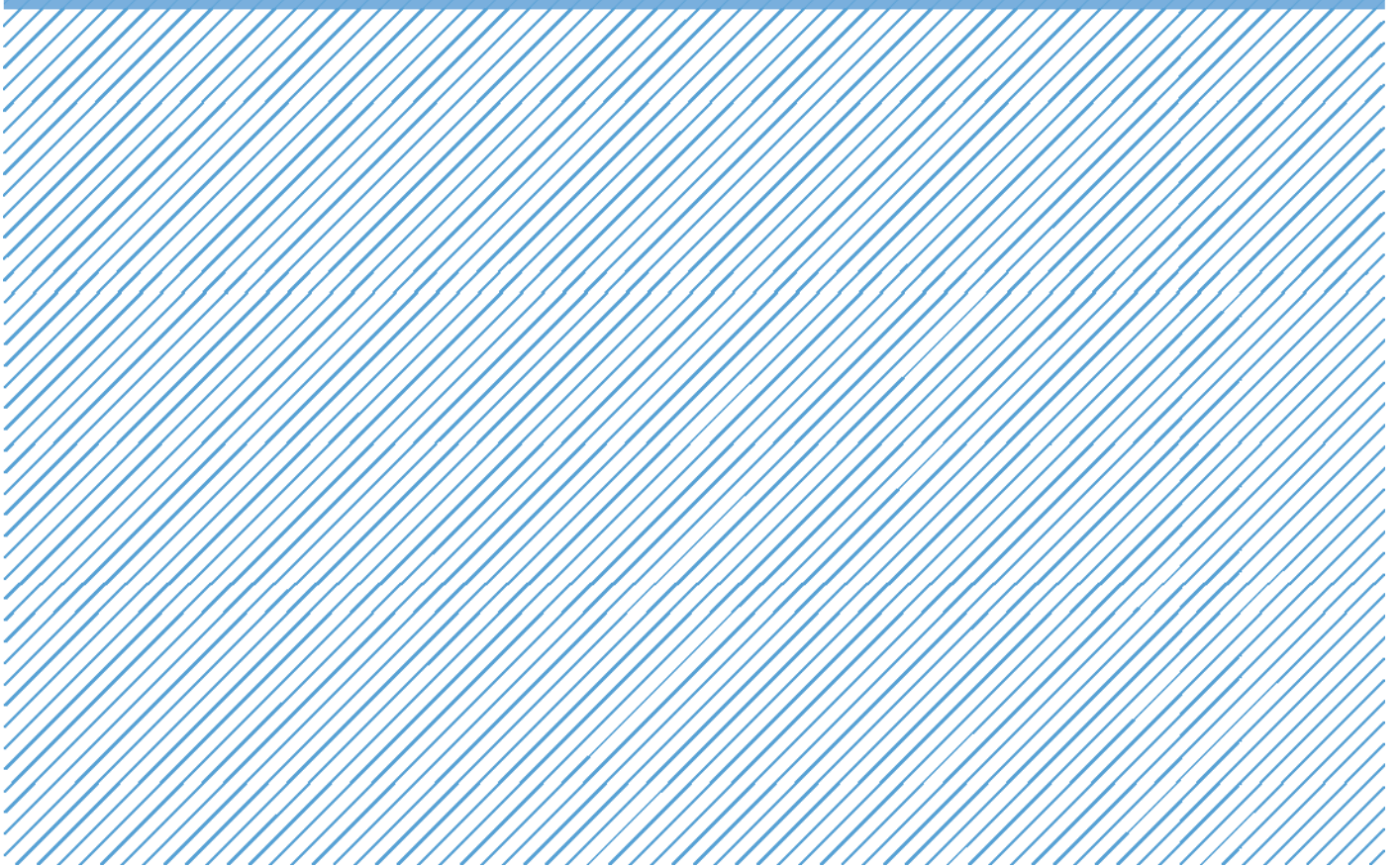


# Card Expenditure Statistics

## September 2015



## Card Expenditure Statistics – September 2015

	Total Spending £ billions		Annual growth rates for spending		Number of purchases Millions	
	Sep 2015	Sep 2014	Sep 2015	Sep 2014	Sep 2015	Sep 2014
<b>All payment cards</b>	<b>52.7</b>	48.5	<b>8.2%</b>	7.8%	<b>1,140</b>	1,021
<i>Of which online *</i>	11.6	10.1	16.0%	–	134	110
<b>Debit cards</b>	<b>37.3</b>	34.2	<b>8.7%</b>	8.5%	<b>872</b>	783
<b>Credit cards</b>	<b>15.4</b>	14.3	<b>6.9%</b>	6.2%	<b>268</b>	238

Unless otherwise stated all data referred to are seasonally adjusted and depict the underlying trend. The X12 ARIMA monthly seasonal adjustments include trading days and leap years. 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.

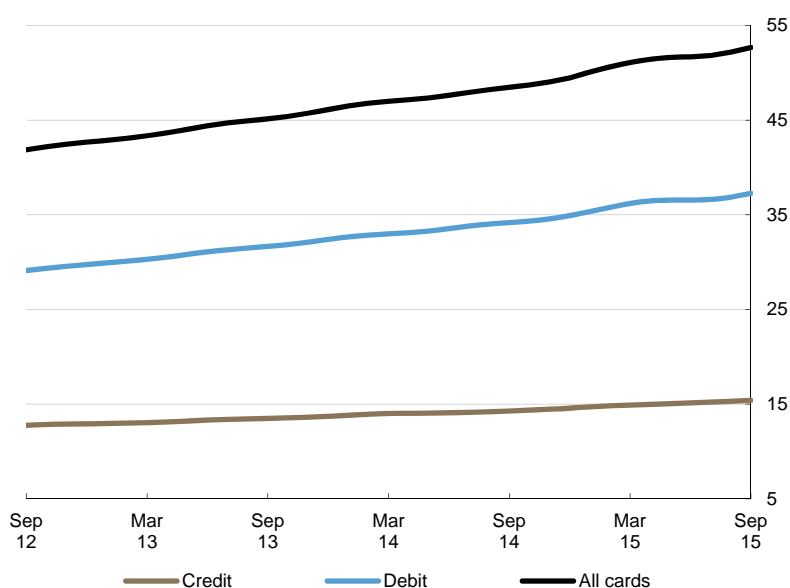
\* As there are insufficient online data series collected to apply X12 ARIMA seasonal adjustment, the underlying trend is determined using linear regression. This allows an estimation of the likely scale of seasonal impacts to be made until there are sufficient data (3 years) to use a recognised method of seasonal adjustment.

### Introduction

**Payment card spending** amounted to £52.7 billion in September, up by £0.5 billion on August. Spending **online** grew by 1.1% to £11.6 billion; representing 22.1% of total card spending, up from 20.9% in September 2014. The **number of purchases** also increased and reached 1.1 billion transactions, up by 0.8% during the month. The number of purchases made via the **internet** rose by 1.5% to reach 134 million, accounting for 11.7% of total card purchases, up from 10.8% a year ago.

During Q3 of 2015 consumers made 85 million more purchases and spent £1.9 billion above the level recorded in Q2. The increase in card spending was despite a slight slowdown in **economic performance**, following growth of 0.5% in GDP<sup>1</sup> on Q2, and up 2.3% on the same quarter a year ago. Seasonal factors also contributed to growth with back-to-school spending for over 12 million pupils<sup>2</sup> and students<sup>3</sup> as well as a boost in demand for autumn clothing ranges.

**Chart 1**  
Monthly expenditure  
(£ billions)



<sup>1</sup> ONS, GDP Preliminary Estimate Q3 2015: <http://www.ons.gov.uk/ons/index.html>

<sup>2</sup> The Guardian, Billions of pounds and millions of students: <http://gu.com/p/4bz6d/sbl>

<sup>3</sup> Higher Education Statistics Agency: <https://www.hesa.ac.uk/>

## Annual growth rates

Growth in payment card spending continued to gather pace, growing at an **annual rate** of 8.2% in September – the strongest performance in more than three years. This robust growth could, in part stem from increasing levels of household disposable income following decreasing unemployment to a seven-year low<sup>4</sup> and rising wages. An added factor could be benign **inflation** since February, which slipped back into **deflation** after declining to -0.1% in the year to September<sup>5</sup>, down from 0% in August.

Annual growth in debit card spending continued to exceed that in credit card spending with registered growth rates of 8.7% and 6.9% respectively. However, growth in credit card spending has been recovering recently, boosted by payments on **foreign-issued** credit cards, in particular, at educational establishments.

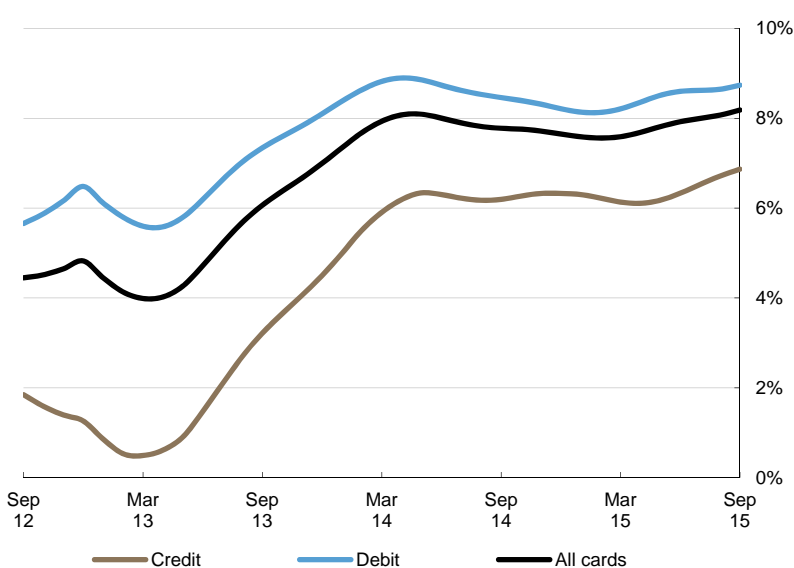
Within the sectors, the **entertainment** sub-sector rose by 15.2%, remaining the fastest-growing category since January. In contrast, spending on **automotive fuels** has been on a downward trajectory for over a year, decreasing by 7.9% in September, reflecting falling world oil prices<sup>6</sup> alongside the ongoing supermarket price wars<sup>7</sup>.

Meanwhile, the annual growth rate in the **number of purchases** of 10.9% continues to outstrip that of spending since March 2014. This trend is also evident within the digital space where the number of **online** purchases grew by 23% compared to a year ago, while spending increased by 16%.

### Chart 2

#### Spending on payment cards

Year-on-year growth rates



Sub-sector	Annual growth (%)
Other retail	9.3
Household	7.7
Clothing	6.5
Mixed business	4.7
Food & drink	2.1
<b>Automotive Fuels</b>	<b>-7.9</b>
<b>Retail sales</b>	<b>3.5</b>
<b>Entertainment</b>	<b>15.2</b>
Other services	14.2
Hotels	14.1
Financial	13.0
Vehicle Sales & Services	10.1
Travel	9.0
<b>Services</b>	<b>12.8</b>

<sup>4</sup> ONS, UK Labour Market, October 2015: <http://www.ons.gov.uk/ons/index.html>

<sup>5</sup> ONS, Consumer Price Inflation, September 2015: <http://www.ons.gov.uk/ons/index.html>

<sup>6</sup> The New York Times, Oil prices: What's Behind the Drop? <http://nyti.ms/1PaCZkx>

<sup>7</sup> City AM, UK supermarkets Asda, Morrisons and Sainsbury's in petrol price war: <http://www.cityam.com/225033/retailers-match-oil-price-decline>

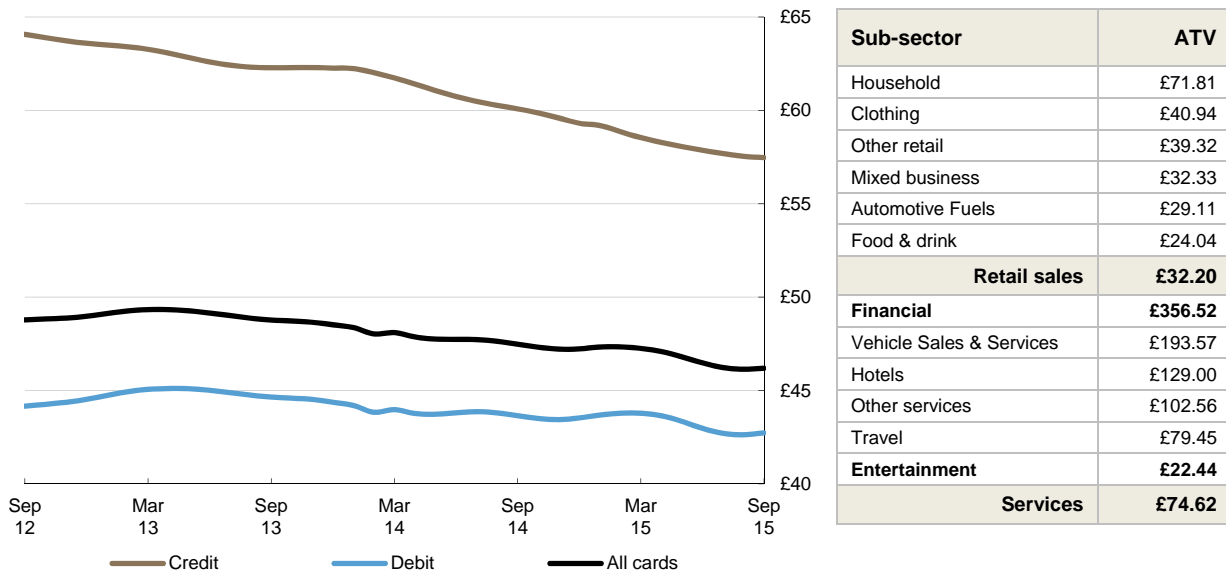
## Average transaction values

There was a slight uptick in the **average transaction value (ATV)** on all payment cards between August and September, rising by 5p to £46.19, but still below the ATV of £47.48 a year ago. The **retail sales** ATV declined by 6p to £32.20, while the ATV for **services** picked up by 13p to £74.62. Within the merchant sectors, the largest decrease came from the **vehicle sales & services** sub-sector, which recorded an ATV fall of 62p, while **financial services** registered the largest increase of £3.04 during the month.

