

Building Societies - Funding, £m

Source: BSA and Bank of England (see notes)

Period	1 Receipts	2 Withdrawals	3 = 1-2 Net Receipts	4 Interest Credited	5 = 3+4 Retail Funds Change in Savings	6 Wholesale Funding	7 Retail Net Receipts (seasonally adjusted)	
Yearly								
2002	90,010	81,340	8,670	4,009	12,680	3,860	-	
2003	93,163	87,953	5,210	3,847	9,057	18,280	-	
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	-	
Quarterly								
2006	Q1	29,553	28,089	1,464	2,670	4,134	66	2,952
	Q2	31,133	28,845	2,288	1,312	3,605	3,761	2,053
	Q3	30,845	29,000	1,844	989	2,833	4,423	1,110
	Q4	30,898	28,212	2,686	1,005	3,695	4,474	2,445
2007	Q1	32,226	30,899	1,326	3,042	4,369	537	2,751
	Q2	33,450	30,915	2,535	1,477	4,012	4,342	2,283
	Q3	38,294	33,361	4,934	1,142	6,075	2,855	4,161
	Q4	40,449	33,189	7,260	1,256	8,516	11,767	6,840
2008	Q1	35,456	32,251	3,205	3,769	6,974	1,855	4,924
	Q2	39,008	35,912	3,096	1,849	4,946	441	2,725
Monthly								
2006	Jan	9,467	9,255	212	660	872	-1,136	1,371
	Feb	9,116	8,248	868	150	1,018	24	1,056
	Mar	10,970	10,586	384	1,860	2,244	1,178	525
	Apr	10,543	9,213	1,330	773	2,103	619	797
	May	10,115	9,809	306	238	544	729	506
	Jun	10,475	9,824	651	301	958	2,413	750
	Jul	10,005	9,561	444	256	700	139	339
	Aug	10,302	9,903	399	207	606	1,539	64
	Sep	10,538	9,537	1,001	526	1,527	2,745	707
	Oct	10,438	9,669	769	117	889	1,444	663
	Nov	10,320	9,473	848	186	1,034	4,918	821
	Dec	10,140	9,070	1,070	702	1,772	-1,888	961
2007	Jan	10,253	10,449	-196	712	516	-263	983
	Feb	9,798	9,016	782	138	920	1,547	971
	Mar	12,175	11,434	741	2,192	2,933	-747	797
	Apr	11,462	10,111	1,351	835	2,186	1,187	803
	May	10,856	10,248	608	231	839	1,160	813
	Jun	11,132	10,556	576	411	987	1,995	667
	Jul	12,014	11,291	723	271	994	-204	579
	Aug	12,076	10,687	1,389	243	1,632	1,919	1,024
	Sep	14,205	11,384	2,821	628	3,449	1,140	2,558
	Oct	15,377	12,353	3,024	203	3,227	1,594	2,622
	Nov	13,360	11,012	2,348	174	2,522	3,338	2,334
	Dec	11,712	9,824	1,888	879	2,767	6,835	1,884
2008	Jan	11,231	10,637	594	848	1,442	1,178	1,846
	Feb	11,233	9,880	1,353	173	1,527	355	1,583
	Mar	12,992	11,734	1,258	2,748	4,006	322	1,495
	Apr	14,396	12,573	1,823	1,095	2,918	2,696	993
	May	12,299	11,445	855	308	1,162	406	1,012
	Jun	12,312	11,894	419	447	865	-2,661	720
	Jul	13,769	12,334	1,435	499	1,935	-4,345	1,015
	Aug	11,677	10,968	708	287	996	1,865	412

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.