



Contents

This page Summary of key statistics

A	Bacs payments	B	Cheque & credit transactions
C	Real-time payments: Faster Payments	D	Same-day payments: CHAPS
E	Cash machines withdrawals		

Summary of key payment statistics for Q2 2016

Bacs There were 1,557 million Bacs payments in Q2 2016, an increase of 43 million compared with Q2 2015. The total value of these payments was £1,190 billion, £54 billion more than in Q2 2015. It is likely that the sustained increase in overall Bacs transactions can be attributed to continuing consumer and business confidence. The average value of a Bacs payment was £764, up from £750 in Q2 2015.

Cleared cheques and paper credits 88 million cheques were cleared in Q2 2016, 14 million fewer than the corresponding quarter in 2015, representing an annual decline of 14%. The value of cheques cleared during Q2 2016 totalled £103 billion, an annual fall of 11% compared to Q2 2015. The number of credits cleared during Q2 2016 also fell compared with a year ago, down by 23% annually, with corresponding values decreasing by 12%.

Faster Payments The number of Faster Payments transactions increased by 14% annually in Q2 2016 to reach 352 million payments. This corresponded with values rising by 15% to reach £294 billion. This growth was mainly driven by Single Immediate Payments which reached 217 million by volume and £180 billion by value following annual increases of 20% and 19% respectively. The average value of a Faster Payment was £834 similar to Q2 2015.

CHAPS payment volumes increased at an annual rate of 3.3%⁽¹⁾ in Q2 2016 with a total of 9.7 million payments processed. The aggregate value amounted to £18.4 trillion - an average payment value of £1.89 million and equated to an annual increase of 8.3%⁽¹⁾. This was the strongest rate of growth since Q1 2013. Market volatility and increased participation by corporates in the financial markets are the most likely reasons for this change in CHAPS values from mid-2015 onwards.

Cash withdrawals £49.0 billion was withdrawn from cash machines during Q2 2016 spread over 695 million withdrawals. The average withdrawal increased from £69 to £70. On an annual basis, the number of withdrawals (including on-us withdrawals) decreased by 1.3%, with the value of withdrawals rising by 2.9%. The annual volume of withdrawals at pay-to-use machines rose from 1.9% to 2.0% of the total.

Cash and cheque transactions

Number of	Q2 2016	Annual rate of growth	Total value of	Q2 2016	Annual rate of growth
Cash machine withdrawals	695 mn	-1.3%	Cash machine withdrawals	£49 bn	2.9%
Inter-bank cheques cleared	88 mn	-13.6%	Inter-bank cheques cleared	£103 bn	-11.0%
Number of	Annual Figures (2015)	Annual rate of growth	Total value of	Annual Figures (2015)	Annual rate of growth
Cash payments	17,208 mn	-5.6%	Cash payments	£253 bn	-0.1%
Cash machine withdrawals	2,797 mn	-1.2%	Cash machine withdrawals	£194 bn	2.6%
² Cheque transactions	558 mn	-13.3%	² Cheque transactions	£624 bn	-9.0%
Inter-bank cheques cleared	404 mn	-12.9%	Inter-bank cheques cleared	£455 bn	-8.8%

Automated payments

Number of	Q2 2016	Annual growth	Total value of	Q2 2016	Annual growth
Bacs payments	1,557 mn	3.4%	Bacs payments	£1,190 bn	4.0%
Faster Payments	352 mn	14.1%	Faster Payments	£294 bn	15.1%
CHAPS payments	10 mn	3.3%	CHAPS payments	£18,428 bn	8.3%
Number of	Annual Figures (2015)	Annual growth	Total value of	Annual Figures (2015)	Annual growth
Bacs payments	6,080 mn	4.1%	Bacs payments	£4,590 bn	3.8%
Faster Payments	1,247 mn	13.3%	Faster Payments	£1,041 bn	15.1%
CHAPS payments	38 mn	2.8%	CHAPS payments	£68,411 bn	0.7%

1. Per cent growth rates relate to rolling 12 month periods.

2. Cheque transactions include inter-bank, inter-branch and in-house cheque items and includes cash acquisition. However, it excludes euro & US dollar cheques, which are processed by C&CCC through separate systems.