The ATV on all payment cards via the **online** channel amounted to £83.32 in September, down from £85.27 in August, and compares to £94.47 a year ago. In contrast, the ATV on **contactless** cards reached £7.35, up by 23p on August, coinciding with the maximum limit increase from £20 to £30 from the beginning of September.

Despite the recent uptick, there has been a persistent decline in the ATVs evident since 2011, likely reflecting changing consumer spending patterns coupled with continuing supermarket price wars<sup>8</sup> that has been reinforced by recently absent inflation. Another factor has been the ongoing migration of low value cash payments to cards, accelerated by the adoption of **contactless** payments, which accounted for 8.9% of total card purchases in September, up from 3.2% a year ago.

**Chart 3**  
Average transaction values



<sup>8</sup> Kantar Worldpanel, Grocery price war boosts savings to £58: <http://uk.kantar.com/consumer/shoppers/2015/>

## Spending by sector – retail sales and services

The number of transactions within the **retail sector** increased by 5.0 million to 764 million, with the corresponding spend rising by £113 million to £24.6 billion. Meanwhile, the number of transactions in the **services sector** grew by 4.5 million to 376 million, corresponding to a rise in spending of £383 million to £28.1 billion. The highest increases in **retail** spending came from the **food & drink** and **other retail** sub-sectors, where spending amounted to £9.3 billion and £4.0 billion respectively. Despite the evidence of falling prices<sup>9</sup>, the **food & drink** category recorded a rise of £38 million, driven by increased spending in **supermarkets**. The major contributors to growth of £20 million in the other retail sub-sector were **chemists** and **direct sales** merchants. There was however, a decrease in spending in **automotive fuels**,

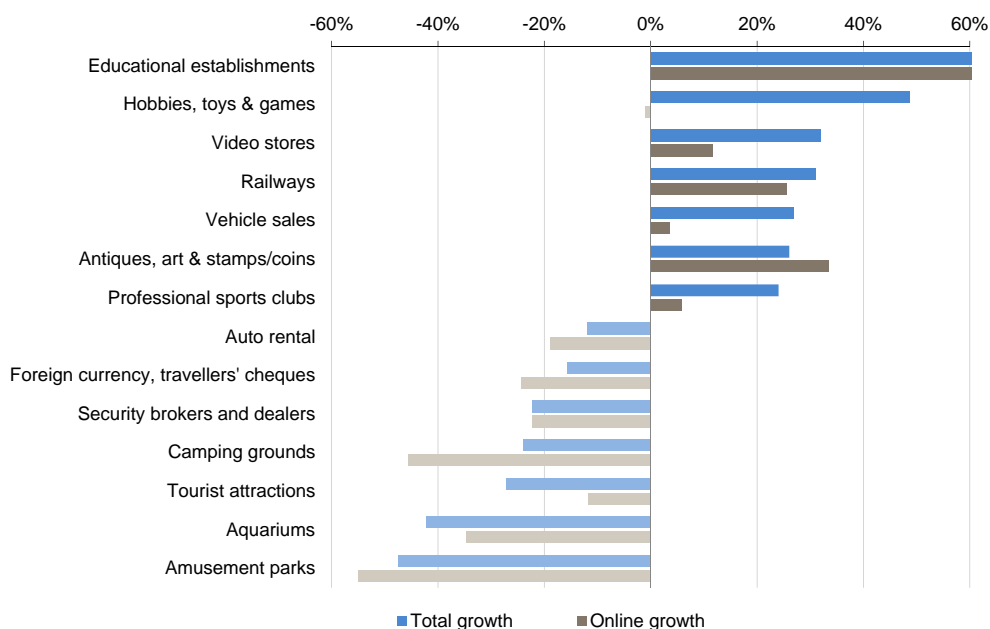
The largest growth within the **services** sector was registered at **other services**; an increase of £134 million to £8.0 billion, driven by a surge in spending at **educational establishments**. The **travel** sub-sector was also a strong contributor to growth after increasing by £72 million to £4.2 billion, mainly due to higher spending on **railways** and **airlines**, which could, in part be attributed to England hosting the Rugby World Cup. Meanwhile, the strengthening automotive market<sup>10</sup> was likely the main driver of growth in the **vehicle sales & services** sub-sector, recording the strongest growth in eight months.

## Spending by merchant categories (not seasonally adjusted)

The strongest monthly increase in spending was recorded at **educational establishments**, boosted by the start of the new school year. There were also notable rises in spending at merchants related to transport such as railways and vehicle sales. In contrast, travel related merchants selling foreign currency and travellers cheques as well as auto rentals and camping grounds registered decreases when compared to August. The popular visitors destinations such as **amusement parks**, aquariums and other tourist attractions recorded the largest percentage decreases, marking the end of the summer holiday season.

Chart 4

Largest changes in total card spending between August and September<sup>11</sup>



<sup>9</sup> Reuters, UK high street prices fall harder: <http://reut.rs/1GvhS97>

<sup>10</sup> The Guardian, Car sales at September record as demand for petrol vehicles soars: <http://gu.com/p/4d35g/sbl>

<sup>11</sup> Actual monthly total and online growth rates for spending at educational establishments (220% and 169% respectively) are not fully covered in chart in order to illustrate the majority of changes within the given scale.

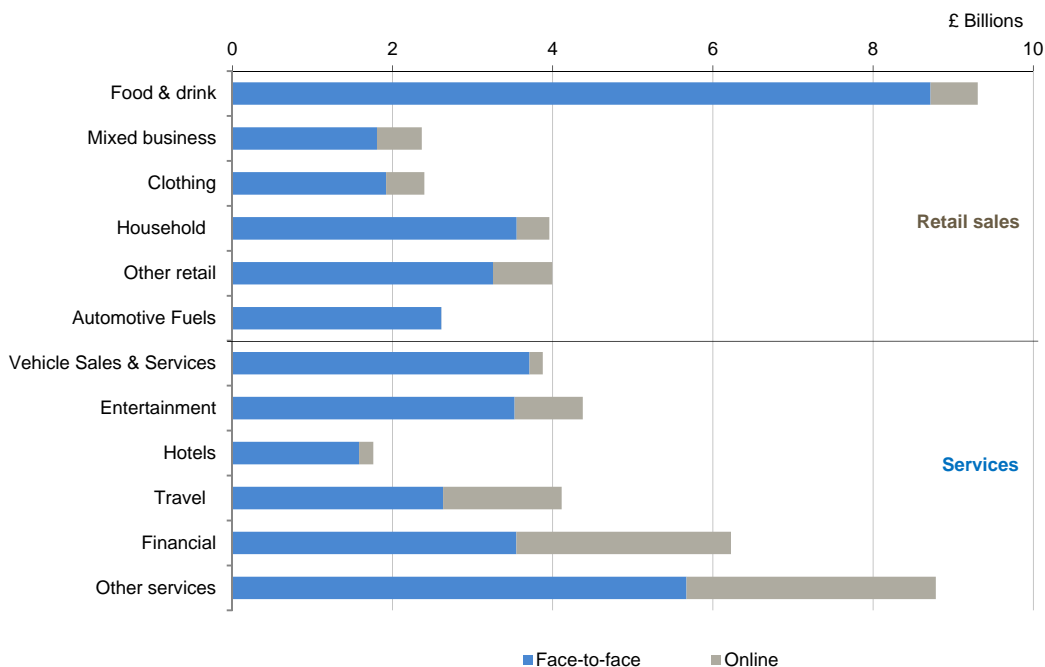
## Spending online (not seasonally adjusted)

Consumer spending patterns vary considerably when shopping on the high street or online. For example, 34% of total **face-to-face** card purchases in September were made at **supermarkets**, while **online** just 6% of all purchases were in supermarkets. In contrast, **travel** accounted for just 6% of total in-store spending, but 16% of online spending was on travel.

E-commerce continued to dominate within the **services** sector where 32% of card spending was made via the internet, while just 11% of **retail** spending was online. The highest e-commerce traffic was evident within **financial** services, where 45% of spending occurred via the internet, followed by other services with 35%. Within the merchant categories, the proportion of online spending was highest on timeshares (85%), catalogues (82%) and record shops (78%). In the vehicle sales & services sub-sector just 4.3% of spending was made online, while virtually all spending on **automotive fuels** (99.97%) took place in the face-to-face environment. Similarly, consumers prefer to shop in-store at such merchants as vehicle dealers, pubs and employment agencies, where online spending accounted for just 0.5%, 1.1% and 1.4% respectively.

### Chart 5

Face-to-face and online spending by merchant sectors, September



## 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. There was a slight uptick in the percentage **share of retail sales** (including automotive fuels)<sup>12</sup> accounted for by payment cards in September. This figure increased to 77.9%, up 0.2 percentage points on August, with debit and credit card splits of 53.4% and 24.5% respectively. This trend was also reflected in other sub-sectors such as **food & drink** and **automotive fuels**. The share of spending within food & drink accounted for by cards rose to 73.1%, while the majority of expenditure on automotive fuels was accounted for by payment cards at 89.1%.

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<sup>12</sup> CES 3-month moving average spend of £24.5 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 £31.4 billion.

# Table 1 Card expenditure statistics (seasonally adjusted)

Summary<sup>1 and 2</sup>

		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
<b>Annual</b>																			
	2010	2,016	6,511	8,528	1,388	4,727	6,115	628	1,784	2,413	128,327	289,918	418,246	69,706	148,686	218,393	58,621	141,232	199,853
	2011	2,249	7,232	9,481	1,545	5,301	6,847	704	1,931	2,635	151,038	324,534	475,572	78,583	165,807	244,390	72,455	158,728	231,182
	2012	2,372	7,861	10,233	1,621	5,666	7,287	752	2,194	2,946	152,943	345,572	498,515	81,093	175,375	256,469	71,850	170,197	242,046
	2013	2,549	8,338	10,887	1,732	5,904	7,636	817	2,434	3,251	159,825	373,567	533,392	84,528	183,447	267,975	75,297	190,120	265,417
	2014	2,799	9,239	12,038	1,876	6,435	8,310	923	2,804	3,728	169,934	404,253	574,187	87,439	193,654	281,093	82,495	210,598	293,094
<b>Monthly</b>																			
	2014																		
	Sep	238	783	1,021	159	542	702	79	240	319	14,285	34,173	48,458	7,334	16,236	23,569	6,951	17,937	24,888
	Oct	240	789	1,030	161	544	705	79	245	324	14,377	34,342	48,718	7,363	16,256	23,619	7,014	18,085	25,100
	Nov	243	796	1,038	162	547	709	80	249	329	14,463	34,566	49,029	7,391	16,255	23,646	7,073	18,311	25,383
	Dec	245	802	1,047	164	549	713	81	253	334	14,550	34,914	49,464	7,422	16,249	23,671	7,128	18,665	25,793
	2015																		
	Jan	249	809	1,058	166	552	718	83	257	340	14,735	35,339	50,074	7,455	16,243	23,698	7,280	19,096	26,376
	Feb	252	817	1,069	168	556	724	84	261	345	14,817	35,784	50,601	7,494	16,259	23,753	7,323	19,526	26,848
	Mar	254	827	1,081	170	560	730	84	267	351	14,897	36,192	51,088	7,535	16,309	23,844	7,362	19,883	27,244
	Apr	257	835	1,092	172	564	736	85	271	357	14,973	36,468	51,442	7,574	16,392	23,967	7,399	20,076	27,475
	May	259	843	1,103	173	568	742	86	275	361	15,053	36,559	51,612	7,610	16,499	24,109	7,442	20,060	27,503
	Jun	261	850	1,112	175	572	747	86	278	364	15,131	36,549	51,679	7,641	16,605	24,246	7,490	19,944	27,433
	Jul	264	857	1,121	177	577	753	87	281	368	15,211	36,611	51,822	7,669	16,700	24,369	7,542	19,911	27,453
	Aug	266	865	1,131	178	581	759	88	284	372	15,301	36,874	52,175	7,699	16,788	24,487	7,602	20,086	27,688
	Sep	268	872	1,140	180	585	764	88	288	376	15,398	37,273	52,671	7,733	16,867	24,600	7,665	20,406	28,071
<b>Year-on-year growth rates (percentages)</b>																			
<b>Annual</b>																			
	2010	0.7	9.7	7.4	13.2	21.5	19.5	-19.2	-12.9	-14.6	2.5	10.4	7.9	13.1	18.5	16.7	-7.8	3.1	-0.4
	2011	11.6	11.1	11.2	11.4	12.2	12.0	12.0	8.2	9.2	17.7	11.9	13.7	12.7	11.5	11.9	23.6	12.4	15.7
	2012	5.5	8.7	7.9	4.9	6.9	6.4	6.8	13.7	11.8	1.3	6.5	4.8	3.2	5.8	4.9	-0.8	7.2	4.7
	2013	7.5	6.1	6.4	6.9	4.2	4.8	8.7	10.9	10.3	4.5	8.1	7.0	4.2	4.6	4.5	4.8	11.7	9.7
	2014	9.8	10.8	10.6	8.3	9.0	8.8	13.1	15.2	14.7	6.3	8.2	7.6	3.4	5.6	4.9	9.6	10.8	10.4
<b>Monthly</b>																			
	2014																		
	Sep	9.1	10.4	10.1	7.4	8.8	8.5	12.6	14.3	13.9	6.2	8.5	7.8	3.5	5.9	5.1	9.3	11.0	10.5
	Oct	9.3	10.6	10.3	7.6	8.9	8.6	12.9	14.7	14.2	6.3	8.4	7.8	3.4	5.9	5.1	9.5	10.9	10.5
	Nov	9.6	10.8	10.5	7.9	9.0	8.8	13.0	15.0	14.5	6.3	8.3	7.7	3.4	5.8	5.0	9.6	10.8	10.5
	Dec	9.8	10.8	10.6	8.3	9.0	8.8	13.1	15.2	14.7	6.3	8.2	7.6	3.4	5.6	4.9	9.6	10.8	10.4
	2015																		
	Jan	10.1	10.7	10.6	8.6	8.8	8.7	13.1	15.4	14.8	6.3	8.1	7.6	3.5	5.2	4.7	9.5	10.9	10.5
	Feb	10.3	10.5	10.4	8.9	8.4	8.5	13.1	15.6	14.9	6.2	8.1	7.6	3.4	4.8	4.4	9.3	11.3	10.7
	Mar	10.4	10.4	10.4	9.2	8.1	8.4	13.0	15.8	15.1	6.1	8.2	7.6	3.5	4.4	4.1	9.1	11.9	11.1
	Apr	10.7	10.3	10.4	9.6	7.8	8.2	12.9	16.3	15.4	6.1	8.4	7.7	3.5	4.0	3.8	9.0	12.6	11.5
	May	10.9	10.2	10.4	10.0	7.4	8.0	12.9	16.9	15.9	6.2	8.5	7.8	3.6	3.6	3.6	8.9	13.1	12.0
	Jun	11.3	10.3	10.5	10.4	7.2	7.9	13.0	17.5	16.4	6.3	8.6	7.9	3.8	3.4	3.5	9.0	13.5	12.3
	Jul	11.6	10.3	10.6	10.9	7.0	7.9	13.1	18.1	16.8	6.5	8.6	8.0	4.1	3.2	3.5	9.2	13.7	12.4
	Aug	11.9	10.4	10.8	11.3	7.0	7.9	13.1	18.5	17.2	6.7	8.6	8.1	4.3	3.1	3.5	9.3	13.9	12.6
	Sep	12.1	10.5	10.9	11.7	6.9	8.0	13.1	18.9	17.4	6.9	8.7	8.2	4.5	3.0	3.5	9.4	14.1	12.8

