

Mutuals - Funding, £m

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							
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	-
2008	157,583	147,660	9,923	8,757	18,680	21,090	-
2009	153,690	161,315	-7,625	6,624	-1,001	-22,600	-
Quarterly							
2008 Q1	35,456	32,251	3,205	3,769	6,974	1,855	4,052
Q2	39,007	35,912	3,097	1,849	4,946	441	3,121
Q3	39,147	37,172	1,973	1,457	3,430	15,427	1,547
Q4	43,972	42,324	1,648	1,681	3,329	3,367	1,218
2009 Q1	41,359	40,329	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 ³	39,313	42,041	-2,729	1,045	-1,684	-1,840	-2,944
Q4	36,780	39,150	-2,369	859	-1,510	-6,121	-2,871
2010 Q1	45,857	46,293	-436	1,310	874	-5,570	1,262
Q2	46,333	46,635	-301	872	571	-5,560	255
Monthly							
2009 Jan	12,779	13,168	-389	583	194	-4,170	629
Feb	13,430	11,815	1,615	197	1,812	-3,291	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	16	1,253	-784
2010 Jan ³	13,615	14,356	-741	274	-467	-3,618	719
Feb	14,145	13,522	623	184	807	1,766	361
Mar	18,097	18,415	-318	852	534	-3,718	182
Apr	16,724	16,187	537	392	929	-4,774	-27
May	14,722	15,298	-576	203	-373	-2,579	-187
Jun	14,887	15,150	-262	278	16	1,793	469

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 & 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.