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## Summary of key payment statistics for Q4 2019

**Bacs:** 1,682 million Bacs payments were made during the quarter, up 1.2% compared to Q4 2018. This corresponded with a total of £1,272 billion Bacs payments an increase of 13% on Q4 2018. Direct Debits were the main contributor to growth, with volumes increasing by 2.8% annually.

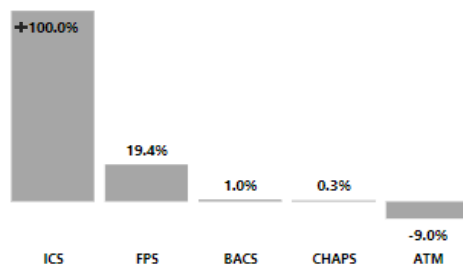
**Cleared cheques and credits:** Image clearing (ICS) processed 67 million image cheques (RTPs) in Q4, with a total value of £94 billion. Approximately 3.4 million image credits (ITPs) were processed, with a total value of £9.4 billion.

**Faster Payments:** 660 million payments processed, an 18% increase on Q4 2018. This corresponded to £506 billion transmitted, an increase of 11% on Q4 2018. Single Immediate Payments were the largest contributors to this increase, rising by 24% and 13% respectively.

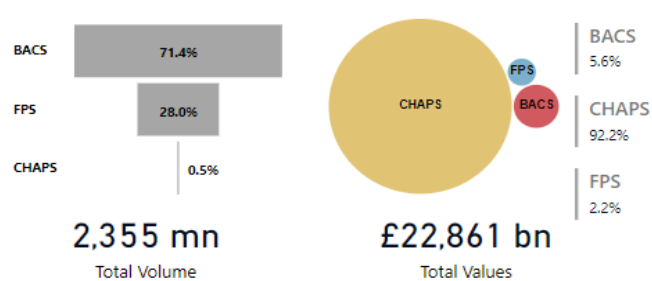
**CHAPS:** There were 12.4 million CHAPS payments in Q4, slightly up (+0.1%) compared to Q4 2018. This amounted to £21.1 trillion settled, an increase of 1.9% compared to Q4 2018.

**Cash withdrawals:** £40.6 billion was withdrawn from cash machines in Q4, spread over 535 million withdrawals. The average withdrawal value increased by £2 to £76, during the quarter. The number of cash machines amounted to 60,528, down by 4.5% on Q4 2018. This was mainly driven by a decline at cash machine estates owned by banks and building societies, which decreased by 7.0% to 25,069 at the end of 2019.

### Annual Volume Growth<sup>1</sup>



### Automated Payments - Market Share



	Q4 2019	Annual growth <sup>1</sup>	Total value of	Q4 2019	Annual growth <sup>1</sup>
Cash machine withdrawals	535 mn	-9.0%	Cash machine withdrawals	£41 bn	-6.8%
Cheques cleared via PCS	0 mn	-78.2%	Cheques cleared via PCS	£0 bn	-76.2%
Cheques cleared via ICS	67 mn	>100%	Cheques cleared via ICS	£94 bn	>100%
<b>Annual Figures (2019)</b>	<b>Annual growth<sup>1</sup></b>	<b>Total value of</b>	<b>Annual Figures (2019)</b>	<b>Annual growth<sup>1</sup></b>	
Cash payments <sup>2</sup>	11,000 mn	-16.0%	Cash payments <sup>2</sup>	£161 bn	-7.5%
Cash machine withdrawals	2,203 mn	-9.0%	Cash machine withdrawals	£162 bn	-6.8%
Cheque transactions <sup>3</sup>	257 mn	0.1%	Cheque transactions <sup>3</sup>	£391 bn	19.9%
Inter-bank cheques cleared <sup>4</sup>	51 mn	-78.2%	Inter-bank cheques cleared <sup>4</sup>	£71 bn	-76.2%

	Q4 2019	Annual growth <sup>1</sup>	Total value of	Q4 2019	Annual growth <sup>1</sup>
Bacs payments	1,682 mn	1.0%	Bacs payments	£1,272 bn	2.0%
Faster Payments	660 mn	19.4%	Faster Payments	£506 bn	13.6%
CHAPS payments	12 mn	0.3%	CHAPS payments	£21,083 bn	-0.1%
<b>Annual Figures (2019)</b>	<b>Annual growth</b>	<b>Total value of</b>	<b>Annual Figures (2019)</b>	<b>Annual growth</b>	
Bacs payments	6,510 mn	1.0%	Bacs payments	£5,056 bn	2.0%
Faster Payments	2,440 mn	19.4%	Faster Payments	£1,941 bn	13.6%
CHAPS payments	49 mn	0.3%	CHAPS payments	£83,407 bn	-0.1%

<sup>1</sup> Per cent growth rates relate to 12 rolling months. Elevated levels of growth for ICS can be attributed to an increase in migration from paper clearing, and are not expected to continue into 2020.

<sup>2</sup> For the year 2018. Data for 2019 pending from UK Finance.