<sup>1</sup> There was a step change in 2011 due to a change in reporting population

<sup>2</sup> Data are seasonally adjusted and depict the underlying trend. The X12 ARIMA monthly seasonal adjustments include trading days and leap years.

## Table 2A Card expenditure statistics (seasonally adjusted)

### Retail sales<sup>1 and 2</sup>

#### Number of purchase transactions (millions)

#### Total retail sales

		Food & drink			Mixed business			Clothing			Household			Other retailers			Automotive Fuels <sup>3</sup>			Number of purchases		
		Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total
<b>Annual</b>																						
	2010	533	2,288	2,821	139	406	545	129	424	553	148	350	498	275	733	1,008	165	525	690	1,388	4,727	6,115
	2011	600	2,565	3,165	136	425	562	139	428	567	157	370	526	295	781	1,076	219	733	951	1,545	5,301	6,847
	2012	663	2,849	3,511	148	479	627	145	453	598	157	375	532	281	757	1,038	227	754	981	1,621	5,666	7,287
	2013	721	3,009	3,730	182	523	705	152	459	612	165	401	566	276	721	997	234	792	1,026	1,732	5,904	7,636
	2014	769	3,454	4,222	251	477	728	163	478	641	172	433	605	285	783	1,068	237	810	1,047	1,876	6,435	8,310
<b>Monthly</b>																						
	2014 Sep	65	293	358	22	38	61	14	40	54	14	37	51	24	66	91	20	67	87	159	542	702
	Oct	65	294	360	23	39	62	14	40	54	15	37	52	25	67	91	20	67	87	161	544	705
	Nov	66	295	361	24	39	63	14	40	54	15	37	52	25	67	92	19	67	87	162	547	709
	Dec	67	296	363	24	40	64	14	41	55	15	38	52	25	68	93	19	67	86	164	549	713
	2015 Jan	67	297	365	25	40	65	14	41	56	15	38	52	25	68	94	19	67	86	166	552	718
	Feb	68	299	367	26	41	67	14	42	56	15	38	53	26	69	94	19	67	87	168	556	724
	Mar	68	301	370	27	41	69	15	42	57	15	38	53	26	69	95	19	68	87	170	560	730
	Apr	69	303	372	28	42	70	15	42	57	15	38	53	26	70	96	19	68	87	172	564	736
	May	69	306	375	29	43	72	15	42	57	15	39	53	26	71	97	19	68	88	173	568	742
	Jun	70	308	378	30	43	73	15	42	57	15	39	54	27	71	98	19	68	88	175	572	747
	Jul	70	310	380	30	44	74	15	43	57	15	39	54	27	72	100	19	68	88	177	577	753
	Aug	71	312	383	30	45	75	15	43	58	15	40	54	28	73	101	19	69	88	178	581	759
	Sep	71	314	385	31	46	76	15	43	58	15	40	55	28	74	102	19	69	88	180	585	764
<b>Year-on-year growth rates (percentages)</b>																						
<b>Annual</b>																						
	2010	3.9	10.0	8.8	5.8	0.7	1.9	2.9	4.7	4.3	1.7	9.6	7.1	-11.6	7.5	1.5	4.2	10.6	9.0	13.2	21.5	19.5
	2011	12.5	12.1	12.2	-1.5	4.6	3.1	8.0	0.8	2.5	5.8	5.7	5.7	7.3	6.6	6.8	32.6	39.5	37.9	11.4	12.2	12.0
	2012	10.5	11.1	11.0	8.4	12.5	11.5	4.6	5.8	5.5	0.1	1.4	1.0	-4.8	-3.1	-3.5	3.8	2.9	3.1	4.9	6.9	6.4
	2013	8.9	5.6	6.2	23.1	9.2	12.5	4.8	1.5	2.3	5.4	6.9	6.5	-1.6	-4.8	-3.9	3.4	5.0	4.6	6.9	4.2	4.8
	2014	6.5	14.8	13.2	37.7	-8.8	3.2	7.0	4.1	4.8	4.1	8.0	6.8	2.9	8.6	7.1	1.0	2.3	2.0	8.3	9.0	8.8
<b>Monthly</b>																						
	2014 Sep	6.4	13.6	12.2	34.8	-2.2	7.1	6.4	2.9	3.8	4.4	8.3	7.1	0.1	6.7	4.9	2.2	3.4	3.1	7.4	8.8	8.5
	Oct	6.3	14.2	12.7	35.7	-4.5	5.7	6.5	3.2	4.0	4.3	8.2	7.1	0.8	7.3	5.5	1.8	3.0	2.8	7.6	8.9	8.6
	Nov	6.4	14.6	13.0	36.7	-6.7	4.4	6.7	3.6	4.4	4.2	8.1	7.0	1.8	8.0	6.3	1.4	2.7	2.4	7.9	9.0	8.8
	Dec	6.5	14.8	13.2	37.7	-8.8	3.2	7.0	4.1	4.8	4.1	8.0	6.8	2.9	8.6	7.1	1.0	2.3	2.0	8.3	9.0	8.8
	2015 Jan	6.7	14.6	13.1	38.5	-10.8	2.1	7.3	4.6	5.3	3.8	7.8	6.6	4.2	9.1	7.8	0.4	1.9	1.5	8.6	8.8	8.7
	Feb	6.8	14.2	12.8	39.1	-12.6	1.0	7.4	5.1	5.6	3.6	7.6	6.4	5.4	9.5	8.4	-0.1	1.4	1.1	8.9	8.4	8.5
	Mar	7.0	13.4	12.2	39.6	-11.5	2.3	7.4	5.3	5.9	3.5	7.5	6.3	6.7	9.6	8.8	-0.7	1.0	0.6	9.2	8.1	8.4
	Apr	7.1	12.5	11.5	40.3	-10.2	3.8	7.3	5.4	5.9	3.5	7.6	6.4	7.9	9.7	9.2	-1.1	0.7	0.3	9.6	7.8	8.2
	May	7.3	11.5	10.7	41.1	-8.5	5.6	7.2	5.5	5.9	3.6	7.7	6.5	9.1	9.6	9.5	-1.5	0.6	0.1	10.0	7.4	8.0
	Jun	7.6	10.6	10.1	41.9	-6.4	7.6	7.1	5.5	5.9	3.7	8.0	6.8	10.2	9.6	9.8	-1.8	0.5	0.0	10.4	7.2	7.9
	Jul	8.0	9.8	9.5	42.5	-4.0	9.9	7.2	5.7	6.1	3.9	8.2	7.0	11.4	9.6	10.1	-2.0	0.5	-0.1	10.9	7.0	7.9
	Aug	8.4	9.1	9.0	42.7	-1.3	12.2	7.4	6.0	6.4	3.9	8.4	7.1	12.5	9.7	10.5	-2.2	0.5	-0.1	11.3	7.0	7.9
	Sep	8.8	8.4	8.5	42.4	1.6	14.5	7.7	6.3	6.7	3.8	8.5	7.1	13.4	9.8	10.8	-2.3	0.6	-0.1	11.7	6.9	8.0

<sup>1</sup> There was a step change in 2011 due to a change in reporting population

<sup>2</sup> Data are seasonally adjusted and depict the underlying trend. The X12 ARIMA monthly seasonal adjustments include trading days and leap years.

<sup>3</sup> 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<sup>1 and 2</sup>

Value of purchase transactions (£ millions)

		Value of purchase transactions (£ millions)																		Total retail sales		
		Food & drink			Mixed business			Clothing			Household			Other retailers			Automotive Fuels <sup>3</sup>			Value of purchases		
		Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total	Credit	Debit	Total
<b>Annual</b>																						
2010		18,758	63,771	82,530	7,167	13,959	21,126	6,790	13,655	20,446	14,696	18,869	33,565	15,524	23,591	39,115	6,771	14,841	21,612	69,706	148,686	218,393
2011		21,063	69,695	90,758	7,092	14,761	21,853	7,840	14,473	22,313	15,173	20,527	35,700	17,511	24,372	41,883	9,904	21,979	31,883	78,583	165,807	244,390
2012		22,571	74,197	96,767	7,732	16,412	24,144	8,219	15,631	23,850	15,379	21,627	37,006	16,765	24,451	41,216	10,427	23,058	33,485	81,093	175,375	256,469
2013		24,090	77,855	101,945	8,723	17,936	26,659	8,663	16,050	24,713	15,913	23,275	39,188	16,528	24,431	40,958	10,611	23,901	34,512	84,528	183,447	267,975
2014		24,495	84,526	109,021	9,607	16,692	26,299	9,112	17,069	26,181	16,867	26,015	42,882	17,139	25,761	42,901	10,218	23,591	33,809	87,439	193,654	281,093
<b>Monthly</b>																						
2014	Sep	2,039	7,145	9,184	809	1,346	2,155	760	1,429	2,188	1,415	2,202	3,616	1,466	2,157	3,623	845	1,958	2,803	7,334	16,236	23,569
	Oct	2,045	7,147	9,192	819	1,354	2,173	764	1,429	2,193	1,418	2,218	3,636	1,488	2,171	3,659	829	1,938	2,767	7,363	16,256	23,619
	Nov	2,052	7,125	9,177	829	1,366	2,196	771	1,433	2,204	1,422	2,231	3,653	1,507	2,189	3,696	810	1,910	2,720	7,391	16,255	23,646
	Dec	2,060	7,087	9,147	839	1,383	2,222	780	1,445	2,225	1,428	2,246	3,674	1,524	2,208	3,732	791	1,880	2,671	7,422	16,249	23,671
2015	Jan	2,068	7,038	9,105	848	1,402	2,249	792	1,460	2,252	1,435	2,264	3,699	1,537	2,223	3,761	776	1,856	2,632	7,455	16,243	23,698
	Feb	2,075	6,994	9,069	856	1,422	2,278	805	1,476	2,281	1,442	2,286	3,728	1,549	2,236	3,784	767	1,845	2,612	7,494	16,259	23,753
	Mar	2,081	6,971	9,052	864	1,442	2,306	817	1,492	2,308	1,449	2,309	3,759	1,559	2,250	3,809	765	1,845	2,610	7,535	16,309	23,844
	Apr	2,088	6,971	9,059	872	1,462	2,334	825	1,502	2,327	1,456	2,335	3,790	1,569	2,271	3,840	766	1,851	2,617	7,574	16,392	23,967
	May	2,097	6,994	9,090	879	1,483	2,362	829	1,510	2,339	1,461	2,361	3,822	1,579	2,294	3,873	766	1,857	2,622	7,610	16,499	24,109
	Jun	2,107	7,025	9,132	888	1,504	2,392	830	1,516	2,346	1,465	2,387	3,852	1,590	2,316	3,907	761	1,856	2,618	7,641	16,605	24,246
	Jul	2,118	7,056	9,175	896	1,525	2,421	830	1,522	2,352	1,469	2,411	3,880	1,603	2,336	3,939	754	1,849	2,602	7,669	16,700	24,369
	Aug	2,130	7,085	9,215	904	1,544	2,448	830	1,529	2,359	1,473	2,433	3,907	1,618	2,358	3,976	744	1,839	2,583	7,699	16,788	24,487
	Sep	2,141	7,111	9,252	910	1,559	2,469	834	1,537	2,371	1,478	2,452	3,930	1,635	2,378	4,013	735	1,831	2,566	7,733	16,867	24,600
<b>Year-on-year growth rates (percentages)</b>																						
<b>Annual</b>																						
2010		3.6	5.9	5.3	1.5	0.3	0.7	6.9	7.6	7.4	1.8	13.8	8.2	-0.8	7.0	3.8	15.5	17.2	16.6	13.1	18.5	16.7
2011		12.3	9.3	10.0	-1.0	5.7	3.4	15.5	6.0	9.1	3.2	8.8	6.4	12.8	3.3	7.1	46.3	48.1	47.5	12.7	11.5	11.9
2012		7.2	6.5	6.6	9.0	11.2	10.5	4.8	8.0	6.9	1.4	5.4	3.7	-4.3	0.3	-1.6	5.3	4.9	5.0	3.2	5.8	4.9
2013		6.7	4.9	5.4	12.8	9.3	10.4	5.4	2.7	3.6	3.5	7.6	5.9	-1.4	-0.1	-0.6	1.8	3.7	3.1	4.2	4.6	4.5
2014		1.7	8.6	6.9	10.1	-6.9	-1.3	5.2	6.3	5.9	6.0	11.8	9.4	3.7	5.4	4.7	-3.7	-1.3	-2.0	3.4	5.6	4.9
<b>Monthly</b>																						
2014	Sep	2.4	7.8	6.5	11.0	-1.5	2.6	5.3	6.0	5.8	6.4	12.4	9.9	0.6	4.7	3.0	-1.4	0.3	-0.2	3.5	5.9	5.1
	Oct	2.1	8.2	6.7	10.7	-3.6	1.1	5.1	6.1	5.8	6.3	12.4	9.9	1.5	4.9	3.5	-2.1	-0.2	-0.8	3.4	5.9	5.1
	Nov	1.8	8.5	6.9	10.4	-5.4	-0.3	5.1	6.3	5.9	6.2	12.2	9.8	2.6	5.2	4.1	-2.8	-0.7	-1.4	3.4	5.8	5.0
	Dec	1.7	8.6	6.9	10.1	-6.9	-1.3	5.2	6.3	5.9	6.0	11.8	9.4	3.7	5.4	4.7	-3.7	-1.3	-2.0	3.4	5.6	4.9
2015	Jan	1.6	8.3	6.8	9.8	-8.0	-2.1	5.3	6.3	6.0	5.7	11.2	9.0	4.9	5.7	5.3	-4.7	-2.0	-2.8	3.5	5.2	4.7
	Feb	1.5	7.8	6.4	9.5	-8.6	-2.6	5.3	6.2	5.9	5.3	10.6	8.5	6.1	5.8	5.9	-5.8	-2.7	-3.7	3.4	4.8	4.4
	Mar	1.5	7.1	5.8	9.2	-8.5	-2.6	5.4	6.1	5.8	5.0	10.1	8.0	7.3	5.8	6.4	-6.8	-3.4	-4.5	3.5	4.4	4.1
	Apr	1.4	6.3	5.2	9.1	-8.0	-2.2	5.5	5.9	5.7	4.7	9.8	7.7	8.5	5.9	6.9	-7.7	-4.0	-5.2	3.5	4.0	3.8
	May	1.5	5.4	4.5	9.2	-6.8	-1.4	5.7	5.7	5.7	4.5	9.7	7.6	9.6	6.0	7.4	-8.6	-4.5	-5.8	3.6	3.6	3.6
	Jun	1.6	4.5	3.9	9.5	-5.2	-0.2	6.0	5.6	5.7	4.4	9.7	7.6	10.7	6.1	7.9	-9.4	-5.0	-6.3	3.8	3.4	3.5
	Jul	1.9	3.7	3.3	10.0	-3.3	1.3	6.5	5.6	5.9	4.4	9.8	7.7	11.5	6.4	8.4	-10.1	-5.4	-6.9	4.1	3.2	3.5
	Aug	2.2	2.8	2.7	10.4	-1.0	3.0	7.1	5.7	6.2	4.3	9.9	7.7	12.1	6.8	8.9	-10.9	-5.9	-7.4	4.3	3.1	3.5
	Sep	2.6	2.0	2.1	10.8	1.4	4.7	7.7	5.9	6.5	4.3	9.9	7.7	12.4	7.3	9.3	-11.5	-6.3	-7.9	4.5	3.0	3.5

