

Retail balances market share

Source: Bank of England, not seasonally adjusted



Balances outstanding

At end of period:	Building societies		Banks		NS&I		Total £m
	£m	Share	£m	Share	£m	Share	
Dec 2002	134,388	19.5%	492,048	71.5%	62,131	9.0%	688,567
Dec 2003	143,133	18.9%	548,930	72.4%	66,358	8.7%	758,421
Dec 2004	155,579	18.8%	602,820	73.0%	67,879	8.2%	826,278
Dec 2005	174,238	19.3%	654,734	72.7%	72,064	8.0%	901,036
Dec 2006	188,053	19.2%	713,253	72.8%	78,109	8.0%	979,415
Dec 2007	210,550	20.1%	755,814	72.0%	83,415	7.9%	1,049,779
Dec 2008	232,449	21.1%	772,467	70.2%	94,925	8.6%	1,099,841
Dec 2009	213,609	19.2%	799,079	72.0%	97,860	8.8%	1,110,548
	Mutuals		Other Banks		NS&I		Total
Dec 2010	235,013	21.1%	779,386	70.0%	99,788	9.0%	1,114,187
Dec 2011	244,301	21.3%	798,712	69.7%	103,733	9.0%	1,146,746
Mar 2012	243,058	21.1%	805,501	70.0%	102,831	8.9%	1,151,390

Change in retail balances

Period	Building societies		Banks		NS&I		Total £m
	£m	Share	£m	Share	£m	Share	
2002	12,160	20.8%	46,803	80.2%	-591	-1.0%	58,372
2003	8,743	12.6%	55,999	80.9%	4,447	6.4%	69,189
2004	12,445	18.3%	54,221	79.5%	1,522	2.2%	68,188
2005	14,276	19.1%	56,296	75.3%	4,184	5.6%	74,756
2006	13,816	17.9%	57,319	74.3%	6,046	7.8%	77,181
2007	22,499	38.6%	30,136	51.7%	5,709	9.8%	58,344
2008	17,960	31.1%	28,746	49.8%	11,069	19.2%	57,775
2009	-1,802	-6.5%	26,484	95.5%	3,048	11.0%	27,730
	Mutuals		Other Banks		NS&I		Total
2010	-13	-0.1%	23,481	92.4%	1,939	7.6%	25,407
2011	5,507	16.9%	23,234	71.2%	3,878	11.9%	32,619
2012 YTD	-1,216	-12.2%	12,100	121.2%	-902	-9.0%	9,982

1. Prior to January 2010 the figures reflect the UK building society sector. From January 2010 the figures reflect all UK mutual deposit takers.
2. Britannia is not included in the building society sector from August 2009
3. Excludes non-interest bearing balances held with banks and mutuals
4. Adjustments to the balances outstanding are removed from the monthly flows. Therefore, movements in balances outstanding do not always equal the total change in balances in the same period.

