

INDIVIDUAL SAVINGS ACCOUNTS

	Change in Cash ISA balances £m					Cash ISA balances outstanding						All retail deposit balances outstanding							
	Building Societies		Banks		Total £m	Building Societies		Banks		NS&I (estimate)		Total £m	Building Societies		Banks		NS&I		Total £m
	£m	% share	£m	%share		£m	% share	£m	%share	£m	% share		£m	% share	£m	%share	£m	% share	
1999	3,171	37.0%	5,209	60.8%	8,574	3,171	37.0%	5,210	60.8%	194	2.3%	8,575	110,562	20.0%	379,372	68.5%	63,663	11.5%	553,597
2000	5,522	40.7%	7,846	57.9%	13,559	8,120	36.6%	13,684	61.7%	385	1.7%	22,189	108,552	18.5%	414,931	70.7%	63,469	10.8%	586,952
2001	9,655	35.0%	17,548	63.5%	27,621	17,773	35.6%	31,298	62.8%	804	1.6%	49,875	122,226	19.3%	446,756	70.7%	62,722	9.9%	631,704
2002	6,674	37.4%	10,849	60.7%	17,860	24,446	36.0%	42,269	62.3%	1,141	1.7%	67,856	134,388	19.5%	492,048	71.5%	62,131	9.0%	688,567
2003	5,300	34.4%	9,852	64.0%	15,391	29,745	35.7%	52,118	62.6%	1,379	1.7%	83,242	143,133	18.9%	548,930	72.4%	66,358	8.7%	758,421
2004	5,549	37.9%	8,915	60.9%	14,635	35,295	36.1%	61,033	62.4%	1,550	1.6%	97,878	155,579	18.8%	602,820	73.0%	67,879	8.2%	826,278
2005	4,721	35.8%	8,319	63.1%	13,174	40,789	36.7%	68,584	61.8%	1,684	1.5%	111,057	174,238	19.3%	654,733	72.7%	72,064	8.0%	901,035
2006	5,100	37.6%	7,740	57.1%	13,565	45,889	36.8%	76,323	61.2%	2,410	1.9%	124,622	188,053	19.2%	713,253	72.8%	78,109	8.0%	979,415
2007	6,097	42.2%	7,502	51.9%	14,453	51,985	37.4%	83,827	60.3%	3,264	2.3%	139,076	210,550	20.1%	755,814	72.0%	83,415	7.9%	1,049,779
2006 Q1	1,957	47.4%	2,127	51.6%	4,125	42,746	37.1%	70,711	61.4%	1,725	1.5%	115,182	178,097	19.2%	676,905	72.9%	73,346	7.9%	928,348
Q2	2,699	29.8%	5,714	63.0%	9,070	45,445	36.6%	76,424	61.5%	2,383	1.9%	124,252	181,802	19.2%	689,249	72.9%	74,485	7.9%	945,536
Q3	362	152.6%	-142	-59.9%	237	45,806	36.8%	76,283	61.3%	2,400	1.9%	124,489	184,309	19.2%	699,734	72.9%	75,570	7.9%	959,613
Q4	82	61.8%	41	30.9%	133	45,889	36.8%	76,323	61.2%	2,410	1.9%	124,622	188,053	19.2%	713,253	72.8%	78,109	8.0%	979,415
2007 Q1	2,296	55.2%	1,560	37.5%	4,157	48,186	37.4%	77,884	60.5%	2,711	2.1%	128,781	192,450	19.3%	726,597	72.8%	78,899	7.9%	997,946
Q2	3,129	32.8%	5,996	62.9%	9,537	51,314	37.1%	83,879	60.6%	3,123	2.3%	138,316	196,685	19.3%	742,060	72.8%	81,195	8.0%	1,019,940
Q3	461	105.5%	-67	-15.3%	437	51,774	37.3%	83,813	60.4%	3,166	2.3%	138,753	202,609	19.7%	742,516	72.3%	82,121	8.0%	1,027,246
Q4	211	65.5%	13	4.0%	322	51,985	37.4%	83,827	60.3%	3,264	2.3%	139,076	210,550	20.1%	755,814	72.0%	83,415	7.9%	1,049,779
2008 Q1	2,417	38.4%	3,651	57.9%	6,302	56,395	38.3%	87,478	59.4%	3,498	2.4%	147,371	221,594	20.3%	786,773	72.0%	84,735	7.8%	1,093,102
2007 Jan	214	70.9%	66	21.9%	302	46,103	36.9%	76,389	61.1%	2,431	1.9%	124,923	188,878	19.3%	710,814	72.7%	78,429	8.0%	978,121
Feb	163	50.7%	135	42.0%	321	46,267	36.9%	76,524	61.1%	2,455	2.0%	125,246	189,685	19.3%	713,642	72.7%	78,727	8.0%	982,054