<sup>3</sup> The number and value of cheque payments processed by Pay.UK

<sup>4</sup> These statistics do not include items being processed through the Image Clearing System (ICS).

## A Bacs Direct Credits and Direct Debits

• **Bacs volumes** grew by 1.0% in 2019, down from 1.5% in 2018. This slowdown can be attributed to a decline in **Direct Credits**, which declined by 1.7% during the year. In contrast **Direct Debits** continued on a strong growth path, and increased by 2.8% in 2019.

• **Bacs values** grew by 2.0%, with growth picking up in the second half of the year. The main contributors to growth were **general B2B payments** and **state benefit payments (Universal Credit)**.

• Growth in Universal Credit volumes offset a general decline in most **other state benefit payments**. This decline has cumulatively been suppressing **Direct Credits volumes**, which saw a decline of 2.6% in 2019. In contrast, **Direct Credit values** grew by 2.7%.

• Following on from growth of 3.1% in 2018, **Direct Debit volumes** grew by 2.8% in 2019. The main growth drivers include rising **population** and **household numbers**. Other contributors have been the **economic cycle** and **stable consumer confidence**, with households taking on more **financial commitments** settled by Direct Debit.

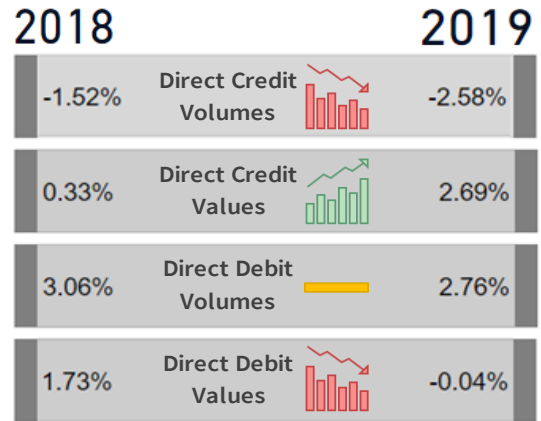
• **Marketing and financial incentives** have been other factors boosting growth in Direct Debits. Several **large billers** provide incentives for customers to pay by Direct Debit, while others make it a condition of service.

8bn  
Direct Credit Volumes

14.49T  
Direct Credit Values

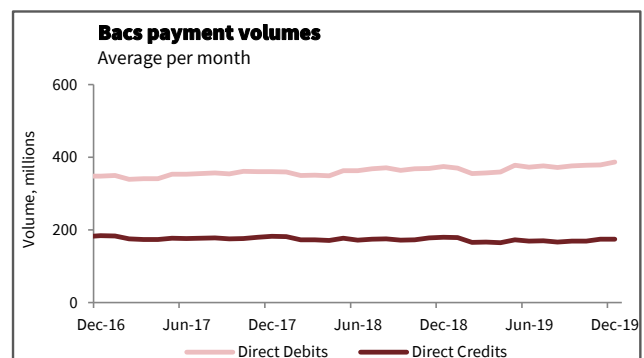
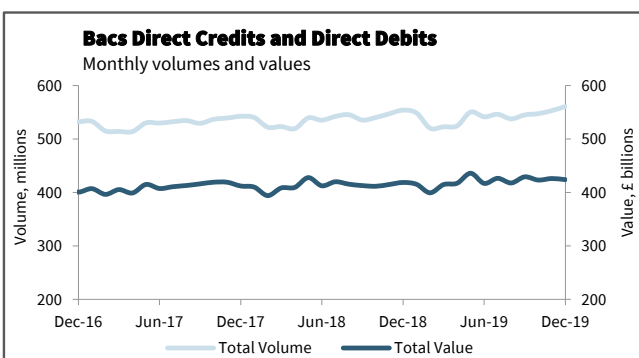
17bn  
Direct Debit Volumes

