,937	17,031,260
Travel	24,008,275	25,508,306	23,742,899	23,371,869	24,321,415	23,191,864	26,790,469	25,420,156	27,085,798	27,097,602	28,205,695	24,925,647	28,272,475	307,934,184
Telegraph services / Wire transfer money order	75,991	95,600	102,388	114,567	110,422	112,626	131,687	131,853	148,109	159,532	165,076	134,451	138,632	1,544,943
Insurance services	3,534,555	3,559,212	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	40,880,014
FIs - cash disbursements (auto & manual)	7,346	7,563	6,299	9,471	9,731	12,512	10,850	11,492	15,064	16,704	17,619	16,757	15,732	149,794
FIs - merchandise & services	8,988,025	9,823,300	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	113,939,503
Non-FIs - foreign currency, travellers' cheques	929,240	671,022	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	9,870,352
Security brokers and dealers	162,477	904,873	147,183	115,370	154,917	128,688	196,132	210,088	179,058	176,764	153,100	129,594	186,996	2,682,763
Tax preparation services	766	781	679	482	803	728	768	691	540	554	573	447	464	7,510
Tax payments	104,077	26,061	23,254	22,664	24,170	20,813	23,359	27,397	24,889	24,658	26,504	23,614	119,133	386,516
Fines, bail and bond payments	502,140	589,209	572,121	556,486	579,224	554,418	642,922	591,095	621,010	569,820	626,926	607,243	588,526	7,099,000
Miscellaneous financial	160,869	165,878	153,488	133,058	133,508	138,989	174,936	188,916	190,261	200,712	212,245	187,354	192,306	2,071,651
Financial	14,465,486	15,843,499	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	178,632,046

Table 3C Card expenditure statistics (not seasonally adjusted)