Retail balances outstanding from private sector, £m

Source: Bank of England, not seasonally adjusted



Retail balances outstanding, £m

Period	Building societies	Banks	NS&I	Total
Jan 1999	105,931	349,347	64,754	520,032
Feb 1999	106,358	350,681	64,468	521,507
Mar 1999	106,887	353,138	64,419	524,444
Apr 1999	102,604	362,774	64,372	529,750
May 1999	103,753	363,781	64,184	531,718
Jun 1999	104,694	366,894	64,163	535,751
Jul 1999	105,710	367,868	64,108	537,686
Aug 1999	106,437	368,084	63,928	538,449
Sep 1999	107,959	368,905	63,771	540,635
Oct 1999	109,052	371,361	63,700	544,113
Nov 1999	109,709	372,972	63,692	546,373
Dec 1999	110,562	379,372	63,663	553,597
Jan 2000	111,021	375,284	63,740	550,045
Feb 2000	111,063	374,777	63,694	549,534
Mar 2000	111,544	382,265	63,534	557,343
Apr 2000	112,679	384,238	63,514	560,431
May 2000	113,437	384,655	63,563	561,655
Jun 2000	114,419	389,129	63,663	567,211
Jul 2000	115,441	388,616	63,724	567,781
Aug 2000	116,813	389,129	63,821	569,763
Sep 2000	118,354	392,859	63,832	575,045
Oct 2000	118,999	393,761	63,848	576,608
Nov 2000	120,497	396,739	63,906	581,142
Dec 2000	108,552	414,931	63,469	586,952
Jan 2001	110,055	411,435	63,407	584,897
Feb 2001	111,078	413,803	63,158	588,039
Mar 2001	112,805	422,636	62,838	598,279
Apr 2001	114,573	426,639	62,648	603,860
May 2001	115,655	427,088	62,498	605,241
Jun 2001	116,471	435,652	62,358	614,481
Jul 2001	116,843	433,445	62,308	612,596
Aug 2001	117,693	437,463	62,327	617,483
Sep 2001	118,983	441,475	62,303	622,761
Oct 2001	120,174	443,533	62,526	626,233
Nov 2001	121,202	448,558	62,663	632,423
Dec 2001	122,226	446,756	62,722	631,704
Jan 2002	122,789	446,778	62,880	632,447
Feb 2002	123,396	449,377	62,879	635,652
Mar 2002	124,761	459,146	62,526	646,433
Apr 2002	126,614	459,824	62,394	648,832
May 2002	127,434	464,332	62,231	653,997
Jun 2002	128,462	472,486	61,838	662,786
Jul 2002	129,460	469,052	61,872	660,384
Aug 2002	130,332	472,025	61,945	664,302
Sep 2002	131,232	476,177	61,922	669,331
Oct 2002	132,557	479,954	61,978	674,489
Nov 2002	133,322	487,668	62,054	683,044
Dec 2002	134,388	492,048	62,131	688,567
Jan 2003	134,894	494,554	62,496	691,944
Feb 2003	135,415	499,343	62,920	697,678
Mar 2003	136,713	506,283	63,299	706,295
Apr 2003	138,188	510,880	63,640	712,708
May 2003	138,878	515,214	64,331	718,423
Jun 2003	139,216	522,366	64,830	726,412
Jul 2003	139,485	524,459	65,199	729,143
Aug 2003	139,861	529,472	65,416	734,749
Sep 2003	140,401	535,875	65,674	741,950
Oct 2003	141,205	541,841	65,953	748,999
Nov 2003	141,938	547,407	66,224	755,569
Dec 2003	143,133	548,930	66,358	758,421
Jan 2004	143,835	548,374	66,559	758,768
Feb 2004	144,227	550,866	66,592	761,685
Mar 2004	145,599	559,119	66,522	771,240
Apr 2004	146,956	566,432	66,611	779,999
May 2004	147,572	570,586	66,690	784,848
Jun 2004	148,203	575,713	66,790	790,706
Jul 2004	149,450	580,247	66,977	796,674
Aug 2004	150,739	586,956	67,061	804,756
Sep 2004	152,561	591,247	67,226	811,034
Oct 2004	153,410	595,732	67,467	816,609
Nov 2004	154,128	599,045	67,745	820,918
Dec 2004	155,579	602,820	67,879	826,278
Jan 2005	155,900	603,836	68,207	827,943
Feb 2005	156,329	602,304	68,449	827,082
Mar 2005	157,991	616,930	68,495	843,416
Apr 2005	159,992	621,475	68,648	850,115
May 2005	161,039	628,613	68,836	858,488
Jun 2005	162,315	636,295	69,171	867,781
Jul 2005	163,275	638,522	69,613	871,410
Aug 2005	164,809	640,512	70,205	875,526
Sep 2005	171,152	645,391	70,754	887,297
Oct 2005	171,758	646,534	71,324	889,616
Nov 2005	172,782	650,406	71,788	894,976
Dec 2005	174,238	654,734	72,064	901,036
Jan 2006	175,131	654,526	72,673	902,330
Feb 2006	176,282	660,396	73,087	909,765
Mar 2006	178,097	676,905	73,346	928,348