5.22T  
Direct Debit Values



Symbols denote growth differential between 2018 and 2019

		Total				of which			
		Volume		Value		Bacs Direct Credits	Bacs Direct Credits	Direct Debits	
		000s	Growth <sup>2</sup>	£ mn	Growth <sup>2</sup>	Volume	Value	Volume	Value
					000s	£ mn	000s	£ mn	
2016	Q1	1,479,710	3.8%	1,148,920	3.8%	518,473	849,626	961,237	299,294
	Q2	1,556,533	3.4%	1,189,898	4.0%	535,129	873,828	1,021,404	316,070
	Q3	1,586,365	3.5%	1,235,233	4.4%	540,738	912,695	1,045,627	322,538
	Q4	1,596,138	2.3%	1,202,498	4.1%	552,495	878,164	1,043,643	324,333
2017	Q1	1,542,648	2.7%	1,216,336	4.7%	519,264	897,292	1,023,384	319,044
	Q2	1,589,367	2.5%	1,222,543	4.1%	528,945	898,127	1,060,421	324,416
	Q3	1,587,889	1.6%	1,248,525	3.0%	526,151	919,311	1,061,738	329,214
	Q4	1,627,276	2.1%	1,236,626	3.1%	546,158	904,652	1,081,117	331,973
2018	Q1	1,570,062	1.5%	1,225,723	1.8%	518,199	903,192	1,051,863	322,531
	Q2	1,605,809	1.2%	1,237,748	1.5%	516,120	905,098	1,089,689	332,650
	Q3	1,606,167	1.5%	1,238,863	1.0%	515,488	905,874	1,090,679	332,989
	Q4	1,661,990	1.5%	1,256,333	0.7%	538,382	917,234	1,123,608	339,099
	Oct	551,213	1.2%	424,317	0.9%	172,540	309,030	378,674	115,287
	Nov	584,215	1.7%	422,218	0.5%	199,380	306,443	384,835	115,775
	Dec	526,562	1.5%	409,799	0.7%	166,462	301,762	360,100	108,037
2019	Q1	1,568,619	1.1%	1,244,539	0.9%	498,488	922,750	1,070,132	321,789
	Q2	1,624,414	1.1%	1,251,260	0.9%	505,994	918,824	1,118,420	332,436
	Q3	1,635,226	1.3%	1,287,871	2.0%	506,550	953,237	1,128,676	334,634
	Q4	1,682,137	1.0%	1,272,099	2.0%	523,232	934,183	1,158,905	337,916
	Oct	561,607	1.2%	431,924	1.9%	171,440	317,303	390,167	114,620
	Nov	567,786	0.3%	413,327	1.6%	186,046	301,833	381,739	111,494
	Dec	552,745	1.0%	426,848	2.0%	165,746	315,047	386,999	111,801



1 Bacs: Bacs annual processing statistics 2018.

2 Per cent growth rates relate to rolling 12 months.

## Image Clearing

• **Image clearing (ICS)** enables digital images of cheques and credits to be exchanged between participant banks and building societies across the whole of the UK for clearing and settlement. **Full migration from paper clearing (PCS) to ICS** was completed in August 2019, and by the end of the year 19 participants were clearing via image technology.

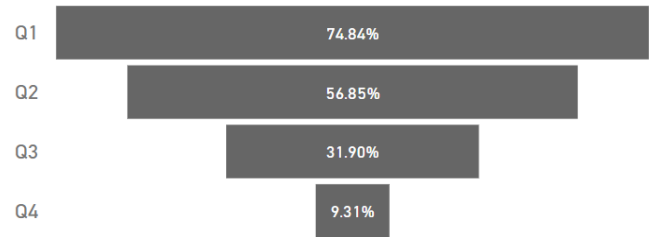
• During the quarter, just over 67 million **cheque images (RTPs)** were processed, an increase of 9.3% on the preceding quarter. Quarterly growth in volumes averaged about 43% during 2019. The total value RTPs settled in Q4 amounted to £94 billion, a decrease of 5.8% on Q3 2019. Despite this latest decline quarterly growth in RTP values averaged 44% in 2019.

• **Credits** are mainly used for **bill payments**. The volume of **credit images (ITPs)** via ICS decreased by 5.8% between Q3 2019 and Q4 2019 to 3.4 million. This amounted £9.4 billion paid, a decrease of 23% compared to Q3. Quarterly growth rates for ITPs in 2019 averaged around 100% for both volumes and values. These levels of growth can be attributed to an increase in migration to ICS, and are not expected to continue into 2020.

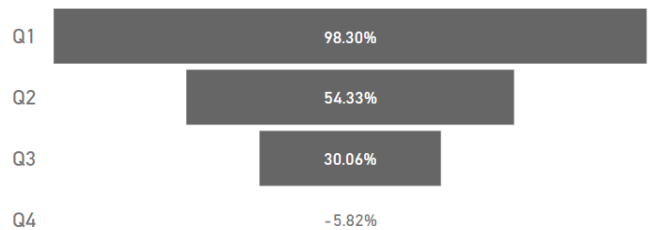
• The main benefit of an image-based system is a **faster clearing** process, which completes within **two weekdays**. Imaging can also provide more choice, for example, banks may offer customers additional channel options to pay in cheques using just a **cheque image**.

• The system also processes and clears postal orders, sterling travellers' cheques, bankers' drafts, dividend cheques, government payable orders and warrants.