Details of plastic card spending in the UK and of credit card lending and repayments are available from The UK Cards Association <http://www.theukcardsassociation.org.uk/>

A Bacs Direct Credits and Direct Debits



The number of Bacs payments reached 1,557 million in the second quarter of 2016, representing an annual growth rate of 3.4%. The total value for the quarter was £1,190 million, also up 4.0% annually. The average payment value stood at £764, up from £750 in Q2 2015.

Direct Debits are a mature and widely-used method for the payment of regular commitments such as household and personal bills. Consumers value the certainty that bills have been paid automatically each month, as well as the immediate money-back guarantee from the customer's bank in the event of an error. Business benefit from the timely and cost-effective collection of payments from their customers with some encouraging payment by Direct Debit through incentives. Direct Debit volumes increased at an annual rate of 5.5%, shown in the increase in volumes to 1,021 million from 976 million a year ago. Payments totalled £316 billion during the quarter with the average value of a Direct Debit amounting to £309, down slightly on the corresponding quarter in 2015. Direct debits are well-established in sectors such as mortgages, utility bills, council tax and pay television. Volumes will also be in part driven by the ongoing adoption of Direct Debit as a payment option for Vehicle Excise Duty, introduced in October 2014.

There was a marginal annual decline in the volume of Direct Credits which stood at 535 million payments made at the end of the quarter. Despite this decline, which may owe in part to migration to other payments, Bacs Direct Credits is the most common method for businesses and organisations to pay employees, pensions and state benefits. Over 90% of employees are paid via Bacs Direct Credits as are nearly all recipients of state benefits and state pensions.

In contrast, the value of Direct Credits have been rising. A total of £874 billion was paid through this channel in Q2 2016, representing annual growth of 3.9% - the corresponding value in Q2 2015 was £832 billion. The average value of a Direct Credit amounted to £1,633 during the quarter, and compares to £1,547 in Q2 2015.

	Total				of which			Direct Debits	
	000s	% growth ¹	Value		Bacs Direct Credits	Standing orders ²	Bacs Direct Credits ³	Volume	Value
			£ mn	% growth ¹	Volume	Volume	Value	000s	£ mn
2010	5,672,730	1%	4,062,388	5%	2,293,059	150,333	3,114,251	3,229,338	948,137
2011	5,716,999	1%	4,363,214	7%	2,270,577	124,061	3,318,536	3,322,360	1,044,677
2012	5,616,392	-2%	4,112,222	-6%	2,182,672	17,069	3,036,714	3,416,651	1,075,507
2013									
Q1	1,371,848	-2%	1,015,691	-6%	529,622	4,731	755,872	837,495	259,819
Q2	1,412,094	-1%	1,050,017	-5%	527,810	4,484	770,795	879,800	279,222
Q3	1,433,468	1%	1,077,466	-1%	535,766	4,546	792,272	893,156	285,194
Q4	1,477,618	1%	1,075,470	3%	558,519	4,644	784,639	914,454	290,831
2014									
Q1	1,392,533	2%	1,071,515	5%	526,526	-	796,933	866,007	274,582
Q2	1,452,989	2%	1,091,258	5%	537,178	-	801,005	915,812	290,252
Q3	1,474,181	2%	1,128,560	5%	539,536	-	830,486	934,646	298,075
Q4	1,521,526	3%	1,129,213	5%	565,996	-	824,856	955,530	304,357
2015									
Q1	1,444,845	3%	1,110,686	4%	524,051	-	823,941	920,794	286,745
Q2	1,513,449	3%	1,135,535	4%	537,920	-	832,365	975,529	303,171
Apr	509,867	3%	386,537	5%	188,614	-	284,548	321,253	101,989
May	495,176	3%	364,927	4%	171,372	-	265,334	323,804	99,593
Jun	508,405	3%	384,071	4%	177,933	-	282,482	330,472	101,588
Q3	1,527,500	4%	1,170,662	4%	538,190	-	861,475	989,310	309,187
Q4	1,594,249	4%	1,173,328	4%	571,536	-	857,035	1,022,713	316,293
2016									
Q1	1,479,710	4%	1,148,920	4%	518,473	-	849,626	961,237	299,294
Q2	1,556,533	3%	1,189,898	4%	535,129	-	873,828	1,021,404	316,070
Apr	529,075	4%	399,735	4%	182,933	-	292,328	346,142	107,407
May	499,223	4%	383,660	4%	172,803	-	281,476	326,420	102,184
Jun	528,235	3%	406,503	4%	179,393	-	300,025	348,842	106,479