Retail balances outstanding from private sector, £m

Source: Bank of England, not seasonally adjusted



Retail balances outstanding, £m

Period	Building societies	Banks	NS&I	Total
Apr 2006	179,966	683,187	73,805	936,958
May 2006	180,668	680,105	74,123	934,896
Jun 2006	181,802	689,249	74,485	945,536
Jul 2006	182,094	690,406	74,852	947,352
Aug 2006	183,014	691,056	75,219	949,289
Sep 2006	184,309	699,734	75,570	959,613
Oct 2006	185,335	700,486	77,576	963,397
Nov 2006	186,456	709,295	77,925	973,676
Dec 2006	188,053	713,253	78,109	979,415
Jan 2007	188,878	710,814	78,429	978,121
Feb 2007	189,685	713,642	78,727	982,054
Mar 2007	192,450	726,597	78,899	997,946
Apr 2007	194,571	731,836	80,329	1,006,736
May 2007	195,607	737,938	80,963	1,014,508
Jun 2007	196,685	742,060	81,195	1,019,940
Jul 2007	197,935	741,549	81,393	1,020,877
Aug 2007	199,562	743,296	81,427	1,024,285
Sep 2007	202,609	742,516	82,121	1,027,246
Oct 2007	205,860	747,713	82,897	1,036,470
Nov 2007	208,240	754,826	83,392	1,046,458
Dec 2007	210,550	755,814	83,415	1,049,779
Jan 2008	215,800	765,120	84,128	1,065,048
Feb 2008	216,810	769,497	84,409	1,070,716
Mar 2008	220,667	786,773	84,735	1,092,175
Apr 2008	223,448	792,818	85,365	1,101,631
May 2008	224,485	797,514	85,565	1,107,564
Jun 2008	225,104	799,924	85,992	1,111,020
Jul 2008	226,926	773,705	86,353	1,086,984
Aug 2008	227,739	778,268	86,840	1,092,847
Sep 2008	228,842	777,862	88,911	1,095,615
Oct 2008	229,685	761,427	93,697	1,084,809
Nov 2008	230,395	768,435	94,437	1,093,267
Dec 2008	232,449	772,467	94,925	1,099,841
Jan 2009	232,343	762,173	96,683	1,091,199
Feb 2009	234,151	760,299	97,173	1,091,623
Mar 2009	236,671	761,838	97,342	1,095,851
Apr 2009	236,709	765,447	97,068	1,099,224
May 2009	236,329	764,782	96,450	1,097,561
Jun 2009	234,884	778,604	95,983	1,109,471
Jul 2009	234,089	777,612	95,556	1,107,257
Aug 2009	215,940	790,625	95,183	1,101,748
Sep 2009	215,448	800,376	94,827	1,110,651
Oct 2009	214,644	805,003	94,668	1,114,315
Nov 2009	213,974	808,178	97,712	1,119,864
Dec 2009	213,609	799,079	97,860	1,110,548

Period	Mutuals	Other Banks	NS&I	Total
Jan 2010	234,772	770,088	97,658	1,102,518
Feb 2010	235,863	775,554	97,733	1,109,150
Mar 2010	236,344	795,448	98,804	1,130,596
Apr 2010	236,938	791,076	99,502	1,127,516
May 2010	236,607	789,469	100,352	1,126,428
Jun 2010	237,061	795,422	101,288	1,133,771
Jul 2010	235,433	793,014	101,684	1,130,131
Aug 2010	235,171	796,614	101,800	1,133,585
Sep 2010	234,770	802,755	101,803	1,139,328
Oct 2010	232,907	786,133	101,791	1,120,831
Nov 2010	233,468	787,084	99,953	1,120,505
Dec 2010	235,013	779,386	99,788	1,114,187
Jan 2011	234,406	775,848	99,167	1,109,421
Feb 2011	234,855	776,307	99,061	1,110,223
Mar 2011	235,516	789,502	98,819	1,123,837
Apr 2011	236,837	785,501	98,893	1,121,231
May 2011	235,801	786,536	101,608	1,123,945
Jun 2011	236,770	796,507	102,766	1,136,043
Jul 2011	237,860	789,492	103,202	1,130,554
Aug 2011	238,317	787,526	103,598	1,129,441
Sep 2011	238,792	793,007	103,543	1,135,342
Oct 2011	241,433	792,601	103,741	1,137,775
Nov 2011	242,058	794,863	103,567	1,140,488
Dec 2011	244,301	798,712	103,733	1,146,746
Jan 2012	243,294	796,616	103,624	1,143,534
Feb 2012	243,097	794,817	103,425	1,141,339
Mar 2012	243,058	805,501	102,831	1,151,390

Notes:

1. Prior to January 2010 the figures reflect the UK building society sector. From January 2010 the figures reflect all UK mutual deposit takers.
2. Britannia is not included in the building society sector from August 2009
3. Excludes non-interest bearing balances held with banks and mutuals

