

Building Societies - Funding, £m
Yearly
Quarterly
Monthly

Source: BSA and Bank of England (see notes)

	1	2	3 = 1-2	4	5 = 3+4	6	7
Period	Receipts	Withdrawals	Net Receipts	Interest Credited	Retail Funds Change in Savings	Wholesale Funding	Retail Net Receipts (seasonally adjusted)
Yearly							
2004	108,391	98,980	9,412	4,145	13,556	7,819	
2005	113,062	103,369	9,693	5,285	14,980	3,250	
2006	122,428	114,146	8,282	5,976	14,267	12,724	
2007	144,419	128,364	16,055	6,917	22,972	19,501	
2008	157,584	147,659	9,923	8,757	18,680	21,090	
Quarterly							
2007 Q1	32,226	30,899	1,326	3,042	4,369	537	2,282
Q2	33,450	30,915	2,535	1,477	4,012	4,342	2,361
Q3	38,294	33,361	4,934	1,142	6,075	2,855	4,702
Q4	40,449	33,189	7,260	1,256	8,516	11,767	6,808
2008 Q1	35,456	32,251	3,205	3,769	6,974	1,855	4,116
Q2	39,008	35,912	3,096	1,849	4,946	441	2,827
Q3	39,147	37,172	1,973	1,457	3,430	15,427	1,859
Q4	43,973	42,324	1,649	1,681	3,330	3,367	1,149
2009 Q1	41,359	40,328	1,030	3,116	4,146	-12,323	2,065
Q2	36,238	39,795	-3,557	1,605	-1,952	-2,256	-3,511
Monthly							
2008 Jan	11,231	10,637	594	848	1,442	1,178	1,664
Feb	11,233	9,880	1,353	173	1,527	355	1,175
Mar	12,992	11,734	1,258	2,748	4,006	322	1,277
Apr	14,396	12,573	1,823	1,095	2,918	2,696	927
May	12,299	11,445	855	308	1,162	406	919
Jun	12,312	11,894	419	447	865	-2,661	981
Jul	13,769	12,334	1,435	499	1,935	-4,354	1,319
Aug	11,677	10,968	708	287	995	1,856	407
Sep	13,701	13,870	-170	670	500	17,925	133
Oct	17,766	17,651	115	430	545	-2,805	-64
Nov	12,752	12,116	636	215	851	451	574
Dec	13,454	12,557	897	1,036	1,933	5,721	639
2009 Jan	12,779	13,168	-389	583	194	-4,170	690
Feb	13,430	11,815	1,615	197	1,812	-3,291	1,287
Mar	15,150	15,346	-196	2,336	2,140	-4,862	88
Apr	11,463	12,274	-811	891	80	1,608	-1,504
May	12,665	13,154	-489	388	-101	-2,064	-387
Jun	12,110	14,367	-2,257	326	-1,931	-1,800	-1,620
Jul	13,935	15,296	-1,361	449	-912	1,398	-1,347

Source: From 2008: Building Societies Association and Bank of England; before 2008: Financial Services Authority

Notes: 1. Retail funds are shares and deposits held by individuals

2. Wholesale funding comprises deposits from companies, bank borrowing, certificates of deposit, commercial paper, bonds and notes etc.

3. Figures exclude all plcs converted from building societies after the point of conversion. However, from 22 September 2005 the figures include receipts, withdrawals etc relating to the savings business of Bristol & West plc, acquired by Britannia BS. The savings balances moving into the building society sector as a result of that acquisition amounted to approximately £4.4 billion.

4. Individual figures may not add up to totals due to rounding.

5. The net wholesale funding figure in September 2008 is larger than usual because of securitisation related activity.