Chart A1

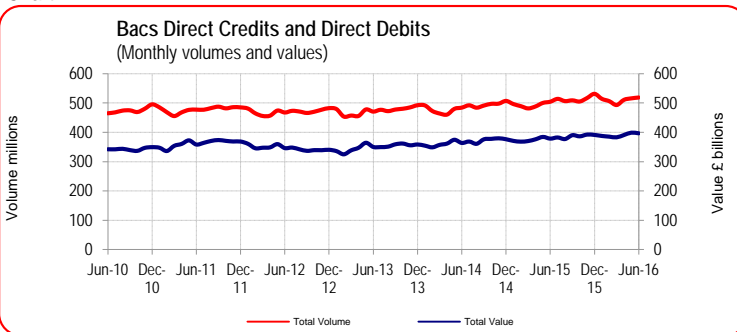
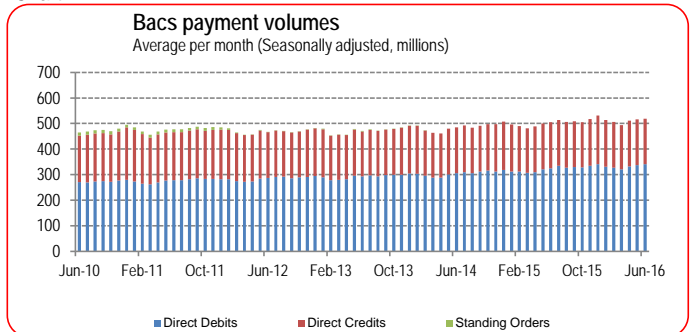


Chart A2



Notes

1 Per cent growth rates relate to rolling 12 month periods.

2 In 2015, on Bacs' behalf, VocaLink conducted work to improve the classification of payment purposes. This removed the anomalous categorisation of some bank input as Standing Orders. Historic data have been revised from January 2014.

3 Data are not available for standing order values; these are included within Bacs Direct Credit values.

B Cleared cheques and paper credits

The number of cheques cleared declined by 14% at the end of Q2 2016 to stand at 88 million. This corresponded with an 11% decline in the value to £103 billion. By way of comparison, 102 million cheques were cleared amounting to £115 billion at the end of Q2 2015 following respective declines of 13% and 7.4%. Since the end of 2015 the average value of a cheque has risen each quarter from £1,086 to £1,176 at the end of Q2 2016. For around the past five years consumer and business cheque volumes have declined at approximately the same rate as customers migrate away from using cheques in favour of electronic methods of payment.

However, there are a number of factors that may slow the decline in cheque usage. Firstly deceleration may slow as usage becomes more concentrated among those consumers who have a strong preference for paying by cheque and less familiar with other payment options. For some businesses, cheques are more readily compatible with their established accounting and IT processes, helping cost flows and negating the need to switch to alternative payment methods. Some businesses also value the fact that passing over a cheque to a supplier is often sufficient for goods to be provided, despite funds not actually being transferred.

Further, the introduction of the Image Clearing System will speed up the cheque clearing process and may make it easier for businesses to deposit the cheques that they receive. The new system will allow banks to offer smart phone apps so that customers will be able to use their mobile phone or tablets to pay in cheques for processing, rather than visiting a branch. Credit volumes and values also continued to shrink in Q2 2016, with volumes of 5.5 million and values of £3.5 billion, representing annual rates of decline of 23% and 12% respectively.