Number of debit card transactions

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

	September 2013	October 2013	November 2013	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014	July 2014	August 2014	September 2014	Total (latest 12 months)
Telecoms	10,707,474	10,762,997	10,361,858	10,823,183	10,796,273	9,640,691	10,831,117	10,284,070	10,573,527	10,238,423	10,957,136	10,886,754	11,684,194	127,840,223
Utilities	2,087,333	2,231,554	2,046,557	2,026,921	2,160,247	2,008,142	2,277,975	2,183,429	2,258,731	2,109,226	2,232,094	1,869,813	2,290,362	25,695,051
Contractors (residential & commercial)	535,368	595,381	571,622	487,652	518,702	515,099	587,744	548,864	555,804	561,355	600,512	540,978	616,955	6,700,668
Gardening services	101,134	103,135	106,558	140,139	80,481	140,779	84,601	140,779	156,489	146,901	124,095	101,734	107,037	1,454,655
Veterinary services	1,678,998	1,804,102	1,642,146	1,573,620	1,667,526	1,555,093	1,732,102	1,707,565	1,770,281	1,785,181	1,976,485	1,903,366	1,897,670	21,015,137
Photocopying & printing	360,843	422,663	450,675	490,695	379,017	344,683	393,923	373,540	417,405	391,462	383,927	353,634	424,824	4,826,448
Photographic studios	332,692	416,809	434,175	425,439	290,150	298,775	332,652	332,652	410,686	456,169	485,678	417,613	432,520	4,753,159
Beauty & barber shops	4,803,960	4,938,620	4,883,155	6,264,809	4,577,956	4,584,394	5,322,042	5,051,488	5,439,531	5,398,071	5,523,221	5,214,381	5,385,135	62,582,803
Employment agencies	10,220	8,758	7,706	6,087	8,175	7,729	8,634	7,976	8,363	7,909	8,659	8,064	9,344	97,404
Counselling services	104,234	110,290	101,630	102,363	104,200	97,969	115,716	116,826	116,592	117,128	116,592	112,915	120,415	1,336,643
Legal services	161,550	173,706	159,215	138,924	166,110	162,750	182,830	169,932	172,156	165,995	177,410	155,283	170,753	1,995,064
Laundry & cleaning	477,514	505,303	476,758	450,422	445,445	411,576	482,745	460,733	497,600	525,117	522,121	471,979	534,984	5,784,783
Funeral services	25,656	28,878	27,402	27,063	30,559	29,043	32,655	30,312	30,516	30,292	31,269	28,694	31,662	358,345
Medical services	2,754,685	3,075,228	2,905,292	2,577,547	3,043,019	2,858,295	3,089,795	2,927,777	2,999,071	3,001,833	3,161,363	2,796,872	3,220,607	35,656,699
Moving & courier services	370,968	419,385	403,254	431,961	400,897	355,119	400,601	397,950	424,460	433,085	464,673	409,623	466,203	5,007,211
Repair shops (not auto)	109,336	119,242	116,177	123,568	115,713	109,494	116,263	110,428	112,468	114,791	121,597	117,893	124,572	1,402,206
Accounting services	302,302	330,579	297,327	286,223	352,835	302,307	337,500	272,158	230,951	238,859	251,234	231,817	252,075	3,383,865
Advertising, consultancy & PR	160,914	168,777	166,130	122,846	140,294	134,155	150,673	143,909	145,651	145,272	147,442	136,947	147,128	1,749,224
Computer programming	1,555,013	1,174,600	810,749	722,924	693,977	619,188	671,769	651,765	647,397	646,980	659,471	644,421	712,191	8,655,432
Farming services	267,204	277,436	283,639	322,474	286,159	274,343	310,399	304,856	308,917	308,539	298,953	290,284	304,834	3,570,833
Miscellaneous professional services	3,385,626	3,737,546	3,649,785	3,660,044	3,715,496	3,420,188	3,822,010	3,639,055	3,583,534	3,538,200	3,620,482	3,328,265	3,641,231	43,355,836
Engineering services	81,628	92,637	84,276	72,750	78,665	79,793	91,699	89,674	89,697	90,729	95,610	82,530	90,028	1,038,088
Marina services	96,065	75,527	62,697	64,701	57,173	57,058	89,092	117,010	121,693	133,951	153,484	151,521	121,930	1,205,837
Wrecking & salvage yards	10,079	10,503	9,930	7,728	9,686	9,963	11,157	11,139	11,206	11,262	11,480	10,480	11,523	126,057
Pest control	4,149	3,878	4,771	3,414	3,508	3,199	3,636	3,961	4,755	5,033	5,509	4,729	5,117	51,510
Educational establishments	2,373,647	3,085,454	2,915,945	2,183,997	2,853,111	2,632,963	3,123,187	2,154,803	2,844,576	2,334,561	1,706,803	1,183,053	3,044,649	30,063,102
Child care services	126,619	159,702	138,143	126,814	178,070	177,852	159,288	156,309	162,786	136,151	139,144	176,977	153,606	1,864,842
Social, political & religious organisations	2,775,127	2,842,365	2,920,141	2,504,065	2,245,172	2,239,170	3,310,531	2,980,588	3,210,581	3,117,622	3,164,185	2,971,538	3,383,676	34,889,634
Government services	6,901,496	7,460,728	6,662,824	6,573,169	7,664,360	6,993,114	7,538,347	7,785,089	8,141,244	8,008,216	8,340,443	7,725,147	8,156,807	91,049,488
Miscellaneous services	5,576,645	5,854,799	5,632,726	7,667,269	5,621,450	5,298,194	6,199,073	6,009,490	6,330,485	6,413,374	6,610,441	5,785,416	6,432,882	73,855,599
Commercial equipment	1,788,740	1,794,048	1,694,069	1,782,522	1,713,344	1,550,429	1,704,777	1,559,175	1,628,524	1,549,788	1,564,392	1,516,202	1,877,097	19,934,367
Other services	50,027,219	52,785,523	50,026,439	52,191,333	50,397,770	46,855,369	53,590,552	50,739,012	53,412,430	52,160,939	53,659,912	49,628,923	55,852,011	621,300,213
Total services	204,444,415	216,883,828	207,230,323	217,253,340	209,066,025	205,229,876	238,575,303	227,652,151	234,738,904	233,578,533	235,611,998	230,541,426	243,501,227	2,699,862,934
TOTAL	697,265,871	726,395,775	718,661,322	807,663,082	687,165,550	663,714,836	773,056,370	738,419,024	765,812,198	774,102,773	782,034,236	742,420,797	780,204,300	8,959,650,263

