



Key statistics

Annual figures (end-2006)

Number of UK-issued debit cards	68.3 mn
Number of debit cardholders	41.0 mn
Number of debit card transactions	4.5 bn
Number of cash machine withdrawals	2.8 bn
Number of cheque transactions	1.8 bn
Number of automated payments	5.6 bn
Number of UK-issued credit cards	74.5 mn
Number of credit cardholders	31.4 mn

Latest quarterly figures (end-September 2007)

Number of plastic card purchases	1.7 bn
Total value of plastic card purchases	£86.6 bn
Number of cash machine withdrawals	718 mn
Total value of cash machine withdrawals	£47.4 bn
Number of inter-bank cheques cleared	270 mn
Value of inter-bank cheques cleared	295 bn
Number of automated payments	1.4 bn
Total value of automated payments	£34,969 bn

In the third quarter of 2007 there were 1.7 billion plastic card purchases made in the UK totalling £86.6 billion. The number of purchases was 5.8% higher than in the third quarter of 2006, and spending was 9.0% higher. Debit cards accounted for 71.7% of all plastic card purchases compared with 70.1% in the third quarter of 2006.

Bank of England figures show that gross credit card lending to individuals in the third quarter of 2007 amounted to £32.2 billion. The sum of all monthly repayments to UK banks amounted to £30.6 billion. During the 12 months to the end of September 2007 outstanding credit card balances have reduced by £1.4 billion.

Bacs volumes and values grew by 3.3% and 7.2% respectively over the 12 months to September 2007. Over the same period, the volume of CHAPS payments increased by 9.1% with a 15.6% rise in values. Cheque and credit clearing volumes declined by 8.3%, coupled with a very slight decline in total values.