	Total Cheques ¹				Total Credits			
	Volume		Value		Volume		Value	
	000s	% growth ²	£ mn	% growth ²	000s	% growth ²	£ mn	% growth ²
2010	775,643	-11%	761,081	-13%	61,662	-16%	32,312	-22%
2011	682,082	-12%	675,706	-11%	53,934	-13%	27,990	-13%
2012	597,076	-12%	601,256	-11%	46,927	-13%	23,802	-15%
2013								
Q1	132,041	-13%	130,327	-13%	10,500	-13%	5,819	-17%
Q2	134,168	-13%	135,878	-13%	10,136	-14%	4,958	-15%
Q3	126,921	-12%	136,014	-12%	10,056	-14%	5,361	-13%
Q4	132,165	-12%	133,293	-11%	9,877	-14%	4,971	-11%
2014								
Q1	119,225	-10%	126,056	-8%	9,328	-13%	5,560	-8%
Q2	117,818	-11%	124,882	-7%	8,780	-12%	4,477	-7%
Q3	112,038	-11%	127,036	-6%	8,670	-13%	4,852	-8%
Q4	115,110	-12%	120,755	-7%	8,184	-14%	4,770	-7%
2015								
Q1	104,762	-12%	119,257	-7%	7,734	-15%	4,726	-10%
Q2	102,102	-13%	114,547	-7%	7,154	-17%	4,029	-10%
Apr	33,834	-12%	39,269	-7%	2,410	-16%	1,348	-10%
May	32,737	-12%	35,971	-7%	2,286	-16%	1,252	-10%
Jun	35,532	-13%	39,307	-7%	2,459	-17%	1,430	-10%
Q3	97,227	-13%	112,404	-9%	6,863	-18%	4,462	-9%
Q4	100,042	-13%	108,629	-9%	6,298	-20%	3,999	-12%
2016								
Q1	89,999	-13%	104,345	-11%	5,881	-21%	4,259	-11%
Q2	87,813	-14%	103,240	-11%	5,545	-23%	3,516	-12%
Apr	29,621	-13%	36,186	-10%	1,871	-22%	1,207	-11%
May	28,662	-13%	32,620	-10%	1,793	-22%	1,119	-10%
Jun	29,530	-14%	34,434	-11%	1,880	-23%	1,189	-12%

Chart B1³

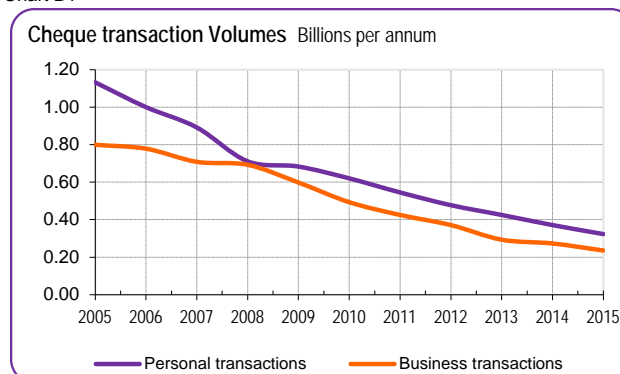
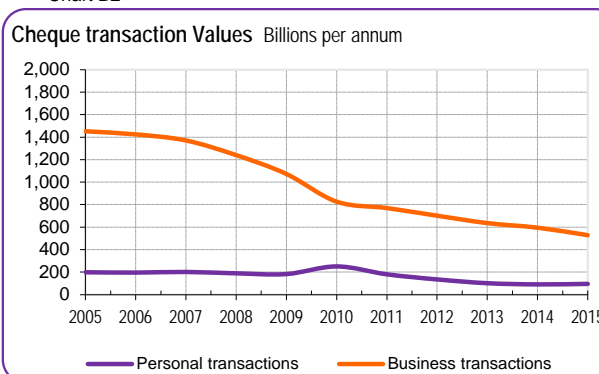


Chart B2³



1. Cheque transactions include inter-bank, inter-branch and in-house cheque items and includes cash acquisition. However, it excludes euro & US dollar cheques, which are processed by C&CCC through separate systems.

2. Per cent growth rates relate to rolling 12 month periods.

3. Data representative of 2015. Personal cheques figures are derived from market research, the Business figures comprise all organisations in the private sector, the state sector and the third sector, which includes charities, clubs and societies.

C Real-time payments: Faster Payments



Faster Payments continued to grow into Q2 2016. All together the Scheme processed 352 million payments during the second quarter, an annual growth of 14%. This was made up of 217 million Single Immediate Payments, 90 million Standing Orders and 46 million Forward Dated Payments. Annual growth was strongest for Single Immediate Payments, measuring 20%. In value terms, Faster Payments rose 15% annually to £294 billion, of which £180 billion were Single Immediate Payments, £85 billion Forward Dated Payments and £29 billion Standing Orders. Growth was again strongest for Single Immediate Payments, measuring 19%. One of the main drivers of Faster Payments is the continuing and growing popularity of online banking facilitated by the proliferation of smart-phones and tablets, driving rising consumer payment volumes in areas such as settlement of credit card bills, inter-account transfers, and person-to-person payments. The near real time functionality and universal reach of the service also makes faster payments attractive to businesses.

