

**Mutuals - 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)
<b>Yearly</b>							
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	-
2009	153,691	161,315	-7,625	6,624	-1,001	-22,600	-
<b>Quarterly</b>							
2008 Q1	35,456	32,251	3,205	3,769	6,974	1,855	4,052
Q2	39,008	35,912	3,096	1,849	4,946	441	3,121
Q3	39,147	37,172	1,973	1,457	3,430	15,427	1,547
Q4	43,973	42,324	1,649	1,681	3,330	3,367	1,218
2009 Q1	41,359	40,328	1,030	3,116	4,146	-12,323	1,954
Q2	36,238	39,795	-3,557	1,605	-1,952	-2,316	-3,125
Q3 <sup>3</sup>	39,313	42,042	-2,729	1,045	-1,684	-1,840	-2,944
Q4	36,781	39,150	-2,369	859	-1,511	-6,121	-2,871
<b>Monthly</b>							
2008 Jan	11,231	10,637	594	848	1,442	1,178	1,615
Feb	11,233	9,880	1,353	173	1,527	355	1,127
Mar	12,992	11,734	1,258	2,748	4,006	322	1,310
Apr	14,396	12,573	1,823	1,095	2,918	2,696	978
May	12,299	11,445	855	308	1,162	406	1,000
Jun	12,312	11,894	419	447	865	-2,661	1,143
Jul	13,769	12,334	1,435	499	1,935	-4,354	1,471
Aug	11,677	10,968	708	287	995	1,856	308
Sep	13,701	13,870	-170	670	500	17,925	-232
Oct	17,766	17,651	115	430	545	-2,805	99
Nov	12,752	12,116	636	215	851	451	492
Dec	13,454	12,557	897	1,036	1,933	5,721	627
2009 Jan	12,779	13,168	-389	583	194	-4,170	629
Feb	13,430	11,815	1,615	197	1,812	-3,290	1,205
Mar	15,150	15,346	-196	2,336	2,140	-4,862	120
Apr	11,463	12,274	-811	891	80	1,548	-1,439
May	12,665	13,154	-489	388	-101	-2,064	-282
Jun	12,110	14,367	-2,257	326	-1,931	-1,800	-1,404
Jul	13,935	15,296	-1,361	449	-912	1,404	-1,083
Aug	12,175	12,647	-473	271	-202	-2,397	-961
Sep	13,203	14,098	-895	325	-570	-847	-900
Oct	14,313	15,553	-1,240	311	-929	-440	-1,189
Nov	11,372	12,147	-775	178	-597	-6,934	-898
Dec	11,095	11,450	-354	370	15	1,253	-784
2010 Jan <sup>3</sup>	13,606	14,361	-755	274	-481	-3,590	357

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. Prior to January 2010 the figures reflect the UK building society sector. From January 2010 the figures reflect all UK mutual deposit takers.

4. 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 &amp; 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.

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

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