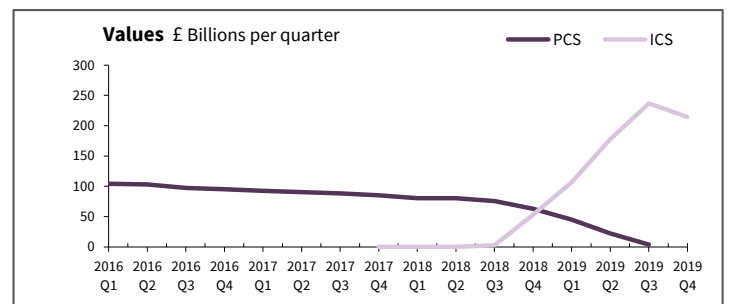
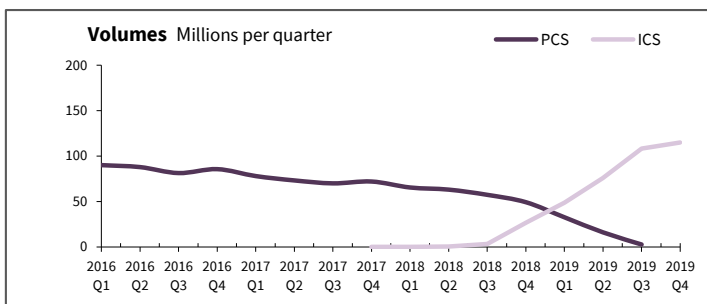
### Quarterly RTP Growth in 2019



### Quarterly ITP Growth in 2019



		PCS								ICS							
		Cheque Volume		Credit Volume		Cheque Value		Credit Value		RTP Volume <sup>2</sup>		ITP Volume <sup>3</sup>		RTP Value <sup>2</sup>		ITP Value <sup>3</sup>	
		000s	Growth <sup>1</sup>	000s	Growth <sup>1</sup>	£ mn	Growth <sup>1</sup>	£ mn	Growth <sup>1</sup>	000s	Growth <sup>1</sup>	000s	Growth <sup>1</sup>	£ mn	Growth <sup>1</sup>	£ mn	Growth <sup>1</sup>
2016	Q1	89,999	-13%	5,881	-21%	104,345	-11%	4,259	-11%	0	0%	0	0%	0	0%	0	0%
	Q2	87,813	-14%	5,545	-23%	103,240	-11%	3,516	-12%	0	0%	0	0%	0	0%	0	0%
	Q3	81,240	-14%	5,377	-23%	97,470	-11%	3,750	-14%	0	0%	0	0%	0	0%	0	0%
	Q4	85,569	-15%	5,054	-22%	95,104	-12%	3,499	-13%	0	0%	0	0%	0	0%	0	0%
2017	Q1	77,939	-15%	4,883	-20%	92,760	-12%	3,886	-13%	0	0%	0	0%	0	0%	0	0%
	Q2	73,152	-15%	4,385	-20%	90,444	-12%	3,036	-13%	0	0%	0	0%	0	0%	0	0%
	Q3	69,923	-15%	4,183	-20%	88,216	-11%	2,796	-15%	0	0%	0	0%	0	0%	0	0%
	Q4	71,947	-15%	3,809	-21%	85,018	-11%	2,015	-22%	16	100%	0	0%	12	100%	0	0%
2018	Q1	65,384	-16%	3,703	-23%	80,671	-11%	2,306	-31%	57	100%	0	0%	23	100%	0	0%
	Q2	63,039	-15%	3,405	-23%	80,461	-11%	1,739	-38%	268	100%	0	100%	114	100%	0	100%
	Q3	57,307	-16%	3,247	-23%	75,427	-12%	1,880	-40%	2,118	100%	14	100%	1,462	100%	12	100%
	Q4	49,204	-20%	2,921	-23%	63,174	-16%	1,605	-36%	17,039	>100%	287	100%	25,064	>100%	1,014	100%
2019	Oct	19,302	-17%	1,139	-23%	25,112	-13%	593	-39%	3,625	>100%	7	100%	3,219	>100%	3	100%
	Nov	15,850	-18%	0,936	-23%	20,540	-15%	488	-37%	6,288	>100%	117	100%	9,187	>100%	481	100%
	Dec	14,052	-20%	0,847	-23%	17,522	-16%	524	-36%	7,126	>100%	163	100%	12,659	>100%	530	100%
	Q1	32,588	-28%	2,203	-27%	44,887	-23%	1,415	-35%	29,791	>100%	1,073	100%	49,704	>100%	2,620	100%
Q2	16,020	-43%	1,321	-36%	22,458	-38%	590	-38%	46,727	>100%	1,939	>100%	76,707	>100%	8,585	>100%	
Q3	2,671	-61%	0,246	-53%	3,842	-58%	119	-53%	61,633	>100%	3,641	>100%	99,766	>100%	12,184	>100%	
Q4	0,000	-78%	0,000	-72%	0,000	-76%	000	-72%	67,372	>100%	3,430	>100%	93,963	>100%	9,408	>100%	
Oct	0,000	0%	0,000	0%	0,000	0%	000	0%	23,211	>100%	1,352	>100%	35,966	>100%	4,090	>100%	
Nov	0,000	0%	0,000	0%	0,000	0%	000	0%	21,579	>100%	1,073	>100%	30,642	>100%	2,510	>100%	
Dec	0,000	0%	0,000	0%	0,000	0%	000	0%	22,582	>100%	1,005	>100%	27,355	>100%	2,807	>100%	



1 Per cent growth rates relate to 12 rolling months.  
 2 Request to pay: a cheque  
 3 Instruction to pay: a credit item  
 \* Paper Clearing Scheme ceased operating on 31 August 2019

## C Real-time payments: Faster Payments

• Following on from a record year in 2018, **Faster Payments volumes** continued on a strong growth path in 2019. Around 2.4 billion Faster Payments were processed during the year, up from 2.0 billion in 2018.