Growth in faster payments has also been driven by migration from other payments. There has been some migration from CHAPS to Faster Payments including some urgent payments to suppliers and corporate treasury payments where they fall under the Faster Payments Service scheme transaction limit, which increased to £250,000 from £100,000 in November 2015.

Payment volumes				Payment values							
		000s	% growth ¹	of which			£ mn	% growth ¹	of which		
				Standing orders (inc Returns & Scheme Returns) ²	Forward Dated (inc Corporate Bulk)	Single Immediate			£ mn	£ mn	Single Immediate
2012	Q1	183,387	29%	74,913	24,505	83,969	133,202	81%	19,732	40,003	73,467
	Q2	197,513	38%	74,581	33,256	89,675	152,839	122%	19,935	53,180	79,724
	Q3	205,434	46%	74,690	35,005	95,739	160,629	156%	20,144	56,200	84,286
	Q4	224,757	54%	77,233	37,063	110,461	171,241	163%	21,163	58,869	91,209
2013	Q1	221,332	45%	75,190	35,384	110,759	172,916	105%	20,857	58,047	94,012
	Q2	239,447	35%	78,699	37,291	123,457	190,405	65%	23,161	63,725	103,519
	Q3	249,432	28%	80,296	38,450	130,686	201,289	41%	22,911	67,577	110,801
	Q4	257,418	19%	81,039	39,256	137,124	206,751	25%	23,068	68,445	115,239
2014	Q1	260,623	19%	81,407	38,593	140,623	212,067	23%	23,528	68,485	120,054
	Q2	270,172	16%	82,483	39,563	148,126	220,997	21%	24,374	70,709	125,914
	Q3	279,592	14%	83,274	40,036	156,282	234,883	19%	24,904	74,278	135,701
	Q4	290,543	14%	84,734	40,962	164,848	235,848	17%	25,315	74,561	135,972
2015	Q1	293,837	13%	85,086	39,374	169,377	245,311	16%	25,630	74,171	145,510
	Q2	306,304	13%	86,091	41,881	178,333	255,296	15%	27,520	75,975	151,801
	Apr	100,392	13%	28,456	13,757	58,179	86,099	16%	9,116	25,893	51,090
	May	99,040	13%	27,939	13,896	57,205	81,183	16%	8,740	24,473	47,970
2016	Q1	315,529	13%	86,676	44,022	184,830	266,377	15%	27,102	80,382	158,893
	Q2	331,364	13%	88,167	45,062	198,135	273,734	15%	28,065	82,572	163,097
	Q3	335,820	14%	88,500	43,010	204,311	284,332	15%	27,905	81,534	174,893
	Q4	352,440	14%	89,691	45,642	217,107	293,808	15%	28,918	85,383	179,507
2016	Apr	114,968	14%	29,108	15,329	70,531	99,042	15%	9,498	28,840	60,705
	May	119,933	15%	30,756	14,885	74,293	95,875	16%	9,674	27,482	58,718
	Jun	117,538	14%	29,828	15,427	72,283	98,891	15%	9,746	29,061	60,084

Chart C1

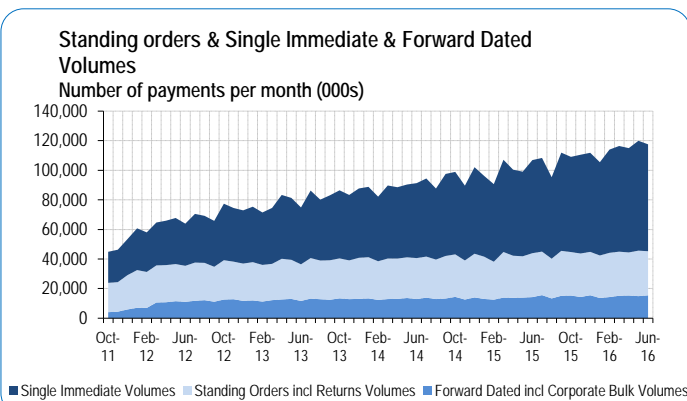
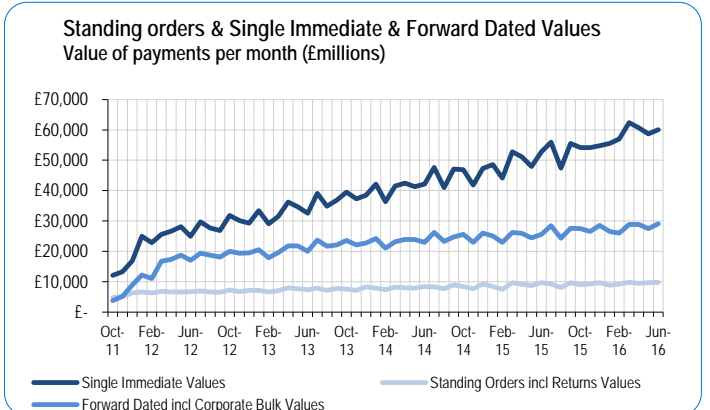