<sup>1</sup> There was a step change in 2011 due to a change in reporting population

<sup>2</sup> Data are seasonally adjusted and depict the underlying trend. The X12 ARIMA monthly seasonal adjustments include trading days and leap years.

<sup>3</sup> 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<sup>1 and 2</sup>

		Number of purchase transactions (millions)																		Total services		
		Vehicle Sales & Services <sup>3</sup>			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
<b>Annual</b>																						
2010		76	204	280	222	727	949	37	35	72	98	203	300	32	129	161	164	487	650	628	1,784	2,413
2011		51	89	139	268	882	1,150	51	43	94	116	238	354	33	145	178	186	535	720	704	1,931	2,635
2012		50	94	144	309	1,063	1,372	53	48	100	124	266	389	30	161	190	186	564	751	752	2,194	2,946
2013		53	104	157	354	1,223	1,578	55	53	108	130	286	417	29	174	203	196	593	789	817	2,434	3,251
2014		58	120	179	423	1,499	1,921	59	63	122	150	328	478	25	166	191	208	629	837	923	2,804	3,728
<b>Monthly</b>																						
2014	Sep	5	10	15	36	130	166	5	5	10	13	28	41	2	14	16	17	53	71	79	240	319
	Oct	5	10	15	37	132	169	5	5	11	13	29	42	2	14	16	18	54	72	79	245	324
	Nov	5	11	15	37	135	172	5	6	11	13	30	43	2	14	16	18	54	72	80	249	329
	Dec	5	11	16	38	137	175	5	6	11	13	31	44	2	14	16	18	55	73	81	253	334
2015	Jan	6	11	17	38	139	177	5	6	11	14	31	45	2	14	17	18	55	73	83	257	340
	Feb	6	11	17	38	142	180	5	6	11	14	32	46	2	15	17	18	56	74	84	261	345
	Mar	6	11	17	39	145	184	5	6	11	14	33	47	2	15	17	18	57	75	84	267	351
	Apr	6	11	17	39	148	187	5	6	11	14	34	48	2	15	17	19	57	76	85	271	357
	May	6	12	17	39	151	190	5	6	12	15	34	49	2	15	17	19	57	76	86	275	361
	Jun	6	12	17	39	152	191	5	6	12	15	35	50	2	15	18	19	58	77	86	278	364
	Jul	6	12	18	39	153	193	6	6	12	15	36	51	2	15	18	19	58	77	87	281	368
	Aug	6	12	18	40	155	195	6	6	12	15	37	52	2	15	18	19	58	78	88	284	372
	Sep	6	12	18	40	157	197	6	6	12	16	38	53	2	16	18	19	59	78	88	288	376
<b>Year-on-year growth rates (percentages)</b>																						
<b>Annual</b>																						
2010		-67.8	-69.0	-68.7	8.0	22.6	18.8	1.7	10.5	5.8	-3.0	11.0	6.0	0.4	15.3	12.1	-1.8	3.5	2.1	-19.2	-12.9	-14.6
2011		-33.3	-56.6	-50.3	20.5	21.4	21.2	36.4	24.3	30.6	19.0	17.2	17.8	3.5	11.9	10.3	13.4	9.9	10.7	12.0	8.2	9.2
2012		-0.5	5.6	3.4	15.3	20.5	19.3	3.4	11.0	6.9	6.4	11.8	10.0	-10.1	10.8	6.9	0.5	5.5	4.2	6.8	13.7	11.8
2013		4.9	10.9	8.8	14.7	15.1	15.0	4.0	11.8	7.7	5.5	7.7	7.0	-3.3	8.3	6.5	5.1	5.1	5.1	8.7	10.9	10.3
2014		10.2	15.9	14.0	19.3	22.5	21.8	8.6	17.6	13.0	15.4	14.6	14.8	-12.0	-4.7	-5.8	5.9	6.1	6.0	13.1	15.2	14.7
<b>Monthly</b>																						
2014	Sep	11.7	16.4	14.8	18.3	21.0	20.4	8.6	16.9	12.7	13.8	11.7	12.3	-9.2	-1.0	-2.2	6.4	5.9	6.0	12.6	14.3	13.9
	Oct	11.6	16.4	14.8	18.8	21.6	21.0	8.6	17.2	12.8	14.5	12.5	13.1	-10.1	-2.3	-3.4	6.3	6.0	6.1	12.9	14.7	14.2
	Nov	11.1	16.3	14.5	19.2	22.2	21.5	8.5	17.4	12.9	15.0	13.5	13.9	-11.0	-3.5	-4.6	6.1	6.1	6.1	13.0	15.0	14.5
	Dec	10.2	15.9	14.0	19.3	22.5	21.8	8.6	17.6	13.0	15.4	14.6	14.8	-12.0	-4.7	-5.8	5.9	6.1	6.0	13.1	15.2	14.7
2015	Jan	10.7	15.5	13.9	19.2	22.4	21.6	8.6	17.6	13.1	15.5	15.7	15.7	-10.5	-3.7	-4.7	5.8	6.1	6.1	13.1	15.4	14.8
	Feb	11.0	15.0	13.7	18.8	22.1	21.3	8.8	17.6	13.2	15.6	17.0	16.6	-9.0	-2.8	-3.7	5.8	6.3	6.2	13.1	15.6	14.9
	Mar	11.3	14.7	13.5	18.2	21.9	21.1	9.0	17.6	13.3	15.5	18.3	17.4	-7.4	-1.9	-2.7	5.9	6.8	6.5	13.0	15.8	15.1
	Apr	11.6	14.5	13.6	17.7	21.9	21.0	9.3	17.7	13.5	15.5	19.7	18.3	-5.8	-1.1	-1.7	6.2	7.4	7.1	12.9	16.3	15.4
	May	12.1	14.7	13.8	17.1	22.2	21.1	9.7	17.9	13.8	15.6	21.1	19.3	-4.0	-0.1	-0.6	6.6	8.1	7.7	12.9	16.9	15.9
	Jun	12.6	15.0	14.2	16.6	22.6	21.2	10.1	18.2	14.2	16.0	22.6	20.5	-2.2	1.1	0.6	7.1	8.8	8.4	13.0	17.5	16.4
	Jul	13.1	15.4	14.7	16.0	22.8	21.3	10.4	18.7	14.6	16.5	24.2	21.8	-0.2	2.3	2.0	7.7	9.3	8.9	13.1	18.1	16.8
	Aug	13.8	15.9	15.2	15.3	22.8	21.1	10.7	19.1	14.9	17.0	25.9	23.1	1.9	3.8	3.5	8.1	9.6	9.3	13.1	18.5	17.2
	Sep	14.6	16.3	15.7	14.4	22.7	20.8	10.9	19.4	15.2	17.7	27.4	24.3	4.1	5.4	5.2	8.6	9.9	9.5	13.1	18.9	17.4

<sup>1</sup> There was a step change in 2011 due to a change in reporting population

<sup>2</sup> Data are seasonally adjusted and depict the underlying trend. The X12 ARIMA monthly seasonal adjustments include trading days and leap years.

<sup>3</sup> 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<sup>1 and 2</sup>

Value of purchase transactions (£ millions)