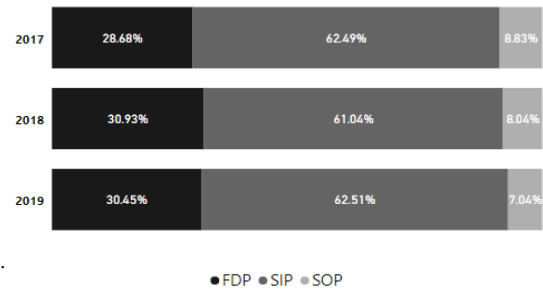
• Technological and regulatory changes, and the growing **digitalisation in the economy** have been the key contributors to growth in Faster Payments. This includes innovations such as **person-to-person** and **person-to-business payments via mobile banking apps**. The increase in the number of Scheme participants has been another key contributor to growth. The increase in volumes stems in part from the work that has been done to allow easier access to the Faster Payments Scheme, which now includes assisting **non-bank payment providers** to join.

• Seven in ten Faster Payments transactions in 2019 were **Single Immediate Payments (SIPs)**. SIP volumes grew by 26% during the year to a total of 1.7 billion, amounting to just over £1.2 trillion transferred (+16%). SIP volumes have been increasing market share as a proportion of all Faster Payments transactions - a reflection of the growing digitalisation of payments used by consumers and businesses.

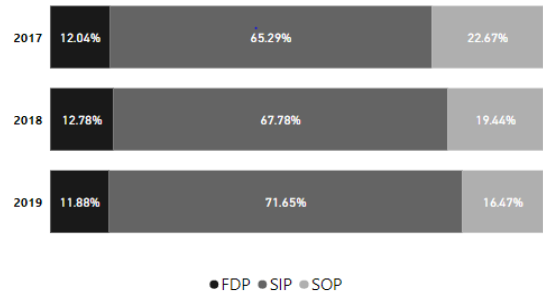
• **Forward-dated payments (FDPs)** are one-off payments sent and received on a pre-arranged date, and are typically used to pay regular household bills. FDPs also grew strongly in 2019, with 290 million payments (+11%) completed, corresponding to £590 billion (+11%) transferred.

• **Standing orders (SOPs)** are regular payments that pay a fixed amount to the same recipient on regular dates, for example making regular transfer payments from current accounts to savings accounts. SOPs have grown at a slower rate compared to SIPs and FDPs, with volumes and values increasing by 2.1% and 2.0% respectively during 2019.

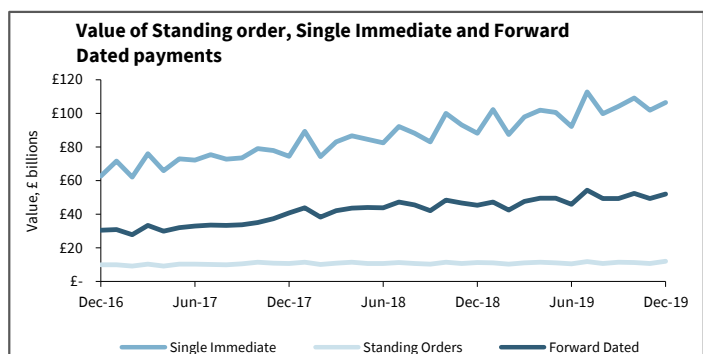
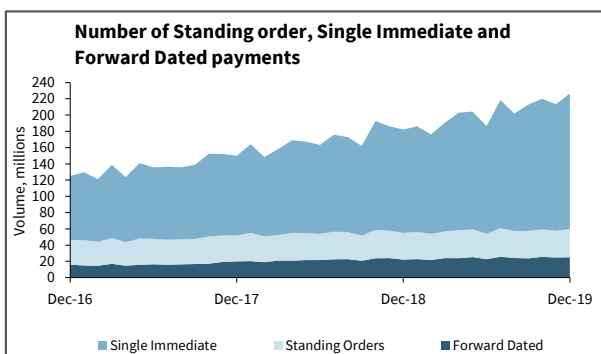
### Volumes Market Share