Chart 1

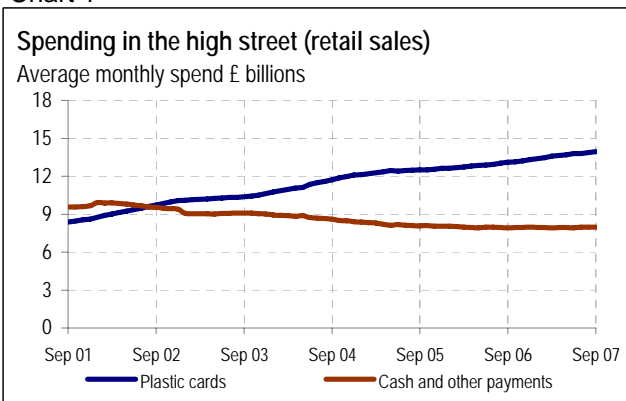


Chart 2

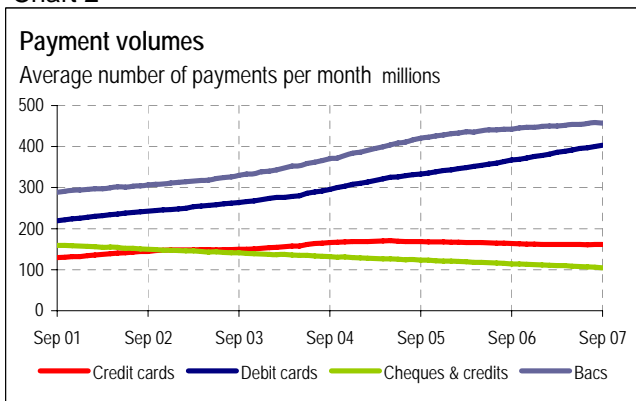


Chart 3

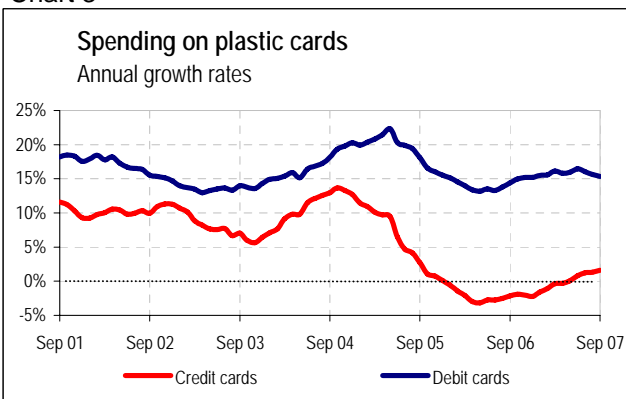
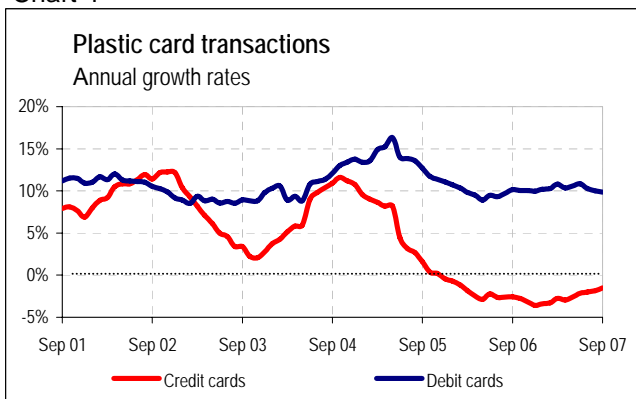


Chart 4



APACS publishes *UK Payment Statistics*, an annual publication providing comprehensive statistics of all UK payments, covering cheques, electronic payments and plastic cards, including historical data and ten year forecasts. The latest 2007 edition, together with other publications on how we make payments in the UK, is available through www.apacs.org.uk. You can email APACS Statistical Service at askapacs@apacs.org.uk.

A Credit card lending and repayments

Source: Bank of England

		Gross lending	Repayments		Outstanding balances	Number of cash machines	Cash withdrawals			
		£ mn	£ mn	%	A %		See note	Number mn	Value £ mn	Average value (£)
2000	Q1	22,086	20,704	94%		32,755	28,158	486	26,077	54
	Q2	23,865	20,378	85%		34,715	29,344	510	27,955	55
	Q3	24,758	21,634	87%		36,180	30,021	507	28,791	57
	Q4	26,052	21,885	84%	87%	38,702	33,000	512	30,327	59
2001	Q1	23,964	22,906	96%		37,227	34,261	490	27,840	57
	Q2	25,793	22,204	86%		39,214	33,869	533	30,510	57
	Q3	25,997	23,554	91%		39,972	36,241	547	32,399	59
	Q4	28,731	24,364	85%	89%	42,802	36,666	553	33,118	60
2002	Q1	26,147	24,731	95%		42,538	37,233	526	29,909	57
	Q2	28,943	25,125	87%		43,230	38,265	569	33,489	59
	Q3	30,053	25,940	86%		46,030	39,370	574	34,754	61
	Q4	31,917	27,133	85%	88%	48,248	40,825	591	36,271	61
2003	Q1	28,485	27,586	97%		42,980	41,779	565	33,642	60
	Q2	30,538	27,413	90%		45,620	43,688	606	36,029	59
	Q3	32,329	29,867	92%		47,745	44,764	603	36,247	60
	Q4	33,638	30,908	92%	93%	48,638	46,461	607	38,009	63
2004	Q1	31,663	30,988	98%		49,576	48,158	605	38,095	63
	Q2	32,726	29,680	91%		51,717	52,777	621	39,842	64
	Q3	34,201	31,243	91%		53,288	53,595	641	40,765	64
	Q4	34,959	31,699	91%	93%	56,057	54,412	662	42,568	64
2005	Q1	32,024	31,464	98%		55,787	54,768	647	41,048	63
	Q2	32,889	30,828	94%		57,083	57,480	676	42,762	63
	Q3	33,581	32,087	96%		57,490	58,499	677	43,263	64
	Q4	33,948	31,815	94%	95%	59,036	58,286	699	44,951	64
2006	Q1	31,265	31,837	102%		56,379	59,014	652	41,313	63
	Q2	31,357	29,786	95%		56,121	58,991	691	44,719	65
	Q3	31,213	30,521	98%		55,630	59,383	689	45,572	66
	Q4	32,829	30,902	94%	97%	55,797	60,468	720	48,205	67
2007	Jan	10,714	11,189	104%		54,784	-	-	-	-
	Feb	9,148	9,315	102%		54,274	-	-	-	-
	Mar	10,331	10,381	100%		53,647	61,301	673	42,632	63
	Apr	10,058	9,430	94%		53,807	-	-	-	-
	May	10,895	10,867	100%		53,628	-	-	-	-
	Jun	10,302	9,793	95%		53,517	61,749	714	46,294	65
	Jul	11,352	10,748	95%		53,577	-	-	-	-
	Aug	10,861	10,462	96%		53,462	-	-	-	-
	Sep	9,986	9,389	94%		54,182	61,297	718	47,368	66