Chart C2



Notes

1. Per cent growth rates relate to rolling 12 month periods.
 2. As a result of the implementation of the Payment Services Regulations 2009 that require the vast majority of standing orders to clear by the next business day, from 1 January 2012 these payments are being processed through Faster Payments. Standing orders includes a small volume and value of returned payments.
- Scheme limit increased from £100,000 to £250,000 in November 2015.

CHAPS payment volumes increased by 3.3%¹ in Q2 2016 with a total of 9.7 million payments processed, a similar rate to the 3.9%¹ annual increase observed in Q2 2015. In value terms, £18.4 trillion was transferred through CHAPS in Q2 2016, up 10% on the same quarter a year ago (as corrected for the different number of days in the two quarters). Market volatility and increased participation by corporates in the financial markets are the most likely causes of a sharp change in CHAPS values from mid-2015 onwards. There was strong market volatility in mid-April and again in late June, due to the EU referendum on 23 June. CHAPS volumes and values increased slightly above the underlying trend during these periods.

From 20 June 2016, the Bank of England's Real Time Gross Settlement System (RTGS), which processes CHAPS payments, opened for an extra hour and 40 minutes, closing at 18.00 instead of 16.20. This gives banks and building societies the opportunity to extend their CHAPS service to their customers. The new CHAPS scheme deadline for customer-to-customer payments is 17:40, and 18:00 for bank-to-bank payments. Individual institutions have their own individual, competitive cut-off times. The impact of these extended operating hours on overall CHAPS volumes will not become visible until the Q3 2016 Statistical Report, and may be masked by economic reaction to the Brexit vote.

Daily volumes averaged a record 153,478 payments compared with 152,212 in Q2 2015. The average value of a CHAPS Sterling payment was £1.89 million at the end of June 2016, up from the low of £1.72 million reached in May 2015.

CHAPS Co monitors Direct and Indirect Participants' average daily values sent and received over CHAPS, and internalised within Direct Participants (DPs). This is to measure the risks from indirect participation. Chart D4 shows the rise in Q2 2016 in the rolling 12 month CHAPS system values, as split between DPs and Indirect Participants (IPs), compared with the rolling 12 months ending the previous quarter. In the 12 months to June 2016:

- DPs' own values over CHAPS increased by 3.2% to £294 billion daily, sent and received.
- IPs' values over CHAPS increased by 1.5% to £273 billion.
- The measured internalised value of traffic within DPs increased by 3.9% to £38 billion. This sub-total now includes both DP and IP reported traffic.

	Payment volumes		Payment values		Working Days per Period
	000s	% growth ¹	£ mn	% growth ¹	
2010	32,169	1%	61,587,609	-5%	253
2011	34,024	6%	63,876,772	4%	251
2012					
Q1	8,529	5%	17,543,444	5%	64
Q2	8,473	4%	17,549,365	10%	60
Q3	8,478	1%	18,571,070	13%	64
Q4	8,456	0%	18,052,978	12%	64
2013					
Q1	8,280	-2%	17,577,787	9%	62
Q2	8,761	-1%	17,303,119	5%	62
Q3	8,953	1%	17,524,102	0%	65
Q4	8,982	3%	17,733,918	-2%	64
2014					
Q1	8,744	5%	17,811,652	-2%	63
Q2	9,042	5%	16,764,847	-2%	61
Q3	9,349	5%	16,920,050	-2%	65
Q4	9,387	4%	16,462,942	-3%	64
2015					
Q1	9,082	4%	16,857,471	-5%	63
Q2	9,285	4%	16,206,916	-5%	61
Apr	3,101	4%	5,510,629	-5%	20
May	2,936	4%	5,037,954	-5%	19
Jun	3,248	4%	5,658,333	-5%	22
Q3	9,561	3%	17,368,637	-3%	65
Q4	9,620	3%	17,978,153	1%	64
2016					
Q1	9,492	3%	18,213,474	4%	62
Q2	9,669	3%	18,427,735	8%	63
Apr	3,177	3%	6,275,909	5%	21
May	3,061	3%	5,665,216	7%	20
Jun	3,432	3%	6,486,610	8%	22