### Values Market Share



Payment volumes						Payment values					
		of which						of which			
	Total <sup>1</sup>	Growth <sup>2</sup>	Standing orders (inc Returns & Scheme Returns)	Forward Dated (inc Corporate Bulk)	Single Immediate	Total <sup>1</sup>	Growth <sup>2</sup>	Standing orders (inc Returns & Scheme Returns)	Forward Dated (inc Corporate Bulk)	Single Immediate	
	000s		000s		000s	£ mn		£ mn		£ mn	
2016	Q1	335,820	14%	88,500	43,010	204,311	284,332	15%	27,905	81,534	174,893
	Q2	352,440	14%	89,691	45,642	217,107	293,808	15%	28,918	85,383	179,507
	Q3 %		15%	90,901	47,484	223,803	302,639	15%	28,808	88,930	184,902
	Q4	375,644	14%	91,099	47,540	237,005	308,228	14%	29,105	89,783	189,340
2017	Q1	389,603	15%	92,284	46,639	250,680	331,611	14%	29,518	92,216	209,877
	Q2	400,386	14%	92,497	47,083	260,806	336,264	14%	30,053	94,985	211,226
	Q3	410,989	14%	92,540	48,967	269,482	353,552	15%	30,732	100,845	221,975
	Q4	454,829	16%	98,076	56,626	300,127	378,264	18%	33,228	113,429	231,606
2018	Q1	470,954	17%	97,978	60,449	312,527	403,546	19%	32,440	124,375	246,730
	Q2	499,770	20%	99,380	64,270	336,120	418,814	22%	33,086	131,652	254,076
	Q3	510,897	23%	98,157	66,164	346,576	431,051	23%	32,407	135,157	263,487
	Q4	561,179	23%	101,593	70,099	389,487	455,666	22%	33,723	140,530	281,414
	Oct	192,692	23%	35,013	23,841	133,837	160,148	23%	11,581	48,527	100,040
	Nov	186,266	23%	33,646	24,048	128,572	150,703	23%	10,845	46,664	93,195
	Dec	182,222	23%	32,934	22,210	127,078	144,815	22%	11,297	45,339	88,179
2019	Q1	553,011	22%	98,401	68,685	385,926	458,050	20%	32,552	137,479	288,019
	Q2	593,717	21%	99,927	71,992	421,798	473,312	17%	33,241	145,243	294,828
	Q3	633,123	21%	102,044	73,736	457,343	504,210	16%	34,237	153,142	316,832
	Q4	660,062	19%	101,409	75,452	483,202	505,885	14%	34,139	153,909	317,836
	Oct	219,988	20%	33,856	25,605	160,528	173,110	14%	11,355	52,469	109,286
	Nov	213,369	19%	32,849	24,788	155,732	162,062	13%	10,711	49,325	102,026
	Dec	226,705	19%	34,704	25,059	166,943	170,713	14%	12,073	52,116	106,524



<sup>1</sup> Scheme limit increased from £100,000 to £250,000 in November 2015.

<sup>2</sup> Per cent growth rates relate to 12 rolling months.

Note: Infographics on this page have been designed using resources from Freepik.com

• During the 12 months to the end of Q4 2019, CHAPS volumes stabilised after a double-digit climb in 2018. They stood at 48.6 million, representing 0.3% annual growth. **Total volumes** amounted to 12.4 million in Q4 2019 itself, averaging 193,230 payments daily, an increase of 0.1% compared with the daily average in Q4 2018.

• **Structural reform**<sup>1</sup> had been a driver of volume growth in 2018. Some of these new payments were temporary adjustments, which have reduced progressively since Q1 2018. This decline has therefore depressed CHAPS growth. This added to the effects of ongoing **long-term migration** of some CHAPS use to the Faster Payments Service.

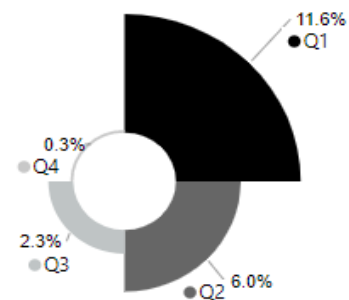
• Conversely, a recovery in **wholesale financial use of CHAPS** more than balanced these downward influences. The volume of these payments grew by 6% to 42.5 thousand per day in 2019, comprising 22% of CHAPS total volumes.

• **CHAPS values** during the 12 months to the end of Q4 2019 were stable (a slight decline of 0.1%) at £83.4 trillion, a daily average of £329.7 billion. However, compared with Q4 2018, the total value transferred in Q4 itself increased by 1.9% to £21.1 trillion with a daily average of £329 billion.

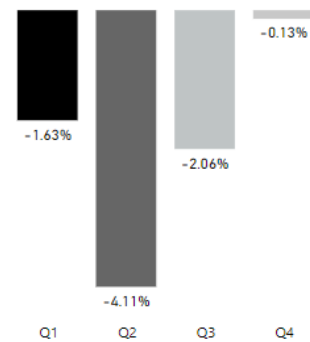
• During the twelve months to Q4 2019, there was a decline in value of **short-term lending (money markets)** payments in CHAPS, the decline tailing off during Q4. This correlated with the trends in value of the wider market of short-term unsecured loans, as reported to the Bank of England<sup>2</sup>. Reported market value in 2019 as a whole was 8% below 2018 levels, but reached the same level as 2018 Q4 in Q4 itself. Reported secured lending (in gilt repos, where CHAPS is less used) increased in value by 20% in 2019 as a whole.