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

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

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

B Cash machines

C Spending in the UK on plastic cards

		Debit cards			Credit cards		
		Number of purchases	Value	Average purchase value	Number of purchases	Value	Average purchase value
		000	£ mn	£	000	£ mn	£
2000	Q1	550,535	17,485	31.76	325,009	18,814	57.89
	Q2	597,754	19,376	32.41	366,531	20,796	56.74
	Q3	607,931	19,928	32.78	375,431	21,350	56.87
	Q4	685,781	22,564	32.90	415,840	22,726	54.65
2001	Q1	606,997	20,573	33.89	349,333	20,871	59.75
	Q2	665,340	23,060	34.66	389,865	23,111	59.28
	Q3	672,854	23,487	34.91	402,126	23,159	57.59
	Q4	763,606	26,173	34.28	443,540	24,324	54.84
2002	Q1	679,925	24,387	35.87	410,658	23,745	57.82
	Q2	736,691	26,468	35.93	439,876	25,468	57.90
	Q3	727,626	26,577	36.53	440,991	25,265	57.29
	Q4	813,028	29,563	36.36	486,074	27,290	56.14
2003	Q1	764,470	27,568	36.06	413,902	24,637	59.52
	Q2	792,067	30,370	38.34	439,795	26,829	61.00
	Q3	797,917	30,583	38.33	454,020	27,028	59.53
	Q4	893,493	33,766	37.79	519,263	29,810	57.41
2004	Q1	829,629	32,420	39.08	459,358	28,385	61.79
	Q2	910,277	36,018	39.57	508,762	30,753	60.45
	Q3	917,159	37,313	40.68	502,234	30,560	60.85
	Q4	1,038,434	41,341	39.81	553,613	32,383	58.49
2005	Q1	940,873	38,958	41.41	469,451	29,669	63.20
	Q2	1,015,294	42,155	41.52	501,938	30,886	61.53
	Q3	1,006,491	42,336	42.06	496,416	29,830	60.09
	Q4	1,141,611	46,462	40.70	547,046	31,847	58.22
2006	Q1	1,017,650	44,138	43.37	451,224	28,247	62.60
	Q2	1,117,341	48,408	43.32	487,704	30,188	61.90
	Q3	1,130,675	49,559	43.83	483,154	29,833	61.75
	Q4	1,247,217	53,666	43.03	520,638	31,250	60.02
2007	Jan	343,483	15,979	46.52	138,486	9,043	65.30
	Feb	383,663	16,941	44.16	149,966	9,583	63.90
	Mar	409,940	18,821	45.91	161,800	10,490	64.83
	Apr	404,875	18,714	46.22	156,982	9,846	62.72
	May	405,458	18,467	45.55	160,510	10,269	63.98
	Jun	421,837	19,068	45.20	168,184	10,793	64.17
	Jul	400,507	18,157	45.34	158,466	10,028	63.28
	Aug	405,719	18,157	44.75	160,424	10,113	63.04
	Sep	418,742	19,492	46.55	163,949	10,626	64.81