Change in retail balances from private sector, £m

Source: Bank of England, not seasonally adjusted



Change in retail balances, £m (includes interest credited)

Period	Building societies	Banks	NS&I	Total
Jan 1999	839	400	68	1,307
Feb 1999	428	1,334	-286	1,476
Mar 1999	529	2,457	-292	2,694
Apr 1999	1,236	3,443	-149	4,530
May 1999	1,149	1,008	-188	1,969
Jun 1999	941	3,112	-21	4,032
Jul 1999	1,017	406	-55	1,368
Aug 1999	727	217	-180	764
Sep 1999	1,522	923	-157	2,288
Oct 1999	1,093	2,456	-71	3,478
Nov 1999	657	1,611	-8	2,260
Dec 1999	854	5,701	-20	6,535
Jan 2000	459	-4,089	-9	-3,639
Feb 2000	42	-506	-46	-510
Mar 2000	480	7,488	-160	7,808
Apr 2000	1,135	1,973	-20	3,088
May 2000	758	416	49	1,223
Jun 2000	982	4,474	100	5,556
Jul 2000	1,022	-511	61	572
Aug 2000	1,372	511	97	1,980
Sep 2000	1,541	3,731	11	5,283
Oct 2000	645	902	16	1,563
Nov 2000	1,498	2,978	58	4,534
Dec 2000	1,616	4,715	-437	5,894
Jan 2001	1,503	-3,494	-62	-2,053
Feb 2001	1,023	2,368	-249	3,142
Mar 2001	1,727	8,834	-320	10,241
Apr 2001	1,768	4,118	-190	5,696
May 2001	1,083	449	-150	1,382
Jun 2001	816	8,564	-140	9,240
Jul 2001	372	-2,207	-50	-1,885
Aug 2001	850	4,017	19	4,886
Sep 2001	1,291	4,012	-24	5,279
Oct 2001	1,190	2,058	223	3,471
Nov 2001	1,028	5,025	137	6,190
Dec 2001	1,025	-1,802	59	-718
Jan 2002	563	23	158	744
Feb 2002	607	2,599	-1	3,205
Mar 2002	1,365	9,768	-353	10,780
Apr 2002	1,853	678	-132	2,399
May 2002	820	4,507	-163	5,164
Jun 2002	1,027	8,154	-393	8,788
Jul 2002	998	-3,434	34	-2,402
Aug 2002	872	2,974	73	3,919
Sep 2002	899	5,662	-23	6,538
Oct 2002	1,325	3,777	56	5,158
Nov 2002	764	7,714	76	8,554
Dec 2002	1,067	4,381	77	5,525
Jan 2003	505	2,505	365	3,375
Feb 2003	522	4,789	426	5,737
Mar 2003	1,297	6,940	385	8,622
Apr 2003	1,475	4,597	340	6,412
May 2003	690	4,333	904	5,927
Jun 2003	338	7,152	499	7,989
Jul 2003	269	657	369	1,295
Aug 2003	376	5,012	217	5,605
Sep 2003	540	6,405	258	7,203
Oct 2003	804	6,519	279	7,602
Nov 2003	732	5,566	271	6,569
Dec 2003	1,195	1,524	134	2,853
Jan 2004	703	-225	201	679
Feb 2004	391	2,491	33	2,915
Mar 2004	1,372	8,254	-70	9,556
Apr 2004	1,358	7,313	90	8,761
May 2004	615	4,153	79	4,847
Jun 2004	631	5,127	99	5,857
Jul 2004	1,246	4,535	188	5,969
Aug 2004	1,289	6,709	84	8,082
Sep 2004	1,823	4,291	165	6,279
Oct 2004	848	4,485	242	5,575
Nov 2004	718	3,313	278	4,309
Dec 2004	1,451	3,775	133	5,359
Jan 2005	321	1,016	329	1,666
Feb 2005	429	-1,533	241	-863
Mar 2005	1,662	14,627	46	16,335
Apr 2005	2,001	4,544	153	6,698
May 2005	1,047	7,138	188	8,373
Jun 2005	1,277	7,682	335	9,294
Jul 2005	959	2,227	442	3,628
Aug 2005	1,534	1,990	591	4,115
Sep 2005	1,960	9,262	550	11,772
Oct 2005	606	1,143	570	2,319
Nov 2005	1,024	3,874	464	5,362
Dec 2005	1,456	4,326	275	6,057
Jan 2006	894	-207	609	1,296
Feb 2006	1,151	5,870	414	7,435
Mar 2006	1,815	16,509	259	18,583