Table 3D Card expenditure statistics (not seasonally adjusted)

Value of debit card transactions

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

£	September 2013	October 2013	November 2013	December 2013	January 2014	February 2014	March 2014	April 2014	May 2014	June 2014	July 2014	August 2014	September 2014	Total (latest 12 months)
Telecoms	331,500,689	344,349,276	324,610,484	335,300,244	345,726,054	297,315,259	339,678,620	316,438,873	325,512,230	312,964,866	336,018,002	325,398,903	373,938,923	3,977,251,734
Utilities	361,247,555	238,970,304	211,318,563	208,503,419	240,602,317	240,985,029	300,350,547	282,949,215	267,263,009	236,566,129	236,405,813	194,060,920	228,640,198	2,886,615,463
Contractors (residential & commercial)	142,786,128	162,074,000	157,437,074	136,046,509	136,888,779	138,204,139	159,616,860	153,717,380	158,782,081	161,505,134	173,443,220	160,577,402	184,637,283	1,882,929,861
Gardening services	6,629,684	6,708,629	6,511,654	7,023,438	5,310,085	5,547,964	9,184,405	10,621,455	10,576,390	9,841,969	9,086,154	7,278,585	7,797,974	95,488,702
Veterinary services	98,863,501	106,376,752	96,671,387	91,432,644	101,290,708	94,039,813	105,062,027	104,146,945	108,292,544	109,234,996	120,576,286	113,893,091	115,697,769	1,266,714,962
Photocopying & printing	24,510,016	27,650,675	27,052,511	24,772,707	24,303,411	22,483,252	25,367,769	23,977,407	26,205,895	25,189,165	25,660,506	23,027,078	27,539,148	303,229,524
Photographic studios	11,919,235	13,685,262	14,902,237	14,639,440	9,639,804	10,078,351	11,857,625	11,180,434	12,531,914	13,268,085	15,324,341	12,561,872	13,143,498	152,812,863
Beauty & barber shops	191,830,130	197,448,331	196,898,423	243,837,821	177,500,706	183,206,172	212,570,868	200,758,000	215,869,530	210,980,999	218,968,540	205,671,521	215,292,950	2,479,003,861
Employment agencies	1,373,090	1,389,773	1,343,704	1,123,738	1,465,954	1,343,084	1,594,566	1,458,139	1,557,600	1,496,861	1,688,849	1,420,604	1,649,301	17,532,173
Counselling services	6,591,045	7,139,987	6,291,357	6,133,762	6,343,743	6,233,781	7,221,051	6,936,088	6,671,191	6,750,088	6,935,400	6,191,021	7,216,297	80,063,766
Legal services	86,933,676	94,087,433	86,455,698	74,329,018	82,465,721	77,494,849	88,345,777	83,104,494	85,746,342	85,861,238	90,883,792	79,567,774	85,714,608	1,014,056,744
Laundry & cleaning	12,884,521	13,628,609	12,850,200	12,026,171	11,792,698	10,587,970	12,545,235	12,192,957	13,210,315	13,910,467	13,986,693	12,812,504	14,479,604	154,023,423
Funeral services	30,091,089	35,345,234	34,682,847	34,291,569	39,094,876	37,326,159	41,891,295	38,061,072	37,362,229	37,355,990	39,513,696	36,476,388	40,267,697	451,669,052
Medical services	229,917,003	257,935,546	242,398,551	212,364,223	246,380,254	237,644,367	261,025,331	244,811,033	253,551,504	256,071,284	270,847,472	234,115,074	268,110,762	2,985,255,401
Moving & courier services	33,891,130	37,040,464	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	429,133,656
Repair shops (not auto)	11,362,507	12,040,582	12,009,753	12,000,711	11,444,106	10,884,160	12,107,879	11,853,934	12,348,788	12,957,367	13,527,442	12,440,790	13,359,775	146,975,287
Accounting services	17,509,135	19,368,576	18,272,354	17,459,720	23,145,515	19,071,677	20,135,680	17,323,671	16,949,187	15,391,604	16,243,996	14,738,729	16,814,590	214,915,299