Chart D1

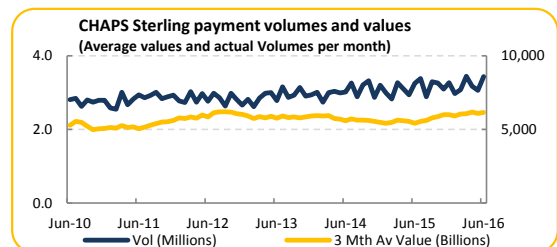


Chart D2

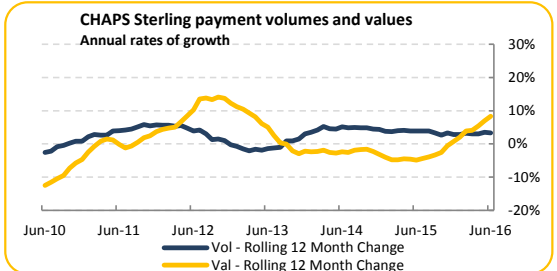


Chart D3

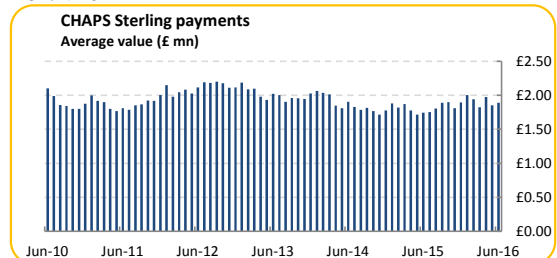
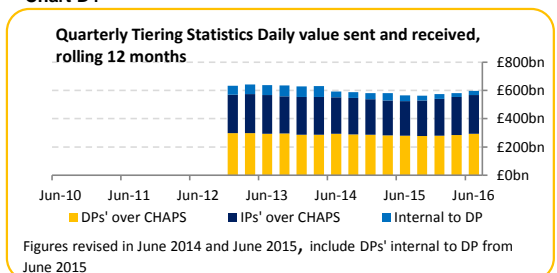


Chart D4



Notes

1. Growth rates are based on rolling 12 month periods.

E Cash machines withdrawals ¹

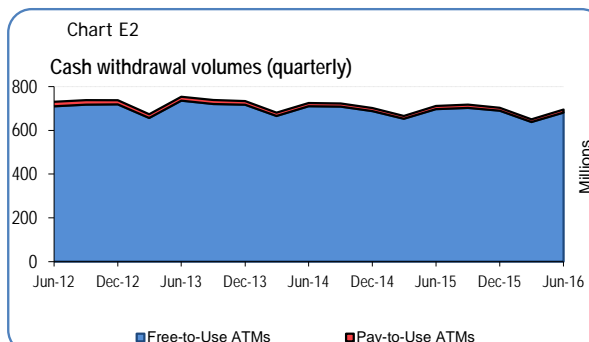
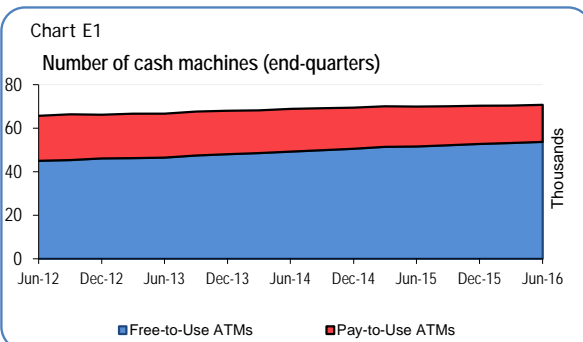
Please note that the data in this table show the total number and value of ALL withdrawals processed at UK cash machines, including those withdrawals not handled by LINK, i.e. withdrawals where the card issuer and ATM owner is the same institution. These are known as on-us transactions while those handled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