		Value of purchase transactions (£ millions)																		Total services		
		Vehicle Sales & Services <sup>3</sup>			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
<b>Annual</b>																						
	2010	8,762	24,839	33,601	9,959	17,049	27,008	5,508	3,087	8,595	12,780	15,899	28,679	5,939	39,474	45,413	15,673	40,883	56,556	58,621	141,232	199,853
	2011	7,775	22,465	30,240	14,089	20,686	34,776	8,628	3,852	12,481	16,329	18,478	34,806	7,144	46,414	53,558	18,489	46,832	65,321	72,455	158,728	231,182
	2012	7,560	23,550	31,110	14,685	22,805	37,490	8,895	4,311	13,206	16,557	20,549	37,106	5,481	49,906	55,387	18,671	49,076	67,747	71,850	170,197	242,046
	2013	7,701	25,716	33,417	15,665	24,541	40,205	9,310	4,773	14,083	17,384	22,106	39,490	5,138	55,620	60,758	20,100	57,364	77,465	75,297	190,120	265,417
	2014	8,101	28,929	37,031	17,409	28,512	45,921	10,373	5,571	15,944	20,123	25,202	45,325	5,125	58,189	63,313	21,364	64,196	85,559	82,495	210,598	293,094
<b>Monthly</b>																						
	2014 Sep	672	2,442	3,113	1,493	2,468	3,962	885	479	1,364	1,677	2,127	3,804	425	4,849	5,274	1,799	5,573	7,371	6,951	17,937	24,888
	Oct	669	2,463	3,132	1,513	2,515	4,028	893	486	1,380	1,693	2,160	3,852	432	4,870	5,302	1,814	5,592	7,406	7,014	18,085	25,100
	Nov	666	2,490	3,155	1,525	2,552	4,076	902	492	1,394	1,707	2,186	3,893	443	4,930	5,373	1,830	5,661	7,491	7,073	18,311	25,383
	Dec	662	2,519	3,181	1,530	2,584	4,114	912	497	1,410	1,717	2,203	3,920	458	5,038	5,495	1,849	5,824	7,673	7,128	18,665	25,793
	2015 Jan	764	2,546	3,310	1,530	2,618	4,148	922	502	1,424	1,721	2,217	3,938	473	5,180	5,652	1,869	6,033	7,902	7,280	19,096	26,376
	Feb	763	2,569	3,331	1,531	2,657	4,188	932	507	1,439	1,723	2,232	3,956	486	5,327	5,813	1,887	6,234	8,121	7,323	19,526	26,848
	Mar	763	2,590	3,353	1,533	2,701	4,235	942	512	1,454	1,724	2,249	3,973	497	5,461	5,958	1,902	6,369	8,271	7,362	19,883	27,244
	Apr	763	2,614	3,377	1,539	2,738	4,277	951	519	1,469	1,729	2,263	3,992	504	5,561	6,065	1,914	6,382	8,295	7,399	20,076	27,475
	May	764	2,634	3,398	1,547	2,757	4,303	960	526	1,486	1,740	2,268	4,009	509	5,625	6,134	1,923	6,251	8,173	7,442	20,060	27,503
	Jun	763	2,649	3,413	1,555	2,764	4,319	970	532	1,503	1,758	2,276	4,034	512	5,669	6,181	1,931	6,054	7,984	7,490	19,944	27,433
	Jul	762	2,662	3,424	1,563	2,777	4,340	981	539	1,520	1,780	2,299	4,079	516	5,716	6,232	1,940	5,918	7,857	7,542	19,911	27,453
	Aug	760	2,681	3,441	1,570	2,805	4,375	993	546	1,539	1,805	2,340	4,146	521	5,783	6,304	1,952	5,931	7,883	7,602	20,086	27,688
	Sep	759	2,708	3,467	1,577	2,845	4,422	1,005	553	1,558	1,832	2,386	4,217	526	5,863	6,389	1,966	6,051	8,017	7,665	20,406	28,071
<b>Year-on-year growth rates (percentages)<sup>2</sup></b>																						
<b>Annual</b>																						
	2010	-40.2	-30.1	-33.1	3.5	16.7	11.4	3.9	13.3	7.1	-2.3	12.7	5.5	3.3	19.5	17.1	3.4	10.4	8.4	-7.8	3.1	-0.4
	2011	-11.3	-9.6	-10.0	41.5	21.3	28.8	56.7	24.8	45.2	27.8	16.2	21.4	20.3	17.6	17.9	18.0	14.6	15.5	23.6	12.4	15.7
	2012	-2.8	4.8	2.9	4.2	10.2	7.8	3.1	11.9	5.8	1.4	11.2	6.6	-23.3	7.5	3.4	1.0	4.8	3.7	-0.8	7.2	4.7
	2013	1.9	9.2	7.4	6.7	7.6	7.2	4.7	10.7	6.6	5.0	7.6	6.4	-6.3	11.4	9.7	7.7	16.9	14.3	4.8	11.7	9.7
	2014	5.2	12.5	10.8	11.1	16.2	14.2	11.4	16.7	13.2	15.8	14.0	14.8	-0.3	4.6	4.2	6.3	11.9	10.4	9.6	10.8	10.4
<b>Monthly</b>																						
	2014 Sep	6.3	13.4	11.8	9.6	13.2	11.8	11.0	15.0	12.3	15.0	13.0	13.9	-2.3	6.0	5.3	7.4	12.6	11.2	9.3	11.0	10.5
	Oct	6.2	13.4	11.7	10.2	14.2	12.6	11.2	15.6	12.7	15.7	13.9	14.7	-1.9	5.3	4.6	7.0	12.2	10.9	9.5	10.9	10.5
	Nov	5.9	13.1	11.4	10.8	15.2	13.5	11.3	16.2	13.0	16.0	14.3	15.1	-1.2	4.7	4.2	6.6	11.9	10.6	9.6	10.8	10.5
	Dec	5.2	12.5	10.8	11.1	16.2	14.2	11.4	16.7	13.2	15.8	14.0	14.8	-0.3	4.6	4.2	6.3	11.9	10.4	9.6	10.8	10.4
	2015 Jan	5.6	11.8	10.4	11.3	16.9	14.7	11.6	17.0	13.4	14.9	13.2	14.0	1.1	4.9	4.6	6.0	12.4	10.8	9.5	10.9	10.5
	Feb	5.9	11.0	9.9	11.3	17.4	15.0	11.7	17.1	13.6	13.6	12.4	12.9	2.7	5.5	5.2	5.9	13.5	11.5	9.3	11.3	10.7
	Mar	6.2	10.5	9.5	11.2	17.7	15.2	12.0	17.1	13.8	12.0	11.8	11.9	4.5	6.2	6.1	5.9	15.0	12.6	9.1	11.9	11.1
	Apr	6.6	10.3	9.4	11.0	18.1	15.3	12.3	17.1	13.9	10.4	11.5	11.0	6.3	7.1	7.0	6.1	16.5	13.8	9.0	12.6	11.5
	May	7.1	10.3	9.6	11.0	18.5	15.6	12.5	16.9	14.0	9.1	11.5	10.4	8.1	7.9	7.9	6.4	17.5	14.6	8.9	13.1	12.0
	Jun	7.7	10.3	9.7	10.9	18.8	15.8	12.7	16.8	14.1	8.2	11.4	10.0	10.0	8.8	8.9	6.9	17.7	14.9	9.0	13.5	12.3
	Jul	8.3	10.3	9.9	10.7	19.0	15.8	12.8	16.7	14.1	7.6	11.3	9.7	11.8	9.9	10.0	7.3	17.3	14.7	9.2	13.7	12.4
	Aug	9.0	10.2	10.0	10.3	18.9	15.6	12.9	16.5	14.1	7.2	11.1	9.3	13.8	11.2	11.4	7.7	16.7	14.4	9.3	13.9	12.6
	Sep	9.7	10.2	10.1	9.7	18.6	15.2	12.9	16.2	14.1	6.8	10.8	9.0	15.8	12.8	13.0	8.1	16.3	14.2	9.4	14.1	12.8

<sup>1</sup> There was a step change in 2011 due to a change in reporting population

<sup>2</sup> Data are seasonally adjusted and depict the underlying trend. The X12 ARIMA monthly seasonal adjustments include trading days and leap years.

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



Table 3A Card expenditure statistics (not seasonally adjusted)

Number of credit card transactions

Detailed sector breakdown - services sectors (not seasonally adjusted)

	September 2014	October 2014	November 2014	December 2014	January 2015	February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	August 2015	September 2015	Total (latest 12 months)
Auto rental	657,457	543,475	457,587	449,455	993,632	976,166	1,193,921	1,196,151	1,275,474	1,359,244	1,434,851	1,326,238	1,303,950	12,510,144
Auto parts & accessories	754,786	751,478	696,196	719,396	726,957	707,777	840,390	779,734	751,096	792,874	804,641	719,173	756,119	9,045,831
Auto services	2,168,016	2,325,359	2,168,635	2,142,038	2,073,872	2,111,488	2,441,298	2,218,221	2,273,165	2,453,147	2,493,185	2,127,417	2,528,289	27,356,124
Auto repair shops	904,641	893,101	806,242	769,757	834,511	825,693	1,006,990	881,945	847,160	908,613	935,150	824,235	916,808	10,450,205
Service stations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vehicle sales	611,847	560,000	489,946	459,214	509,783	530,674	681,826	597,120	575,966	628,582	620,056	553,103	614,166	6,820,436
<b>Vehicle Sales &amp; Services</b>	<b>5,096,747</b>	<b>5,073,413</b>	<b>4,618,606</b>	<b>4,539,860</b>	<b>5,138,755</b>	<b>5,151,798</b>	<b>6,164,425</b>	<b>5,673,171</b>	<b>5,722,861</b>	<b>6,142,460</b>	<b>6,287,883</b>	<b>5,560,166</b>	<b>6,119,342</b>	<b>66,182,740</b>
Restaurants	19,438,995	20,318,156	19,149,963	19,702,360	17,468,629	18,323,415	21,372,709	20,686,303	22,119,658	22,463,756	23,919,749	22,933,932	23,413,962	251,872,592
Public houses	3,084,180	2,906,707	2,669,772	2,989,403	2,359,976	2,581,141	3,198,159	3,215,619	3,369,184	3,533,498	3,720,743	3,557,930	3,682,197	37,784,329
Catering services	661,358	699,112	662,202	630,702	618,970	652,581	754,868	684,934	713,181	787,325	804,892	696,597	839,762	8,545,126
Video stores	200,110	194,779	175,577	222,622	248,637	396,261	275,979	270,335	200,510	35,927	34,860	29,729	30,210	2,115,426
Cinema, theatre & dance	1,690,062	2,193,403	2,408,504	2,556,896	2,062,579	2,062,271	2,041,377	1,938,168	1,925,388	2,085,082	2,051,696	1,982,932	1,917,111	25,225,407
Concerts & entertainers	56,295	156,016	186,409	204,442	155,894	142,819	152,074	149,345	166,935	156,513	163,827	157,728	157,250	1,949,252
Tourist attractions	685,602	621,739	371,649	383,982	279,687	364,966	459,616	708,431	726,952	776,021	1,104,976	825,239	776,021	7,619,269
Amusement parks	81,861	84,816	41,437	34,322	26,664	43,899	50,917	102,760	96,299	82,396	112,107	154,933	81,849	912,399
Aquariums	50,536	39,548	21,923	21,027	16,900	28,634	32,243	57,254	48,833	45,299	63,489	91,367	53,524	520,041
Sports & games establishments	3,752,885	3,851,656	3,395,489	4,367,895	4,437,815	3,403,643	3,952,897	3,460,588	3,737,930	2,731,521	1,275,631	1,212,531	1,162,078	36,989,674
Professional sports clubs	156,345	124,435	125,941	121,235	94,640	87,997	114,926	100,813	94,128	73,111	92,563	95,775	116,527	1,242,091
Gambling	5,916,812	6,060,666	5,739,677	6,803,324	6,217,794	6,029,887	6,897,959	6,432,579	6,069,026	6,069,113	5,686,552	5,634,252	6,975,395	74,616,224
Personal services	278,822	281,498	301,534	382,897	290,870	273,007	314,164	301,029	319,298	331,951	303,313	324,285	324,285	3,778,833
Miscellaneous entertainment	783,092	923,012	683,184	583,282	738,153	732,128	812,753	841,015	875,849	860,432	922,486	957,592	911,170	9,841,056
<b>Entertainment</b>	<b>36,836,955</b>	<b>38,455,543</b>	<b>35,933,261</b>	<b>39,004,389</b>	<b>35,017,208</b>	<b>35,122,649</b>	<b>40,430,641</b>	<b>38,949,173</b>	<b>40,463,171</b>	<b>40,031,945</b>	<b>40,199,593</b>	<b>38,913,587</b>	<b>40,490,559</b>	<b>463,011,719</b>
<b>Hotels</b>	<b>5,445,681</b>	<b>5,360,924</b>	<b>4,841,041</b>	<b>4,424,903</b>	<b>4,632,595</b>	<b>4,799,973</b>	<b>5,565,834</b>	<b>5,269,172</b>	<b>5,733,646</b>	<b>6,004,296</b>	<b>6,248,486</b>	<b>5,741,106</b>	<b>6,140,996</b>	<b>64,762,972</b>
Airlines	2,638,124	2,570,159	2,159,641	1,888,402	2,894,299	2,588,581	2,916,620	2,790,617	2,744,863	2,743,875	2,635,743	2,539,206	2,878,630	31,350,636
Airport terminals	45,058	38,562	28,808	27,230	31,176	31,655	39,309	40,221	42,867	60,967	79,724	69,473	77,169	567,161
Railways	6,422,013	6,582,071	6,104,469	5,771,604	5,368,574	5,448,994	6,243,563	5,716,846	5,907,351	6,470,149	6,335,560	5,327,447	6,625,896	71,902,524
Buses	633,416	640,292	588,222	568,612	766,613	770,893	897,373	877,078	942,005	1,039,151	1,072,411	921,100	1,054,895	10,138,645
Sea travel	230,982	205,729	159,628	150,167	204,276	196,904	244,440	245,222	284,646	313,454	342,783	336,070	280,470	2,963,789
Travel agents	1,907,065	1,872,174	1,633,859	1,555,971	2,263,803	2,080,753	2,325,325	2,148,541	2,158,345	2,300,118	2,493,286	2,466,853	2,872,155	26,171,183
Timeshares	17,736	18,488	16,426	16,631	26,135	19,605	18,926	16,463	15,428	15,078	15,406	15,226	15,495	209,307
Camping grounds	215,594	148,977	75,561	57,142	113,329	127,401	179,593	256,111	283,155	290,446	355,853	364,500	224,430	2,476,498
Miscellaneous travel	1,198,276	1,475,084	1,531,166	1,511,118	1,795,746	1,845,973	2,185,122	2,145,222	2,364,363	2,555,817	2,753,382	2,603,191	2,791,112	25,557,296
<b>Travel</b>	<b>13,308,264</b>	<b>13,551,536</b>	<b>12,297,780</b>	<b>11,546,877</b>	<b>13,463,951</b>	<b>13,110,759</b>	<b>15,050,271</b>	<b>14,236,321</b>	<b>14,743,023</b>	<b>15,789,055</b>	<b>16,084,148</b>	<b>14,643,066</b>	<b>16,820,252</b>	<b>171,337,039</b>
Telegraph services / Wire transfer money order	16,333	19,921	21,841	23,011	27,018	34,169	39,309	39,193	39,782	39,286	41,360	35,415	37,701	398,006
Insurance services	1,729,359	1,586,678	1,373,640	1,352,680	1,584,886	1,547,949	1,891,021	1,698,351	1,699,776	1,801,937	1,907,016	1,746,104	1,889,383	20,079,421
FIs - cash disbursements (auto & manual)	18,063	18,010	17,237	14,055	29,948	30,495	34,869	31,832	35,416	33,680	33,073	30,799	32,415	341,829
FIs - merchandise & services	355,759	132,630	113,345	118,764	196,393	196,932	226,114	204,758	206,765	216,127	205,252	206,980	230,273	2,254,333
Non-FIs - foreign currency, travellers' cheques	132,594	100,055	72,863	76,097	87,458	114,924	142,908	124,938	146,570	164,073	186,364	149,241	154,275	1,519,766
Security brokers and dealers	16,988	23,977	18,704	20,789	112,045	75,468	86,030	73,594	58,176	51,482	54,753	58,258	50,817	684,093
Tax preparation services	208	158	160	111	211	179	222	171	164	180	165	130	167	2,018
Tax payments	14,481	13,453	11,738	11,790	17,552	19,339	31,554	25,386	22,745	22,671	27,230	24,222	27,025	254,705
Fines, bail and bond payments	69,153	74,059	67,861	56,080	57,229	54,596	61,440	57,529	59,061	57,592	55,921	51,939	52,964	706,271
Miscellaneous financial	92,937	97,860	85,404	79,308	80,090	80,970	109,690	101,552	93,819	77,950	77,969	94,571	98,596	1,077,779
<b>Financial</b>	<b>2,445,875</b>	<b>2,066,801</b>	<b>1,782,793</b>	<b>1,752,685</b>	<b>2,192,830</b>	<b>2,155,021</b>	<b>2,623,157</b>	<b>2,357,304</b>	<b>2,362,274</b>	<b>2,464,978</b>	<b>2,589,103</b>	<b>2,397,659</b>	<b>2,573,616</b>	<b>27,318,221</b>