• In the 12 months to the end of Q4 2019, **overall corporate (and other non-interbank)** values declined by 6% overall. This was as a result of the decline in unsecured lending over CHAPS, despite value growth in other non-interbank uses of CHAPS. Wholesale financial use increased by 2% overall, comprising 74% of all CHAPS value in 2019.

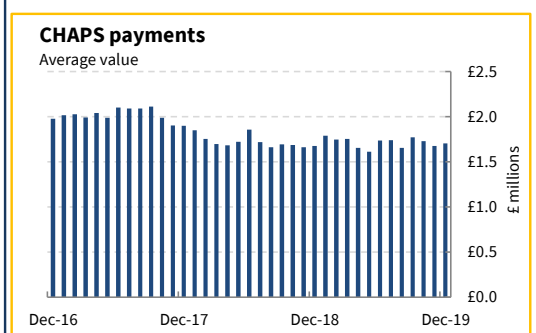
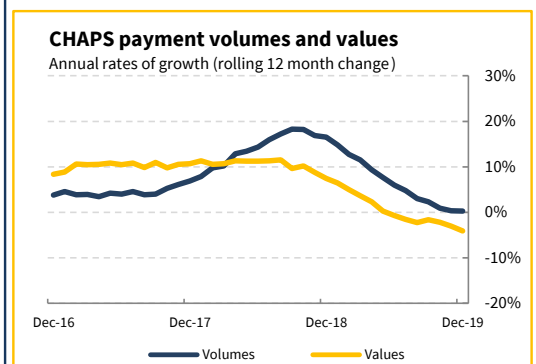
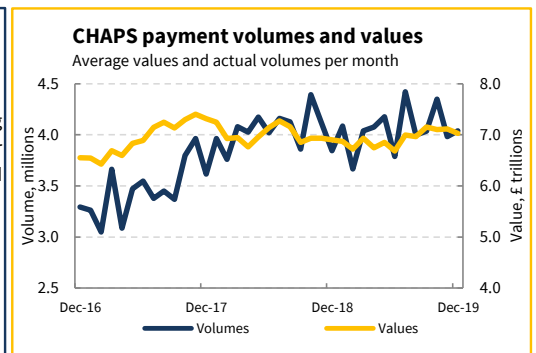
Annual Volume Growth



Annual Value Growth



		Volumes		Values		Working Days per Period
		000s	Growth <sup>3</sup>	£ mn	Growth <sup>3</sup>	
2016	Q1	9,492	3%	18,213,474	4%	62
	Q2	9,669	3%	18,427,735	8%	63
	Q3	9,878	4%	19,269,756	10%	65
	Q4	9,925	4%	19,662,662	10%	63
2017	Q1	9,975	4%	20,064,979	11%	64
	Q2	10,104	4%	20,662,901	11%	61
	Q3	10,194	4%	21,403,494	11%	64
	Q4	11,379	7%	21,951,103	11%	63
2018	Q1	11,803	10%	20,843,232	10%	63
	Q2	12,217	14%	21,423,574	7%	62
	Q3	12,147	18%	20,549,847	4%	64
	Q4	12,356	16%	20,697,289	-1%	64
	Oct	4,393	18%	7,407,570	2%	23
	Nov	4,118	17%	6,851,383	0%	22
	Dec	3,845	16%	6,438,335	-1%	19
2019	Q1	11,789	12%	20,803,043	-2%	63
	Q2	12,039	6%	20,055,437	-4%	61
	Q3	12,456	2%	21,465,242	-2%	65
	Q4	12,367	0%	21,082,986	0%	64
	Oct	4,348	1%	7,525,731	-2%	23
	Nov	3,982	0%	6,671,290	-1%	21
	Dec	4,037	0%	6,885,965	0%	20



1. Structural reform is the ring-fencing of the largest banks, to protect the retail services they provide from wholesale and risk taking activities elsewhere in their banking group.  
 2. Source: Bank of England - <https://www.bankofengland.co.uk/boeapps/database/FromShowColumns.asp?Travel=&searchText=YWQZ>.  
 3. Per cent growth rates are rolling 12 months.

# E Cash machines withdrawals<sup>1</sup>

Please note that the data in this table show the total number and value of ALL withdrawals processed at UK cash machines, including those not handled by LINK, i.e., withdrawals where the card issuer and ATM owner is the same institution, known as on-us. Those handled by LINK are known as not-on-us.

• There was a marginal decline in the **total number** of cash machines during Q4 2019 to 60,528, 4.5% lower than a year earlier. This is the lowest number of cash machines since the third quarter of 2006 and the longest ever period of decline. The number of withdrawals fell by 4.4% to 535 million while the corresponding value declined by 2.0% to £40.6 billion during the quarter. This coincided with the average withdrawal value increasing by £2 to £76.

• The number of **BBS machines** fell by 1.6% during the quarter to 25,069; their lowest total since Q2 2005. Despite this decline, BBS machines still make up the majority of withdrawals. In 2019, they made up 61% of withdrawals by volume and 67% by value (similar to 2018). In the current quarter there were 331 million withdrawals at BBS machines with a corresponding value of £27.5 billion.

