

**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)	
<b>Yearly</b>								
2002	90,010	81,340	8,671	4,009	12,680	3,860	-	
2003	93,163	87,952	5,210	3,847	9,057	18,280	-	
2004	108,389	98,976	9,411	4,145	13,556	7,819	-	
2005	113,063	103,368	9,695	5,285	14,980	3,250	-	
2006	122,432	114,141	8,291	5,976	14,267	12,724	-	
2007	144,420	128,365	16,055	6,917	22,972	19,501	-	
<b>Quarterly</b>								
2006	Q1	29,553	28,089	1,464	2,670	4,134	66	2,889
	Q2	31,133	28,840	2,293	1,312	3,605	3,761	2,192
	Q3	30,845	29,001	1,844	989	2,833	4,423	1,133
	Q4	30,901	28,211	2,690	1,005	3,695	4,474	2,304
2007	Q1	32,226	30,899	1,327	3,042	4,369	537	2,690
	Q2	33,450	30,915	2,535	1,477	4,012	4,342	2,469
	Q3	38,295	33,362	4,933	1,142	6,075	2,855	4,148
	Q4	40,449	33,189	7,260	1,256	8,516	11,767	6,626
2008	Q1	35,501	32,298	3,204	3,770	6,973	1,855	4,834
<b>Monthly</b>								
2006	Jan	9,467	9,255	212	660	872	-1,136	1,333
	Feb	9,116	8,248	868	150	1,018	24	1,037
	Mar	10,970	10,586	384	1,860	2,244	1,178	519
	Apr	10,543	9,213	1,330	773	2,103	619	900
	May	10,115	9,809	306	238	544	729	511
	Jun	10,475	9,818	657	301	958	2,413	781
	Jul	10,005	9,561	444	256	700	139	396
	Aug	10,302	9,903	399	207	606	1,539	87
	Sep	10,538	9,537	1,001	526	1,527	2,745	650
	Oct	10,441	9,668	772	117	889	1,444	623
	Nov	10,320	9,473	848	186	1,034	4,918	762
	Dec	10,140	9,070	1,070	702	1,772	-1,888	919
2007	Jan	10,253	10,449	-196	712	516	-263	950
	Feb	9,798	9,016	782	138	920	1,547	942
	Mar	12,175	11,434	741	2,192	2,933	-747	798
	Apr	11,462	10,111	1,351	835	2,186	1,187	924
	May	10,856	10,248	608	231	839	1,160	852
	Jun	11,132	10,556	576	411	987	1,995	693
	Jul	12,014	11,291	723	271	994	-204	705
	Aug	12,076	10,687	1,389	243	1,632	1,919	996
	Sep	14,205	11,384	2,821	628	3,449	1,140	2,447
	Oct	15,377	12,353	3,024	203	3,227	1,594	2,568
	Nov	13,360	11,012	2,348	174	2,522	3,338	2,232
	Dec	11,712	9,824	1,888	879	2,767	6,835	1,826
2008	Jan	11,254	10,658	597	848	1,445	1,178	1,825
	Feb	11,245	9,895	1,350	174	1,524	355	1,533
	Mar	13,002	11,745	1,257	2,748	4,005	322	1,476
	Apr	14,412	12,591	1,820	1,095	2,915	2,662	1,195
	May	12,307	11,453	853	308	1,161	372	1,062

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 &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.

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