Table 3A Card expenditure statistics (not seasonally adjusted)

Number of credit card transactions

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

	September 2014	October 2014	November 2014	December 2014	January 2015	February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	August 2015	September 2015	Total (latest 12 months)
Telecoms	2,094,657	2,027,933	1,909,784	2,072,859	1,974,035	1,759,888	2,011,489	1,880,500	1,922,334	1,928,822	1,973,383	1,924,936	2,092,987	23,478,950
Utilities	400,371	415,656	372,316	387,786	414,914	397,637	487,402	436,326	427,733	440,457	448,707	403,466	458,576	5,090,976
Contractors (residential & commercial)	285,174	312,244	280,539	252,097	261,417	263,301	305,029	269,581	256,792	282,117	287,241	252,139	298,479	3,320,976
Gardening services	49,976	50,137	45,904	60,258	32,281	36,526	49,745	61,814	61,712	57,097	44,371	38,766	37,797	576,408
Veterinary services	672,737	697,845	630,390	647,111	614,431	567,580	646,035	622,905	618,115	663,167	709,127	658,795	686,634	7,762,135
Photocopying & printing	261,490	282,420	313,482	364,848	358,977	318,632	356,810	306,707	313,631	329,218	324,485	300,813	347,779	3,917,802
Photographic studios	126,124	159,776	171,301	267,854	119,347	109,704	144,869	145,090	174,713	212,094	227,091	158,889	177,443	2,068,171
Beauty & barber shops	1,635,737	1,656,708	1,605,024	2,191,032	1,443,711	1,438,098	1,666,855	1,606,010	1,655,159	1,747,446	1,843,388	1,596,885	1,689,440	20,149,756
Employment agencies	23,563	26,367	23,779	20,711	23,717	23,327	30,983	23,911	25,445	24,751	29,264	24,469	24,417	301,141
Counselling services	5,837	6,685	6,314	5,780	6,461	6,082	6,617	6,086	6,401	6,112	6,396	6,112	6,568	75,668
Legal services	56,907	59,607	53,116	48,675	53,322	55,469	49,043	55,916	54,384	58,462	58,658	52,843	57,570	657,065
Laundry & cleaning	213,786	220,407	201,731	193,987	186,139	174,962	201,096	196,740	205,190	231,906	231,540	194,883	223,378	2,461,959
Funeral services	12,466	12,361	11,691	12,157	13,705	12,929	14,892	13,428	12,481	13,209	13,013	11,509	12,676	154,051
Medical services	1,325,044	1,382,020	1,277,573	1,197,862	1,301,976	1,256,337	1,427,029	1,315,926	1,273,377	1,423,803	1,424,064	1,227,114	1,429,760	15,936,841
Moving & courier services	436,418	475,027	452,289	447,052	425,125	424,700	472,955	438,750	446,512	489,862	481,773	401,022	493,607	5,448,674
Repair shops (not auto)	63,855	67,310	71,419	81,348	245,823	217,026	248,012	230,754	251,891	233,869	227,133	256,669	251,599	2,382,853
Accounting services	37,019	38,225	36,612	36,556	39,336	32,285	33,980	26,293	25,139	27,343	28,710	30,067	36,118	390,664
Advertising, consultancy & PR	71,614	70,554	62,688	56,340	63,786	66,416	76,871	69,968	67,593	213,928	213,188	194,280	238,152	1,393,764
Computer programming	1,511,223	1,610,805	1,971,380	2,396,813	1,844,605	1,627,875	1,770,182	1,522,341	1,683,941	1,767,243	1,796,768	1,679,534	1,826,515	21,498,002
Farming services	107,100	108,025	105,173	125,069	103,315	96,146	120,886	112,230	111,653	113,763	110,614	103,310	112,362	1,322,546
Miscellaneous professional services	946,236	1,183,746	1,117,761	1,128,921	1,126,257	1,121,432	1,256,221	1,145,396	1,172,760	1,222,125	1,223,140	1,132,654	1,229,566	14,059,979
Engineering services	51,981	55,842	48,022	44,733	47,774	49,064	55,916	51,747	49,923	55,074	47,347	51,070	51,789	611,689
Marina services	73,938	49,673	38,140	34,678	34,278	34,104	52,246	72,247	76,153	87,219	99,722	96,960	72,889	748,309
Wrecking & salvage yards	4,003	3,899	3,423	2,955	3,533	3,778	4,567	4,397	4,073	4,333	4,265	3,576	3,878	46,677
Pest control	3,416	4,019	3,120	2,843	2,969	2,752	3,196	3,238	3,210	4,040	4,354	3,285	3,137	40,163
Educational establishments	931,449	861,563	814,901	671,390	939,826	776,408	942,386	772,482	788,699	850,900	724,232	564,038	1,127,616	9,834,441
Child care services	19,937	22,777	19,371	19,787	22,647	24,072	24,365	21,413	23,088	22,023	24,734	23,962	23,504	271,743
Social, political & religious organisations	1,551,815	1,467,619	1,380,576	1,387,283	1,172,813	1,141,191	1,532,543	1,572,461	1,596,456	1,535,985	1,489,763	1,390,248	1,595,973	17,262,911
Government services	2,588,667	2,609,311	2,317,183	2,216,602	2,636,231	2,626,626	2,965,516	2,804,226	2,812,774	2,999,614	3,000,265	2,717,590	2,985,182	32,691,120
Miscellaneous services	1,399,771	1,415,175	1,386,545	2,097,444	1,328,314	1,282,991	1,577,042	1,461,026	1,404,915	1,597,799	1,524,738	1,343,005	1,580,527	17,999,521
Commercial equipment	987,710	993,836	943,241	931,419	945,828	865,328	988,720	875,358	854,010	883,758	880,569	782,068	951,208	10,895,343
Other services	17,950,021	18,347,572	17,674,788	19,404,250	17,786,893	16,812,666	19,523,498	18,125,267	18,362,000	19,521,087	19,534,636	17,621,234	20,136,407	222,850,298
<b>Total services</b>	<b>81,083,543</b>	<b>82,855,789</b>	<b>77,148,269</b>	<b>80,672,964</b>	<b>78,232,232</b>	<b>77,152,866</b>	<b>89,357,826</b>	<b>84,610,408</b>	<b>87,386,975</b>	<b>89,953,821</b>	<b>90,943,849</b>	<b>84,866,818</b>	<b>92,281,172</b>	<b>1,015,462,989</b>
<b>TOTAL</b>	<b>237,855,803</b>	<b>245,838,858</b>	<b>244,115,617</b>	<b>286,022,356</b>	<b>229,707,046</b>	<b>218,593,883</b>	<b>257,406,489</b>	<b>249,347,597</b>	<b>254,932,499</b>	<b>269,204,483</b>	<b>272,998,787</b>	<b>251,255,618</b>	<b>273,967,136</b>	<b>3,053,390,369</b>







Table 3B Card expenditure statistics (not seasonally adjusted)

Value of credit card transactions

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

£	September 2014	October 2014	November 2014	December 2014	January 2015	February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	August 2015	September 2015	Total (latest 12 months)
Telecoms	96,641,240	94,772,998	93,006,909	98,948,665	93,190,182	79,443,654	87,840,085	80,615,666	82,088,386	80,972,314	85,012,575	82,703,450	92,947,387	1,051,542,271
Utilities	61,963,440	64,056,758	56,856,139	55,353,768	67,503,406	66,619,309	85,907,565	75,339,731	70,392,244	70,069,707	67,902,548	58,719,985	67,445,974	806,167,134
Contractors (residential & commercial)	94,883,075	98,694,498	92,082,103	80,121,717	84,556,259	86,325,875	102,112,164	88,432,338	89,063,293	97,327,231	94,783,903	82,603,621	101,407,698	1,097,510,700
Gardening services	6,573,559	4,728,733	4,437,731	5,846,686	3,014,602	3,767,431	7,346,597	7,288,044	6,572,988	5,771,320	4,558,448	8,048,588	5,803,969	67,185,137
Veterinary services	63,422,557	64,732,297	58,803,201	59,680,217	59,970,251	55,395,185	63,640,842	61,323,389	60,628,149	65,289,881	68,961,663	63,601,203	66,725,128	748,751,406
Photocopying & printing	37,791,849	41,280,237	40,425,799	37,982,605	49,550,846	46,878,895	49,794,168	44,074,718	42,185,198	44,933,136	42,244,687	39,539,847	48,566,660	527,456,796
Photographic studios	7,691,483	8,628,097	9,798,565	10,636,572	6,184,194	6,365,785	7,754,624	7,503,910	8,367,461	9,380,420	10,948,180	7,967,319	102,328,210	8,793,083
Beauty & barber shops	89,593,455	91,488,717	90,824,734	116,659,521	80,127,235	79,895,265	93,279,346	89,872,540	92,493,995	96,310,049	100,737,543	88,405,995	95,226,709	1,115,321,649
Employment agencies	24,896,795	29,760,796	27,415,997	26,708,354	23,140,031	26,565,378	33,059,121	24,078,232	27,482,769	29,995,881	33,913,788	29,593,814	29,907,174	341,621,335
Counselling services	1,348,774	1,638,767	1,147,901	1,804,258	1,573,832	1,551,677	1,602,832	1,636,561	1,483,461	1,533,704	1,569,197	1,503,756	1,635,442	18,681,389
Legal services	23,055,090	25,849,305	21,556,756	20,352,654	21,631,662	22,613,879	26,143,020	22,567,722	22,217,555	24,811,064	24,533,203	21,224,778	23,710,453	277,212,051
Laundry & cleaning	7,466,319	7,503,475	6,999,898	6,589,508	6,418,196	5,905,279	6,828,995	6,740,501	6,895,807	7,817,655	7,940,675	6,785,612	7,698,303	84,123,904
Funeral services	13,984,825	14,944,016	14,620,960	14,741,102	16,939,080	16,287,416	18,775,262	15,805,909	14,081,297	14,640,338	14,072,307	12,856,110	14,218,937	181,982,734
Medical services	177,104,795	190,514,834	176,710,591	160,247,893	173,984,776	174,931,122	197,252,618	178,832,074	176,910,998	195,038,959	195,676,704	166,156,954	192,129,662	2,178,387,185
Moving & courier services	44,162,345	46,051,396	43,645,087	42,254,825	42,040,591	41,839,434	46,957,486	43,290,103	43,355,686	48,681,948	52,140,616	39,985,486	47,012,957	537,255,615
Repair shops (not auto)	10,388,034	11,643,854	11,388,780	12,435,217	19,592,756	17,644,193	21,895,955	17,692,017	19,096,738	18,577,784	21,895,955	20,597,007	20,255,260	213,516,548
Accounting services	7,565,507	7,724,817	7,523,946	8,599,594	10,096,831	8,945,675	9,487,893	7,184,082	6,521,564	6,886,821	7,442,988	7,095,400	7,892,602	95,402,213
Advertising, consultancy & PR	7,816,479	8,367,861	7,092,562	6,795,343	8,153,575	7,980,934	9,428,613	8,283,046	7,771,648	19,682,774	19,611,818	17,539,859	21,650,491	142,358,524
Computer programming	91,193,639	108,359,998	128,369,053	146,022,163	119,170,383	104,019,859	118,672,351	108,221,422	114,481,556	122,083,687	118,411,210	110,315,539	117,111,871	1,415,239,092
Farming services	11,315,288	11,782,430	10,457,731	11,254,931	10,501,259	9,755,574	12,275,257	11,005,129	10,846,069	12,064,602	12,080,762	10,948,496	11,989,201	134,961,441
Miscellaneous professional services	184,092,288	177,132,251	160,748,512	154,357,611	178,978,981	169,634,098	203,128,533	179,563,189	174,233,195	188,019,778	180,749,574	174,674,194	206,893,863	2,148,113,779
Engineering services	15,311,967	17,273,640	14,214,895	13,242,871	14,950,577	15,230,850	17,339,285	15,424,298	14,558,375	16,964,189	16,927,353	15,368,369	185,742,424	185,742,424
Marina services	8,821,591	7,002,059	5,458,747	5,636,031	6,703,353	6,213,521	11,186,321	10,805,830	10,406,418	11,776,069	11,782,882	10,066,496	8,538,055	105,575,782
Wrecking & salvage yards	863,294	849,871	760,361	659,424	733,703	815,137	1,005,827	890,164	806,687	905,261	931,617	729,360	830,684	9,918,096
Pest control	691,170	768,440	641,360	668,535	650,935	624,527	668,748	641,273	660,846	781,028	825,106	698,923	698,514	8,328,235
Educational establishments	315,278,800	196,945,112	111,474,301	109,713,169	251,317,005	140,884,476	147,228,439	178,384,234	143,923,642	145,560,177	148,633,293	185,549,246	412,611,719	2,172,224,813
Child care services	2,711,790	2,737,050	2,434,069	2,386,321	2,695,517	2,598,952	3,018,286	2,629,973	2,652,615	3,086,942	3,121,760	2,544,788	3,067,731	32,974,004
Social, political & religious organisations	90,849,072	93,731,593	81,573,597	94,118,627	97,315,050	84,249,472	107,773,218	93,746,360	90,785,591	91,642,357	94,457,506	81,110,835	98,171,005	1,108,675,211
Government services	276,352,498	256,544,338	227,249,618	244,263,188	353,415,054	295,008,807	291,162,522	282,484,904	261,961,093	276,131,076	296,889,828	272,117,869	271,887,691	3,329,115,988
Miscellaneous services	92,228,377	94,346,652	82,274,910	101,961,666	81,404,193	77,281,547	100,539,107	86,575,646	88,749,771	92,845,523	88,921,924	84,652,201	94,182,211	1,073,735,355
Commercial equipment	134,744,019	141,904,325	130,932,437	115,811,389	126,162,123	123,821,690	150,582,767	128,331,261	127,580,216	135,192,369	137,543,065	120,815,761	139,209,325	1,577,886,728
Other services	2,000,803,414	1,921,759,215	1,720,927,250	1,765,854,425	2,011,666,438	1,779,094,896	2,033,687,847	1,879,264,266	1,819,255,311	1,937,051,312	1,967,236,582	1,819,910,074	2,233,588,132	22,869,295,748
<b>Total services</b>	<b>7,333,668,977</b>	<b>7,199,831,138</b>	<b>6,403,539,325</b>	<b>6,369,078,522</b>	<b>7,226,918,494</b>	<b>6,765,544,300</b>	<b>7,986,230,270</b>	<b>7,389,801,932</b>	<b>7,651,943,335</b>	<b>7,969,691,217</b>	<b>8,103,235,908</b>	<b>7,313,472,205</b>	<b>8,203,967,979</b>	<b>88,583,254,625</b>
<b>TOTAL</b>	<b>14,554,291,600</b>	<b>14,820,506,046</b>	<b>14,210,825,654</b>	<b>16,006,358,421</b>	<b>13,984,237,134</b>	<b>13,023,748,592</b>	<b>15,515,429,703</b>	<b>14,650,360,686</b>	<b>15,018,977,361</b>	<b>15,717,281,585</b>	<b>15,818,165,377</b>	<b>14,364,831,113</b>	<b>15,912,435,561</b>	<b>179,043,157,233</b>