• The number of **IAD machines** rose for the first time in nine quarters, by 1.1% to 35,459. The proportion of free-to-use IAD machines now stands at 57%, down from 70% a year ago. The number and value of withdrawals at IAD cash machines fell by 7.4% to 204 million and by 5.0% to £13.1 billion respectively.

• The number of **on-site machines** declined by 0.7% to a new low of 15,116, linked to declining branch numbers. There was a slight increase in the volume and value of withdrawals at these machines to 141 million and £12.5 billion respectively. The number of **off-site machines** rose by 0.2% to 45,412; 75% of the total cash machine estate is at off-site locations, a figure broadly unchanged since Q3 2016. Transactions at these machines accounted for 74% of the total by volume and 69% by value during the quarter.

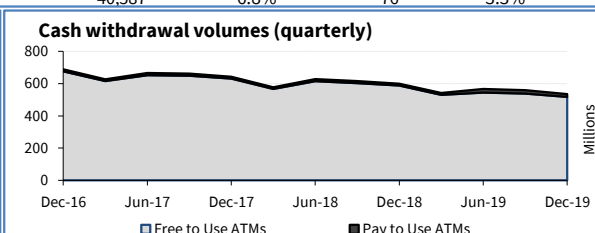
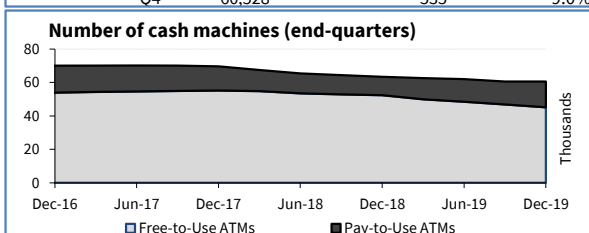
• The number of **free-to-use** machines fell by 3.6% to 45,119. However the number of **pay-to-use** machines rose for the fourth consecutive month, by 12% to 15,409. Pay-to-use machines made up 25% of the ATM estate and 34% of off-site machines, up from respective figures of 17% and 23% a year ago. This led to a decline in the share of total withdrawals accounted for by pay-to-use withdrawals; 3.3% by volume and 2.6% by value, down from respective figures of 3.8% and 3.1% in the previous quarter.

**-9.0%** Volume YOY Change  
**-6.8%** Value YOY Change  
**-4.5%** EOY ATM Change

## End of Year Cash Machine Numbers by Sector

	2018	2019	% Change
Convenience	21,422	21,182	-1.1%
Leisure	2,808	2,501	-10.9%
Mobile	36	35	-2.8%
Motoring	4,229	4,089	-3.3%
Other retail	4,220	4,146	-1.8%
Post Offices	2,613	2,347	-10.2%
Public Transport	1,192	1,153	-3.3%
Services	1,287	1,041	-19.1%
Social	1,023	876	-14.4%
Supermarket	7,225	7,201	-0.3%
Workplace	935	841	-10.1%
On-Site	16,370	15,116	-7.7%

	Number of cash machines at period end	Cash withdrawals						
		Volume (inc 'on-us' transactions)			Value (inc 'on-us' transactions)			Number of withdrawals where a fee is charged to the cardholder
		mn	Growth <sup>2</sup>	£ mn	Growth <sup>2</sup>	Average value	%	
2016	Q1	70,330	650	-1.2%	44,945	2.5%	69	1.9%
	Q2	70,682	695	-1.3%	48,983	2.9%	70	2.0%
	Q3	70,254	699	-1.7%	49,984	1.5%	71	2.1%
	Q4	70,020	689	-2.3%	50,168	-0.1%	73	1.9%
2017	Q1	70,045	627	-2.6%	44,305	-0.6%	71	1.8%
	Q2	70,114	666	-3.1%	47,656	-1.8%	72	2.1%
	Q3	70,045	662	-3.8%	48,188	-2.3%	73	2.0%
	Q4	69,603	643	-5.0%	47,315	-3.4%	74	1.8%
2018	Q1	67,419	577	-6.0%	41,080	-4.8%	71	1.8%
	Q2	65,379	628	-6.4%	44,240	-5.9%	70	2.1%
	Q3	64,362	616	-6.8%	43,966	-7.2%	71	2.1%
	Q4	63,360	599	-6.8%	44,137	-7.5%	74	1.9%
2019	Q1	62,581	542	-6.4%	38,206	-7.4%	70	2.2%
	Q2	61,967	567	-7.4%	41,430	-7.2%	73	4.0%
	Q3	60,534	559	-7.9%	41,418	-6.5%	74	3.8%
	Q4	60,528	535	-9.0%	40,587	-6.8%	76	3.3%



<sup>1</sup> On-us transactions amounted to some 16% of the total volume and 20% of the total value at the end of Q4 2019.

<sup>2</sup> Per cent growth rates relate to 12 rolling months.

Note: BBS denotes Banks & Building Societies; IAD denotes Independent ATM Deployers i.e. non-banks.