Advertising, consultancy & PR	11,493,302	12,185,100	11,459,702	9,052,505	11,295,508	10,668,870	11,593,422	11,621,279	11,716,235	11,190,740	11,968,211	10,429,373	11,595,265	134,776,210
Computer programming	39,734,614	40,518,505	36,092,311	36,781,620	38,812,837	32,175,902	35,131,064	34,696,518	34,082,872	32,992,312	34,379,299	32,261,969	35,711,886	423,637,095
Farming services	20,848,856	22,126,143	21,766,748	22,736,921	21,308,918	19,795,505	22,246,110	22,951,068	23,380,149	24,012,069	24,539,130	22,931,223	23,904,650	271,698,634
Miscellaneous professional services	627,648,940	670,730,387	531,148,791	501,558,663	634,220,895	540,259,786	650,602,417	687,443,199	584,170,481	579,227,743	627,289,774	599,474,909	690,893,213	7,297,020,258
Engineering services	19,458,273	21,021,165	18,703,132	16,522,590	17,774,706	18,084,923	20,957,790	20,866,394	21,388,100	21,018,412	22,213,310	19,215,744	21,720,793	239,487,059
Marina services	10,649,987	9,358,571	7,370,882	7,136,961	8,424,326	8,111,521	14,324,542	15,168,212	14,900,508	15,882,004	16,747,256	14,930,200	12,431,521	144,786,504
Wrecking & salvage yards	1,433,529	1,629,771	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	18,585,164
Pest control	532,018	634,499	565,813	474,442	554,710	527,708	579,819	604,346	699,750	792,785	865,292	736,680	795,665	7,831,509
Educational establishments	715,591,666	600,546,301	241,667,125	199,280,773	466,713,026	222,855,448	178,157,464	236,958,177	227,701,886	152,518,017	157,396,828	204,726,960	722,901,486	3,611,423,491
Child care services	12,190,215	14,034,151	12,619,068	11,412,467	15,221,560	13,520,657	14,562,967	14,367,733	14,429,586	14,171,071	14,911,810	13,371,698	15,028,512	167,651,280
Social, political & religious organisations	102,718,018	116,991,908	109,678,977	89,416,198	93,820,152	83,003,182	118,781,593	103,726,573	103,089,936	100,341,945	129,745,897	102,121,263	120,578,731	1,271,296,355
Government services	1,211,617,829	1,601,572,163	1,449,613,799	1,576,988,115	3,048,834,528	1,949,079,267	1,698,889,857	1,754,928,022	2,086,318,982	2,031,109,989	2,553,406,214	1,625,128,766	1,911,495,207	23,287,364,909
Miscellaneous services	481,712,384	502,165,055	449,210,548	490,746,027	586,085,339	447,877,498	514,148,450	526,986,640	526,741,780	637,568,640	672,048,131	534,304,144	603,223,593	6,491,105,845
Commercial equipment	145,752,014	150,083,450	141,846,360	124,646,009	134,341,182	125,835,517	154,120,909	143,689,876	148,032,770	146,077,552	157,923,405	145,024,161	166,737,100	1,738,358,291
Other services	5,001,221,779	5,338,836,602	4,518,230,747	4,552,950,728	6,574,834,293	4,895,048,386	5,077,939,033	5,129,159,281	5,386,457,732	5,315,303,127	6,055,998,250	4,804,245,469	5,993,690,727	63,642,694,375
Total services	16,147,413,814	17,259,008,706	14,575,359,556	14,687,118,057	17,830,754,968	15,458,563,425	18,253,726,777	17,893,081,799	17,619,832,848	17,501,924,443	18,570,160,226	16,267,476,821	18,498,007,989	204,415,015,615
TOTAL	31,355,481,730	32,887,317,597	30,579,428,978	33,646,705,216	32,129,606,700	28,981,013,865	34,129,492,761	33,254,517,959	33,399,014,422	33,423,356,636	34,527,304,793	31,495,400,010	34,443,685,230	392,896,844,167