The total number of ATMs rose by 352 during the quarter to reach a record 70,682, the highest quarterly increase since the beginning of 2015. Growth in the cash machine estate is as a result of the number of IAD owned machines rising at a faster rate than those of BBS that have been declining. The number of IAD machines rose by 591 to reach 39,761 during the quarter while the number of BBS machines fell by 239 to 30,921. IADs have grown through a combination of new installations and taking over previously owned BBS machines and now account for 56% of the total estate. The number of free-to-use machines continued to increase, rising by 510 to reach a record number of 53,666, up by 2,122 on the same quarter a year ago and accounting for around 76% of the total cash machine estate. This growth has been driven through their popularity among consumers and substitution of pay-to-use machines through LINK initiatives such as the Financial Inclusion Programme. By contrast, the number of pay-to-use machines continued to fall, declining to a new low of 17,016 after decreasing by 158 during the quarter. With the growing prominence of non-cash payments such as contactless cards, this decline is likely to be the result of declining use and therefore profitability of these machines. The number of on-site cash machines stood at 18,839 at the end of the quarter following a marginal decrease.

Meanwhile the number of off-site machines rose by 364 to take their total to 51,843 during the quarter, equating to 73% of the total cash machine estate. In the current quarter, pay-to-use machines accounted for 33% of off-site machines. The retail sector continues to be the dominant sector with regards to the number of off-site cash machines. In the current quarter, 63% (or 32,564 ATMs) of off-site cash machines were located in retail locations, a figure that has hardly changed since the third quarter of 2014. Outside the retail sector there were quarterly declines in the number of machines in the social (-103), post office (-44) and workplace (-1) sectors with increases in other sectors; most notably for mobile, up 145 to a record total of 803 almost double the number a year ago.

£49.0 billion was withdrawn from cash machines during Q2 2016 spread over 695 million withdrawals. On an annual basis the number of withdrawals decreased by 1.3% with the corresponding amount withdrawn increasing by 2.9%. The average withdrawal value rose from £69 to £70 during the quarter. These trends portend to consumers withdrawing more cash but less frequently from the most convenient machine, regardless of whether it is owned by their bank or building society; with interest rates at record lows the cost of holding cash is low. As a proportion of the total, the volume of withdrawals at pay-to-use machines increased to 2.0%.

		Number of cash machines at period end	Cash withdrawals						Number of withdrawals where a fee is charged to the cardholder	
			Volume (inc 'on us' transactions)			Value (inc 'on us' transactions)				
			mn	Increase		£ mn	Increase			Average value
				%	%		%	%		
2010		63,137	2,786	-2.1%	185,783	-1.6%	67	2.8%		
2011		64,369	2,874	3.2%	191,318	3.0%	68	2.7%		
2012	Q1	65,781	709	3.8%	45,885	3.4%	65	2.9%		
	Q2	65,636	730	3.0%	48,440	2.2%	66	2.8%		
	Q3	66,322	738	2.5%	49,404	2.2%	67	2.8%		
	Q4	66,134	738	1.4%	49,873	1.2%	68	2.6%		
2013	Q1	66,607	673	-1.0%	44,217	-0.7%	66	2.5%		
	Q2	66,619	753	-0.3%	48,721	-0.5%	65	2.4%		
	Q3	67,592	739	-0.4%	49,913	-0.5%	68	2.5%		
	Q4	67,963	734	-0.6%	48,977	-0.9%	67	2.3%		
2014	Q1	68,135	681	0.9%	43,982	-0.2%	65	2.2%		
	Q2	68,819	725	-0.8%	47,729	-0.8%	66	2.0%		
	Q3	69,120	723	-1.4%	49,280	-1.4%	68	2.0%		
	Q4	69,382	702	-2.4%	48,368	-1.3%	69	2.0%		
2015	Q1	70,006	666	-3.1%	44,598	-0.8%	67	1.9%		
	Q2	69,876	711	-2.6%	47,975	-0.2%	67	2.0%		
	Q3	70,018	717	-2.3%	50,940	1.0%	71	2.1%		
	Q4	70,270	703	-1.2%	50,800	2.6%	72	1.9%		
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%		



¹ On-us transactions amounted to some 20% of the total volume and 25% of the total value at the end of Q1 2016. Per cent growth figures relate to rolling 12 month periods.