Table 3C Card expenditure statistics (not seasonally adjusted)

Number of debit card transactions

## Detailed sector breakdown - services sectors (not seasonally adjusted)

	September 2014	October 2014	November 2014	December 2014	January 2015	February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	August 2015	September 2015	Total (latest 12 months)
Auto rental	527,332	465,783	417,682	419,694	597,108	607,222	723,739	733,045	766,330	809,028	861,277	814,403	782,453	7,997,764
Auto parts & accessories	1,648,160	1,647,237	1,514,437	1,531,135	1,587,043	1,594,313	1,807,082	1,733,359	1,677,413	1,757,107	1,794,227	1,622,556	1,729,711	19,995,620
Auto services	5,128,547	5,616,648	5,320,118	5,964,368	5,150,612	5,276,268	6,079,092	5,786,788	5,960,997	6,243,592	6,461,731	5,926,722	6,666,646	70,453,582
Auto repair shops	1,848,396	1,856,634	1,663,458	1,542,237	1,746,188	1,754,066	2,091,334	1,906,380	2,021,309	1,957,282	2,021,309	1,792,264	2,002,377	22,179,483
Service stations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Vehicle sales	1,311,194	1,205,260	1,049,459	962,902	1,105,860	1,155,992	1,465,178	1,341,974	1,304,324	1,393,684	1,395,448	1,273,628	1,403,841	15,057,550
<b>Vehicle Sales &amp; Services</b>	<b>10,463,629</b>	<b>10,791,562</b>	<b>9,965,154</b>	<b>10,420,336</b>	<b>10,186,811</b>	<b>10,387,861</b>	<b>12,166,425</b>	<b>11,501,546</b>	<b>11,555,018</b>	<b>12,160,693</b>	<b>12,533,992</b>	<b>11,429,573</b>	<b>12,585,028</b>	<b>135,683,999</b>
Restaurants	77,606,102	83,012,359	80,466,764	85,666,613	75,682,739	79,833,795	93,500,204	89,307,716	96,536,129	92,098,252	95,443,427	96,356,379	97,407,724	1,065,312,101
Public houses	12,055,485	11,585,025	11,036,808	12,468,354	10,212,995	11,320,877	14,036,214	14,008,762	14,443,267	14,539,151	14,494,903	14,605,330	15,385,374	158,137,060
Catering services	2,314,161	2,685,659	2,604,738	2,410,320	2,503,120	2,721,843	3,166,277	2,785,753	2,941,984	3,084,055	3,198,407	2,825,539	3,464,917	34,392,612
Video stores	47,199	47,409	47,156	54,618	51,411	66,562	59,131	56,947	50,290	37,103	32,324	27,893	28,485	559,329
Cinema, theatre & dance	4,311,896	5,733,618	5,717,666	6,642,095	5,853,072	6,111,216	5,222,015	6,282,496	5,573,609	6,329,700	6,022,647	5,732,984	5,358,151	70,579,269
Concerts & entertainers	159,919	402,515	426,241	449,456	433,359	417,193	420,837	411,175	469,710	406,311	444,536	471,229	433,830	5,186,392
Tourist attractions	1,140,476	1,143,805	709,782	722,334	529,517	793,134	911,748	1,470,138	1,324,234	1,586,400	1,246,987	2,164,335	1,475,346	14,077,760
Amusement parks	343,091	327,845	168,492	111,778	96,927	169,731	194,669	404,226	389,695	335,347	402,204	585,657	348,473	3,535,044
Aquariums	188,208	131,313	77,930	66,836	67,071	119,314	135,747	225,420	188,315	172,673	219,189	333,136	210,462	1,947,406
Sports & games establishments	3,914,317	4,187,202	3,636,597	3,967,071	4,664,389	4,078,557	4,567,241	4,398,042	4,923,177	4,820,778	3,820,778	3,916,486	3,606,927	50,136,440
Professional sports clubs	276,756	252,951	249,731	257,602	220,085	209,543	253,113	244,215	260,980	201,352	253,114	272,854	292,663	2,968,203
Gambling	23,757,889	25,015,915	22,386,666	26,904,005	25,389,507	26,040,163	33,237,256	31,280,685	26,972,947	24,717,510	21,087,634	23,371,720	26,652,891	313,056,899
Personal services	440,977	419,980	387,487	443,673	428,216	444,222	538,480	515,890	538,480	586,675	578,353	470,185	507,286	5,852,272
Miscellaneous entertainment	1,042,320	1,109,222	804,167	736,564	896,675	1,035,654	1,057,060	1,182,248	1,181,586	1,067,274	1,303,472	1,648,416	1,208,396	13,230,934
<b>Entertainment</b>	<b>127,598,796</b>	<b>136,054,818</b>	<b>128,720,225</b>	<b>140,901,319</b>	<b>127,029,083</b>	<b>133,362,004</b>	<b>157,299,992</b>	<b>152,573,713</b>	<b>155,787,748</b>	<b>149,192,363</b>	<b>148,887,388</b>	<b>152,782,143</b>	<b>156,380,925</b>	<b>1,738,971,721</b>
<b>Hotels</b>	<b>5,636,711</b>	<b>5,372,816</b>	<b>5,003,321</b>	<b>5,100,211</b>	<b>5,101,547</b>	<b>5,404,788</b>	<b>6,179,040</b>	<b>6,153,720</b>	<b>6,510,714</b>	<b>6,407,385</b>	<b>6,830,350</b>	<b>7,215,413</b>	<b>6,680,119</b>	<b>71,959,424</b>
Airlines	2,300,499	2,191,324	1,808,807	1,733,290	2,620,080	2,249,620	2,597,389	2,735,689	2,539,694	2,576,766	2,617,254	2,527,732	2,627,469	28,825,114
Airport terminals	61,780	49,536	34,089	36,909	37,705	40,613	53,131	57,303	61,166	95,774	143,419	136,221	145,613	891,479
Railways	19,071,062	19,683,575	18,030,141	18,720,621	16,159,293	16,427,164	18,726,186	16,821,310	16,978,171	18,284,136	17,814,699	15,721,937	19,018,031	212,385,264
Buses	1,575,275	1,652,047	1,597,815	1,620,129	2,338,506	2,290,094	2,616,455	2,476,466	2,601,165	2,634,657	2,623,817	2,517,134	2,760,560	27,728,845
Sea travel	202,165	178,354	138,973	137,089	172,181	173,939	215,397	251,162	262,288	289,016	334,092	371,819	273,980	2,798,290
Travel agents	1,712,893	1,523,683	1,256,721	1,166,905	2,278,583	2,058,904	2,403,521	2,162,095	2,220,577	2,239,108	2,246,077	2,020,766	1,956,929	23,533,869
Timeshares	4,618	4,815	4,101	4,173	6,764	5,160	5,164	4,479	4,420	4,132	4,333	4,124	4,041	55,706
Camping grounds	713,371	549,421	276,998	184,658	339,600	406,150	626,283	940,746	997,412	946,989	1,200,855	1,439,346	796,241	8,704,699
Miscellaneous travel	2,778,684	4,202,302	4,819,112	5,378,322	6,285,288	6,593,926	7,932,037	8,062,357	9,208,544	9,762,490	10,742,465	10,669,782	11,456,326	95,112,951
<b>Travel</b>	<b>28,420,347</b>	<b>30,035,057</b>	<b>27,966,757</b>	<b>28,982,096</b>	<b>30,238,000</b>	<b>30,245,570</b>	<b>35,175,563</b>	<b>33,511,607</b>	<b>34,673,437</b>	<b>36,633,068</b>	<b>37,727,011</b>	<b>35,408,861</b>	<b>39,039,190</b>	<b>400,036,217</b>
Telegraph services / Wire transfer money order	138,538	117,353	115,836	137,847	140,830	238,884	288,381	277,848	297,114	306,139	314,377	307,340	318,340	2,860,289
Insurance services	3,702,712	3,498,704	3,014,661	2,791,703	3,427,398	3,396,614	4,117,322	3,825,147	3,820,985	4,034,057	4,237,979	3,916,536	4,224,869	44,305,975
Fls - cash disbursements (auto & manual)	15,732	9,845	6,691	10,653	45,863	47,106	59,815	62,053	74,868	80,326	93,774	82,414	71,309	644,717
Fls - merchandise & services	9,157,384	8,393,281	7,900,393	8,534,787	8,416,699	7,722,528	9,170,794	8,250,848	8,559,706	8,619,092	8,913,967	8,670,555	8,988,249	102,140,899
Non-Fls - foreign currency, travellers' cheques	1,062,344	820,268	648,508	711,740	722,917	838,326	1,004,685	925,719	1,082,533	1,252,894	1,452,583	1,279,891	1,114,077	11,854,141
Security brokers and dealers	189,286	246,706	212,362	215,529	293,050	259,586	340,988	343,533	299,020	262,572	268,671	273,171	248,724	3,263,912
Tax preparation services	461	499	429	428	686	596	596	517	514	541	570	482	524	6,282
Tax payments	116,092	116,892	106,133	106,197	531,551	428,290	256,706	207,366	187,960	205,893	283,915	205,615	253,951	2,890,469
Fines, bail and bond payments	584,590	641,353	612,274	566,958	594,854	553,770	625,302	596,625	636,182	597,015	633,600	614,343	603,518	7,275,794
Miscellaneous financial	191,331	182,181	157,462	144,289	135,169	143,383	178,217	195,197	189,384	154,367	156,218	192,936	200,274	2,029,087
<b>Financial</b>	<b>15,158,470</b>	<b>14,027,082</b>	<b>12,774,749</b>	<b>13,220,131</b>	<b>14,309,017</b>	<b>13,628,983</b>	<b>16,042,806</b>	<b>14,684,853</b>	<b>15,148,276</b>	<b>15,512,896</b>	<b>16,355,654</b>	<b>15,543,283</b>	<b>16,023,835</b>	<b>177,271,565</b>

Table 3C Card expenditure statistics (not seasonally adjusted)