Change in retail balances from private sector, £m

Source: Bank of England, not seasonally adjusted



Change in retail balances, £m (includes interest credited)

Period	Building societies	Banks	NS&I	Total
Apr 2006	1,869	6,281	459	8,609
May 2006	702	-3,081	319	-2,060
Jun 2006	1,134	9,144	362	10,640
Jul 2006	292	1,156	367	1,815
Aug 2006	920	650	367	1,937
Sep 2006	1,295	8,678	351	10,324
Oct 2006	1,026	751	2,006	3,783
Nov 2006	1,120	7,609	349	9,078
Dec 2006	1,598	3,959	184	5,741
Jan 2007	825	-2,439	320	-1,294
Feb 2007	807	2,828	299	3,934
Mar 2007	2,765	12,955	174	15,894
Apr 2007	2,121	5,239	1,432	8,792
May 2007	1,037	6,104	635	7,776
Jun 2007	1,078	4,121	256	5,455
Jul 2007	1,250	-511	205	944
Aug 2007	1,627	1,748	26	3,401
Sep 2007	3,047	515	701	4,263
Oct 2007	3,251	-5,511	760	-1,500
Nov 2007	2,380	7,113	488	9,981
Dec 2007	2,311	-2,026	413	698
Jan 2008	1,311	2,545	316	4,172
Feb 2008	1,011	4,376	280	5,667
Mar 2008	3,856	12,432	348	16,636
Apr 2008	2,781	6,384	620	9,785
May 2008	1,037	4,695	199	5,931
Jun 2008	619	2,410	285	3,314
Jul 2008	1,822	-12,718	482	-10,414
Aug 2008	813	3,769	462	5,044
Sep 2008	1,103	-314	2,062	2,851
Oct 2008	843	-6,976	4,798	-1,335
Nov 2008	710	7,697	740	9,147
Dec 2008	2,054	4,446	477	6,977
Jan 2009	-106	-10,793	1,758	-9,141
Feb 2009	1,808	-2,253	491	46
Mar 2009	2,520	1,538	169	4,227
Apr 2009	38	3,609	-163	3,484
May 2009	-380	667	-618	-331
Jun 2009	-1,445	13,821	-467	11,909
Jul 2009	-1,571	-2,847	-427	-4,845
Aug 2009	-334	880	-373	173
Sep 2009	-492	10,646	-356	9,798
Oct 2009	-804	4,597	-158	3,635
Nov 2009	-670	3,176	3,043	5,549
Dec 2009	-366	3,443	149	3,226

Period	Mutuals	Other Banks	NS&I	Total
Jan 2010	-232	-10,992	-202	-11,426
Feb 2010	818	5,316	75	6,209
Mar 2010	730	19,893	1,081	21,704
Apr 2010	572	-4,392	698	-3,122
May 2010	-304	-1,608	850	-1,062
Jun 2010	244	5,081	936	6,261
Jul 2010	-1,443	-2,409	396	-3,456
Aug 2010	-255	3,112	117	2,974
Sep 2010	-389	7,411	2	7,024
Oct 2010	-1,629	-2,925	-12	-4,566
Nov 2010	381	3,278	-1,838	1,821
Dec 2010	1,494	1,716	-164	3,046
Jan 2011	-582	-4,103	-622	-5,307
Feb 2011	331	467	-105	693
Mar 2011	633	12,425	-243	12,815
Apr 2011	1,335	-4,209	8	-2,866
May 2011	-1,045	1,041	2,715	2,711
Jun 2011	973	9,980	1,158	12,111
Jul 2011	753	-6,506	436	-5,317
Aug 2011	793	-1,256	396	-67
Sep 2011	464	6,056	-55	6,465
Oct 2011	533	33	198	764
Nov 2011	686	4,615	-174	5,127
Dec 2011	633	4,691	166	5,490
Jan 2012	-995	-2,306	-110	-3,411
Feb 2012	-172	2,819	-199	2,448
Mar 2012	-49	11,587	-593	10,945

Notes:

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2. Britannia is not included in the building society sector from August 2009
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