Mar	1,919	54.3%	1,359	38.5%	3,534	48,186	37.4%	77,884	60.5%	2,711	2.1%	128,781	192,450	19.3%	726,597	72.8%	78,899	7.9%	997,946
Apr	2,336	31.1%	4,807	64.1%	7,505	50,521	37.1%	82,691	60.7%	3,073	2.3%	136,285	194,571	19.3%	731,836	72.7%	80,329	8.0%	1,006,736
May	414	31.0%	882	66.0%	1,336	50,936	37.0%	83,573	60.7%	3,113	2.3%	137,622	195,607	19.3%	737,938	72.7%	80,963	8.0%	1,014,508
Jun	379	54.5%	307	44.1%	696	51,314	37.1%	83,879	60.6%	3,123	2.3%	138,316	196,685	19.3%	742,060	72.8%	81,195	8.0%	1,019,940
Jul	190	74.2%	58	22.7%	256	51,504	37.2%	83,938	60.6%	3,131	2.3%	138,573	197,935	19.4%	741,549	72.6%	81,393	8.0%	1,020,877
Aug	153	98.1%	-2	-1.3%	156	51,657	37.2%	83,936	60.5%	3,136	2.3%	138,729	199,562	19.5%	743,296	72.6%	81,427	7.9%	1,024,285
Sep	118	472.0%	-123	-492.0%	25	51,774	37.3%	83,813	60.4%	3,166	2.3%	138,753	202,609	19.7%	742,516	72.3%	82,121	8.0%	1,027,246
Oct	92	68.1%	1	0.7%	135	51,866	37.3%	83,814	60.3%	3,208	2.3%	138,888	205,860	19.9%	747,713	72.1%	82,897	8.0%	1,036,470
Nov	43	30.1%	71	49.7%	143	51,909	37.3%	83,885	60.3%	3,237	2.3%	139,031	208,240	19.9%	754,826	72.1%	83,392	8.0%	1,046,458
Dec	76	172.7%	-59	-134.1%	44	51,985	37.4%	83,827	60.3%	3,264	2.3%	139,076	210,550	20.1%	755,814	72.0%	83,415	7.9%	1,049,779
2008 Jan	226	31.2%	465	64.1%	725	54,204	38.2%	84,292	59.4%	3,298	2.3%	141,794	216,798	20.3%	765,120	71.8%	84,128	7.9%	1,066,046
Feb	270	50.8%	221	41.6%	531	54,474	38.3%	84,513	59.4%	3,338	2.3%	142,325	217,893	20.3%	769,497	71.8%	84,409	7.9%	1,071,799
Mar	1,921	38.1%	2,965	58.8%	5,046	56,395	38.3%	87,478	59.4%	3,498	2.4%	147,371	221,594	20.3%	786,773	72.0%	84,735	7.8%	1,093,102
Apr	2,854	30.4%	6,259	66.7%	9,381	59,249	37.8%	93,737	59.8%	3,766	2.4%	156,752	224,432	20.4%	792,798	71.9%	85,365	7.7%	1,102,595
May	149	7.4%	1,806	90.3%	2,001	59,398	37.4%	95,543	60.2%	3,812	2.4%	158,753	225,436	20.3%	797,486	71.9%	85,565	7.7%	1,108,487

Notes:

- Change in balances includes subscriptions and interest credited less withdrawals.
- The ISA cash component also includes authorised money market funds (total balances outstanding at 5 April 2007: £3,710m (approx 2.9%)).
- These ISA figures include subscriptions from matured TESSAs.
- From December 2000, building society figures exclude, and bank figures include, Bradford & Bingley.
From September 2005, building society figures include, and bank figures exclude, the savings business of Bristol & West, acquired by Britannia BS.
- National Savings ISA figures are no longer available on a monthly basis (balances are estimated based on end March figures).
- Following the transition of building societies' statistical reporting from the FSA to the Bank of England on 1 January 2008, some minor changes to the building societies' deposit balances have been implemented.

Source: Bank of England

The effects of these have been removed from the flows data, and are small in terms of the amounts outstanding.