Number of debit card transactions

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

	September 2014	October 2014	November 2014	December 2014	January 2015	February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	August 2015	September 2015	Total (latest 12 months)
Telecoms	11,681,094	11,780,321	11,357,039	12,148,809	11,668,588	10,556,637	12,102,464	11,385,024	11,830,487	11,459,811	11,812,331	11,750,977	12,137,640	139,990,128
Utilities	2,276,869	2,418,817	2,256,634	2,480,211	2,771,054	2,587,807	3,012,092	2,762,973	2,745,037	2,760,743	2,830,632	2,497,955	2,682,454	31,806,409
Contractors (residential & commercial)	612,459	670,798	607,875	562,070	547,458	563,119	625,346	601,936	572,201	638,709	651,765	580,639	692,068	7,313,984
Gardening services	106,560	108,344	103,975	140,570	73,969	82,354	101,250	127,534	130,078	121,480	96,257	83,590	84,254	1,253,655
Veterinary services	1,889,163	1,976,059	1,772,689	1,770,760	1,728,216	1,630,090	1,838,669	1,785,870	1,789,097	1,891,374	2,030,535	1,927,330	2,008,607	22,149,296
Photocopying & printing	423,670	460,159	535,658	604,398	524,620	508,833	566,022	524,733	543,503	565,908	561,525	547,385	629,685	6,572,429
Photographic studios	431,366	499,858	525,261	802,062	407,401	409,383	526,284	517,470	704,388	729,417	557,532	599,326	599,326	6,886,915
Beauty & barber shops	5,359,335	5,350,502	5,043,651	6,888,108	4,682,127	4,887,363	5,720,662	5,477,128	5,731,831	5,908,854	6,175,325	5,488,314	5,794,306	67,148,171
Employment agencies	9,309	9,837	8,722	7,576	9,349	9,603	10,559	10,285	11,060	10,478	10,410	8,466	10,301	116,646
Counselling services	120,382	119,031	112,483	116,972	115,541	109,507	121,883	108,707	111,090	113,980	114,890	109,103	120,690	1,373,877
Legal services	169,200	179,930	157,112	140,671	159,771	166,981	199,467	178,332	175,970	196,185	200,270	176,219	198,165	2,129,073
Laundry & cleaning	533,467	551,180	509,558	490,742	462,576	447,616	508,569	490,085	517,900	567,827	559,914	493,511	572,053	6,171,531
Funeral services	31,534	33,124	31,118	30,841	36,036	36,693	41,198	36,311	34,372	36,575	36,574	32,411	35,882	421,135
Medical services	3,201,493	3,350,986	3,064,660	2,843,216	3,146,897	3,129,779	3,546,287	3,250,999	3,150,261	3,497,928	3,520,755	3,111,044	3,632,736	39,245,548
Moving & courier services	464,824	489,882	471,148	526,211	460,126	436,089	493,954	472,805	471,383	513,768	508,370	464,167	526,061	5,833,964
Repair shops (not auto)	123,952	129,025	137,812	174,218	381,400	351,616	400,119	373,632	381,535	365,218	403,356	403,826	413,797	3,915,554
Accounting services	251,492	268,775	231,651	148,594	85,389	70,902	77,791	66,970	67,570	76,373	75,899	74,127	87,618	1,331,659
Advertising, consultancy & PR	145,241	139,561	121,593	110,063	119,461	127,570	147,453	136,798	133,607	162,602	159,770	158,226	186,350	1,703,054
Computer programming	710,741	704,088	617,304	647,842	757,543	731,057	802,402	665,562	728,848	750,652	744,066	702,333	797,751	8,649,448
Farming services	304,078	307,918	299,254	353,148	298,545	284,947	327,633	320,209	321,352	329,406	322,761	309,926	334,580	3,809,679
Miscellaneous professional services	3,024,682	3,302,529	3,116,047	3,116,230	3,225,074	3,178,641	3,617,406	3,358,730	3,446,844	3,240,741	3,239,258	2,914,833	3,385,188	39,141,521
Engineering services	89,283	95,013	84,044	73,788	76,067	80,353	93,741	89,418	95,676	94,517	95,676	82,002	90,268	1,040,354
Marina services	121,387	88,976	70,120	67,115	62,706	67,371	94,637	130,593	132,814	146,567	164,857	174,933	130,630	1,331,319
Wrecking & salvage yards	9,589	9,785	8,336	7,434	8,971	9,545	11,473	11,160	10,626	11,293	11,228	9,984	10,956	120,791
Pest control	5,099	6,177	5,122	4,473	4,678	4,335	5,011	5,182	5,101	6,318	6,967	5,636	5,611	64,611
Educational establishments	3,049,501	3,816,832	3,621,829	2,609,438	3,693,130	3,472,268	4,125,101	3,062,343	3,599,887	3,127,839	2,128,231	1,449,257	4,058,381	38,764,536
Child care services	152,359	181,283	152,913	147,403	182,927	199,403	197,995	168,684	187,270	170,362	190,949	188,971	183,236	2,151,396
Social, political & religious organisations	3,363,071	3,328,228	2,942,952	2,857,263	2,487,774	2,651,009	3,563,849	3,610,835	3,770,425	4,022,097	3,995,489	3,621,123	4,343,290	41,194,334
Government services	8,095,263	8,462,613	7,343,485	7,193,867	8,512,075	8,002,835	9,031,161	8,978,517	8,825,996	9,017,502	8,991,685	8,451,636	9,374,322	102,185,694
Miscellaneous services	6,422,663	6,240,787	5,851,109	8,560,998	5,744,176	5,565,215	6,708,920	6,304,329	5,876,409	6,778,818	6,392,223	5,577,202	6,489,571	76,089,757
Commercial equipment	1,869,529	1,799,133	1,642,893	1,776,722	1,650,184	1,527,155	1,689,205	1,570,601	1,591,286	1,580,552	1,545,944	1,455,793	1,892,986	19,722,454
Other services	55,048,655	56,879,551	52,804,047	57,401,813	54,083,829	51,886,076	60,308,603	56,583,755	57,587,840	58,868,865	58,307,329	53,408,451	61,508,763	679,628,922
<b>Total services</b>	<b>242,326,608</b>	<b>253,160,886</b>	<b>237,234,253</b>	<b>256,025,906</b>	<b>240,948,287</b>	<b>244,915,282</b>	<b>287,172,429</b>	<b>275,009,194</b>	<b>281,463,033</b>	<b>278,975,270</b>	<b>280,641,724</b>	<b>275,787,724</b>	<b>292,217,860</b>	<b>3,203,551,848</b>
<b>TOTAL</b>	<b>782,834,596</b>	<b>808,772,493</b>	<b>780,869,654</b>	<b>912,464,706</b>	<b>742,571,802</b>	<b>735,384,412</b>	<b>864,275,755</b>	<b>825,140,676</b>	<b>843,141,899</b>	<b>868,068,349</b>	<b>872,900,116</b>	<b>822,089,081</b>	<b>882,961,939</b>	<b>9,958,640,882</b>





Table 3D Card expenditure statistics (not seasonally adjusted)

Value of debit card transactions

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

£	September 2014	October 2014	November 2014	December 2014	January 2015	February 2015	March 2015	April 2015	May 2015	June 2015	July 2015	August 2015	September 2015	Total (latest 12 months)
Telecoms	373,816,958	375,046,891	360,082,214	375,493,377	371,069,101	322,437,897	369,775,651	339,079,060	355,579,852	337,849,422	352,968,220	352,076,795	366,712,073	4,278,170,553
Utilities	227,626,940	239,551,873	212,369,276	216,974,563	258,762,012	260,189,232	329,044,668	293,119,381	272,993,260	264,789,042	256,132,632	222,325,292	248,850,628	3,075,101,859
Contractors (residential & commercial)	183,450,785	196,972,622	180,614,814	162,293,188	156,827,656	162,504,839	186,259,010	177,617,982	173,690,832	193,759,445	196,562,448	177,253,122	216,455,656	2,180,811,614
Gardening services	7,759,871	7,483,651	6,312,204	7,381,002	4,936,708	5,818,499	8,533,939	10,350,714	10,139,673	10,106,773	8,441,852	6,954,786	7,201,912	93,661,713
Veterinary services	115,188,613	119,919,434	107,305,108	106,313,469	107,528,673	101,452,828	115,255,844	112,789,765	112,619,178	120,286,310	128,829,815	120,285,954	126,751,192	1,379,337,570
Photocopying & printing	27,478,515	28,460,589	29,016,914	27,521,464	29,664,582	28,923,171	32,187,940	30,344,140	29,927,845	31,748,306	30,731,267	27,582,593	33,444,172	359,552,983
Photographic studios	13,080,529	15,121,850	16,520,271	19,434,252	11,115,400	12,018,609	14,511,667	13,822,284	15,699,462	17,626,121	19,796,596	14,509,929	16,216,480	186,392,921
Beauty & barber shops	214,395,064	215,319,107	206,531,968	272,839,930	185,617,761	196,546,085	229,581,715	219,892,169	229,859,569	234,244,210	245,102,859	218,999,175	233,985,573	2,688,520,121
Employment agencies	1,647,459	1,685,814	1,529,737	1,279,288	1,683,469	1,544,912	1,754,491	1,644,607	1,571,930	1,671,680	1,699,110	1,418,238	1,463,026	18,946,302
Counselling services	7,213,122	6,587,466	6,427,843	6,555,645	6,858,643	6,181,017	6,699,237	6,143,816	6,450,585	6,800,723	6,881,874	6,319,740	6,696,256	78,602,845
Legal services	84,783,030	91,531,378	82,276,630	73,697,655	76,116,977	76,973,651	93,482,241	82,693,466	82,074,390	95,341,993	95,010,888	85,309,945	93,382,860	1,027,892,074
Laundry & cleaning	14,430,678	14,634,388	13,611,668	12,945,313	12,360,399	11,624,806	13,265,791	13,212,138	13,700,883	15,166,822	15,241,061	13,532,938	15,477,467	164,773,674
Funeral services	40,112,133	44,740,704	42,755,693	40,518,419	50,568,037	51,436,670	49,427,209	49,427,209	45,447,373	48,679,676	48,449,736	43,471,055	48,210,447	571,966,549
Medical services	266,779,969	285,383,184	262,914,250	235,651,682	262,409,139	266,104,767	305,622,470	279,710,453	275,029,602	303,244,936	305,972,885	263,776,969	309,248,578	3,355,068,915
Moving & courier services	40,528,812	40,843,689	37,315,479	37,181,930	34,488,340	33,232,750	37,941,458	36,560,835	37,287,565	42,713,374	45,119,382	40,495,030	43,875,786	467,055,618
Repair shops (not auto)	13,295,981	13,857,900	14,003,752	16,438,515	23,338,756	22,370,483	27,580,853	24,429,983	25,070,328	24,274,445	27,732,809	25,985,955	27,748,253	272,832,032
Accounting services	16,666,250	17,652,067	16,564,730	15,129,283	18,179,082	15,197,504	16,276,184	13,844,431	13,551,148	15,229,121	15,363,240	14,094,359	16,102,772	187,183,921
Advertising, consultancy & PR	11,491,712	11,447,384	10,144,793	9,206,509	10,380,962	10,512,238	12,014,949	11,459,352	11,155,921	12,557,125	12,351,328	11,288,011	13,327,752	135,846,324
Computer programming	35,699,007	36,234,290	33,476,652	32,950,400	37,284,610	34,688,696	38,674,661	35,029,030	35,732,501	37,107,796	36,706,691	34,445,173	39,129,832	431,460,332
Farming services	23,823,928	27,960,379	22,981,478	25,228,523	22,869,432	21,472,663	24,153,642	25,031,472	24,540,976	26,814,445	26,881,019	25,746,365	27,417,211	301,097,605
Miscellaneous professional services	678,230,705	652,090,767	560,057,349	540,308,189	679,347,601	621,467,100	742,282,335	763,311,767	641,229,567	615,227,139	624,812,045	587,506,676	680,752,785	7,708,393,320
Engineering services	21,549,773	21,945,529	19,564,696	16,454,443	17,216,126	18,318,895	21,312,670	20,037,824	19,457,001	22,105,425	19,163,854	20,848,007	23,918,415	238,918,415
Marina services	12,342,579	10,526,136	7,745,180	8,062,195	8,863,504	9,162,519	15,384,776	16,106,954	15,370,403	16,948,324	16,583,052	14,821,153	13,263,533	152,837,729
Wrecking & salvage yards	1,638,009	1,703,623	1,447,320	1,209,782	1,493,479	1,493,117	1,882,800	1,918,903	1,841,473	1,984,864	2,069,273	1,715,937	1,857,689	20,618,260
Pest control	790,902	1,047,651	922,689	819,255	798,099	751,949	894,304	892,994	853,531	1,032,640	1,120,113	949,954	1,023,504	11,106,683
Educational establishments	754,410,684	634,640,046	240,017,096	186,674,300	600,615,992	270,258,209	229,102,894	356,643,370	237,364,841	189,927,450	186,089,149	277,438,371	1,071,243,062	4,480,014,780
Child care services	14,908,003	15,938,033	13,713,178	13,460,189	15,672,777	14,618,602	16,681,569	15,486,670	14,905,148	16,228,540	16,438,477	13,922,617	16,656,220	183,721,930
Social, political & religious organisations	119,971,684	131,629,901	101,182,423	100,165,842	100,789,272	94,401,993	129,581,044	124,717,180	124,427,810	194,091,213	215,389,002	186,064,952	216,275,035	1,718,715,667
Government services	1,905,509,711	1,891,940,201	1,676,017,231	1,734,264,844	6,693,516,793	3,168,497,748	2,817,964,701	2,791,280,069	2,783,085,667	2,306,854,028	2,364,077,268	2,042,367,066	2,011,331,661	32,281,197,277
Miscellaneous services	602,017,728	582,953,341	509,646,504	571,832,069	587,707,183	506,926,582	626,128,994	575,728,396	505,786,917	649,573,793	640,653,103	396,834,909	445,001,049	6,598,772,840
Commercial equipment	165,907,052	163,343,631	151,173,250	133,798,934	141,219,411	139,039,443	162,316,243	158,040,914	158,787,884	168,921,352	169,190,677	153,329,942	180,866,106	1,880,027,787
Other services	5,996,546,186	5,898,193,519	4,944,242,390	5,002,084,449	10,529,299,976	6,486,167,474	6,684,410,271	6,600,367,328	6,275,233,115	6,023,294,963	6,134,503,296	5,399,986,855	6,550,816,577	76,528,600,213
<b>Total services</b>	<b>18,571,985,459</b>	<b>18,126,645,025</b>	<b>15,790,698,374</b>	<b>16,160,507,903</b>	<b>23,656,338,284</b>	<b>19,154,339,365</b>	<b>22,185,329,416</b>	<b>21,408,037,347</b>	<b>20,445,427,805</b>	<b>20,231,101,801</b>	<b>20,890,875,421</b>	<b>19,239,927,183</b>	<b>20,926,689,919</b>	<b>238,215,917,843</b>
<b>TOTAL</b>	<b>34,661,365,548</b>	<b>34,672,191,066</b>	<b>32,323,363,756</b>	<b>37,072,881,595</b>	<b>38,112,235,705</b>	<b>33,081,623,487</b>	<b>38,667,556,956</b>	<b>37,306,861,635</b>	<b>36,627,048,779</b>	<b>37,059,068,884</b>	<b>37,630,213,569</b>	<b>34,846,817,747</b>	<b>37,846,851,451</b>	<b>435,246,714,639</b>