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

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

D Clearing statistics



	Total				of which			
	Volume		Value		Credits		Direct debits	
	000s	% growth	£ mn	% growth	Volume 000s	Value £ mn	Volume 000s	Value £ mn
2000	3,316,207	7%	1,922,377	9%	1,306,537	1,405,155	2,009,670	517,222
2001	3,527,329	6%	2,166,065	13%	1,375,271	1,610,193	2,152,058	555,873
2002	3,734,737	6%	2,381,518	10%	1,446,151	1,764,625	2,288,586	616,893
2003	4,060,357	9%	2,574,367	8%	1,630,442	1,912,175	2,429,915	662,192
2004	4,602,570	13%	2,883,452	12%	2,012,635	2,133,071	2,589,934	750,381
2005	5,134,250	12%	3,150,207	9%	2,412,005	2,353,168	2,722,245	797,039
2006	5,361,749	4%	3,429,333	9%	2,503,988	2,584,501	2,857,761	844,832
2007 Q1	1,335,652	3%	891,995	8%	627,081	683,484	708,571	208,511
Q2	1,384,527	3%	915,635	7%	639,017	695,623	745,510	220,012
2007 July	460,728	3%	310,877	7%	213,650	236,131	247,078	74,746
Aug	485,892	4%	311,498	7%	223,309	235,540	262,583	75,958
Sept	436,339	3%	301,605	7%	200,487	228,623	235,852	72,982



	Total				of which			
	Volume		Value		CHAPS sterling		CHAPS Euro	
	000s	% growth	£ mn	% growth	Volume 000s	Value £ mn	Volume 000s	Value £ mn
2000	24,956	12%	74,461,352	11%	21,705	49,145,830	3,250	25,315,521
2001	27,945	12%	84,927,816	14%	23,962	52,912,886	3,983	32,014,931
2002	30,845	10%	82,278,534	-3%	25,563	51,896,045	5,281	30,382,489
2003	33,202	8%	88,576,506	8%	27,215	51,613,456	5,987	36,963,050
2004	34,862	5%	91,334,788	3%	28,322	52,347,525	6,541	38,987,263
2005	36,756	5%	97,100,206	6%	29,686	52,671,592	7,070	44,428,614
2006	40,686	11%	109,637,149	13%	33,030	59,437,370	7,656	50,199,779
2007 Q1	10,594	10%	29,499,274	11%	8,575	15,937,204	2,019	13,562,070
Q2	10,918	9%	31,576,018	12%	8,872	16,559,141	2,046	15,016,877
2007 July	3,819	9%	10,982,955	13%	3,093	5,950,633	726	5,032,322
Aug	3,826	9%	11,758,141	14%	3,121	6,414,609	705	5,343,533
Sept	3,506	9%	11,303,776	16%	2,845	6,204,643	661	5,099,133



	Total				of which			
	Volume		Value		Cheques		Credits	
	000s	% growth	£ mn	% growth	Volume 000s	Value £ mn	Volume 000s	Value £ mn
2000	1,981,460	-6%	1,416,117	-1%	1,820,411	1,329,940	161,050	86,177
2001	1,889,988	-5%	1,402,998	-1%	1,732,593	1,318,581	157,396	84,417
2002	1,771,742	-6%	1,364,989	-3%	1,621,332	1,284,522	150,411	80,467
2003	1,660,667	-6%	1,318,949	-3%	1,519,876	1,244,583	140,792	74,366
2004	1,557,365	-6%	1,281,774	-3%	1,424,465	1,213,513	132,899	68,261
2005	1,449,679	-7%	1,217,306	-5%	1,326,399	1,155,462	123,280	61,844
2006	1,346,297	-7%	1,233,928	1%	1,237,987	1,174,187	108,309	59,741
2007 Q1	317,920	-8%	304,070	..	292,761	287,987	25,159	16,083
Q2	310,415	-8%	306,326	..	286,494	292,520	23,920	13,806
2007 July	105,489	-8%	109,170	..	96,910	103,469	8,579	5,701
Aug	95,160	-8%	101,582	-1%	87,297	96,930	7,863	4,652
Sept	93,340	-8%	98,703	..	86,122	94,555	7,218	4,148

Table D shows the data for payments processed through the three UK payment systems for Bacs— direct credits, standing orders and direct debits; for CHAPS Clearing Company — £ and € high-value same-day payments (£ equivalent, including payments to/from TARGET); for Cheque & Credit Clearing Company — cheques and paper credits. Per cent growth figures relate to 12 month periods. .. nil or less than 0.5%.