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Summary of key payment statistics for Q3 2025

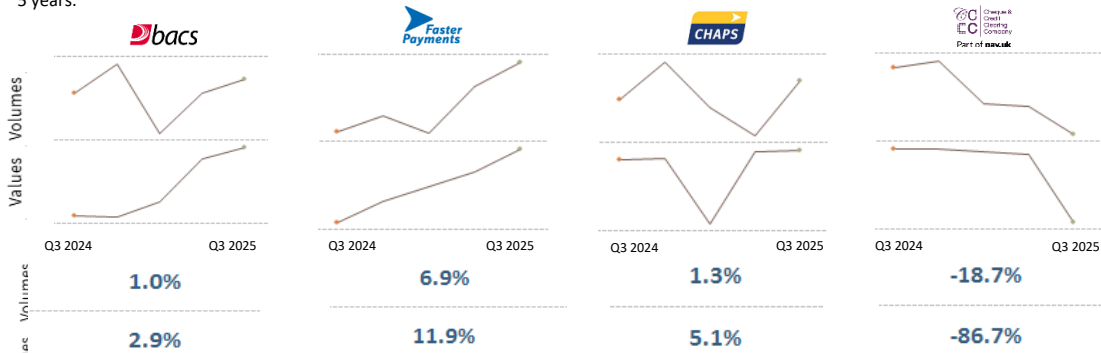
Bacs: 1.7 billion Bacs payments were made during Q3 2025 with the corresponding value amounting to £1,516 billion. Direct debits accounted for 74% of the volume and 26% of the value.

Cleared cheques and credits: The Image Clearing System (ICS) processed 18.4 million image cheques (RTP) in Q3 2025, with a total value of £27.2 billion. 517 thousand image credits (ITP) were processed, amounting to £4.8 billion.

Faster Payments: Q3 2025 saw over 1.4 billion payments processed, a steady uplift of 6.9% on Q3 2024. This corresponded to almost £1.3 trillion transmitted, a comfortable increase of 11.9% on Q3 2024. Single Immediate Payments continue its sturdy growth, increasing by 8.4% in volume and 14.6% in value compared to Q3 2024.

CHAPS: There were 13.4 million CHAPS payments in Q3 2025, an increase of 1.3% compared with Q3 2024. This amounted to £23.4 trillion settled; an increase of 5.1% compared to Q3 2024 and a 14.6% reduction, compared with record values in Q4 2022.

Cash withdrawals: The total number of withdrawals increased by 5.4% to 273 million and even higher in value by 19.3% to £26,749 million from Q2 2025. Average withdrawal value increases to £98 from £87. The number of cash machines fell by 5.0% to 41,885, the lowest in at least 5 years.



Note: The above percentages represent current QTR vs previous year QTR change (Q3 2024 v Q3 2025)

	Q3 2025	Annual growth ¹	Total value of	Q3 2025	Annual growth ¹
Cash machine withdrawals	273 mn	-10.0%	Cash machine withdrawals	£27 bn	-8.1%
Cheques (RTP) cleared via ICS	18 mn	-15.8%	Cheques (RTP) cleared via ICS	£27 bn	-14.0%
Annual Figures (2024)	Annual Figures (2024)	Annual growth¹	Total value of	Annual Figures (2024)	Annual growth¹
Cash payments ²	6,400 mn	6.7%	Cash payments ²	£76 bn	-1.3%
Cash machine withdrawals	1,187 mn	-6.2%	Cash machine withdrawals	£110 bn	-3.0%
Cheques (RTP) cleared via ICS	93 mn	-16.7%	Cheques (RTP) cleared via ICS	£130 bn	-21.3%

	Q3 2025	Annual growth ¹	Total value of	Q3 2025	Annual growth ¹
Bacs payments	1,725 mn	0.6%	Bacs payments	£1,517 bn	3.4%
Faster Payments	1,406 mn	9.8%	Faster Payments	£1,225 bn	15.5%
CHAPS payments	13.4 mn	2.4%	CHAPS payments	£23,371 bn	5.0%
Annual Figures (2024)	Annual Figures (2024)	Annual growth	Total value of	Annual Figures (2024)	Annual growth
Bacs payments	6,811 mn	0.4%	Bacs payments	£5,839 bn	3.6%
Faster Payments	5,088 mn	13.1%	Faster Payments	£4,242 bn	13.3%
CHAPS payments	53 mn	3.1%	CHAPS payments	£87,480 bn	-4.4%

¹ Per cent growth rates relate to 12 rolling months.

² Data provided by UK Finance and are for 2022. Annual growth data won't match published UK Finance figures due to rounding.

Bacs payment volumes increased by 1.0% in Q3 2025 to 1.724 billion from Q3 2024 (1.707 billion). For the same period, **Bacs Direct Credit** experienced a decline of -2.4% to 453.74 million and **Bacs Direct Debit** experienced a growth of 2.3% to 1.27 billion in Q3 2025.

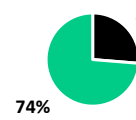
Year-on-year **Direct Debit payments** were high for Vehicle breakdown recovery membership (19.2%), Regular savings (12.4%), Unpaid debits (9.8%), Opticians subscriptions (8.8%), Facilities management (8.0%). For **Bacs Direct Credits** there was notable high growth in Universal Credit (21.9%), Other government payments (9.1%), Housing Benefit (7.8%), Student loan advances (7.0%).

In Q3 2025, the **value of Bacs payment** experienced a year-on year increase of 2.9% reaching £1,516 billion compared to Q3 2024. During the same period, the increase was almost consistent across both categories - **Bacs Direct Credit value** demonstrated a growth of 2.5%, rising to £1,128 billion and **Bacs Direct Debit value** also experienced a 2.3% increase, reaching £388 billion.

Bacs Direct Debit volumes declined for Car Care (-22.8%), Magazines/Newspaper subscriptions (-22.7%), Environmental Agency Fees (inc fishing licences) (-14.3%), Credit card fees (-10.9%), Motor insurance (-8.5%), Commercial billing (including utilities, telephone, insurance) (-5.9%).

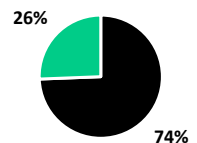
Bacs Direct Credit volumes experienced a significant decline in HMRC Tax Credits in Q3 2025. This decline is attributed to the consolidation of payment due to the active rollout of universal credits which has increased by 21.9% in the same period. Other major declines are observed for Jobseekers Allowance/Income Support (-60.5%), Insurance settlements (-35.3%), Load Advances (-32.7%), Employment & Support Allowance (-32.1%), Payment of refunds (-27.5%), Occupational Pensions (-17.6%).

Q3 2025 Bacs Volumes



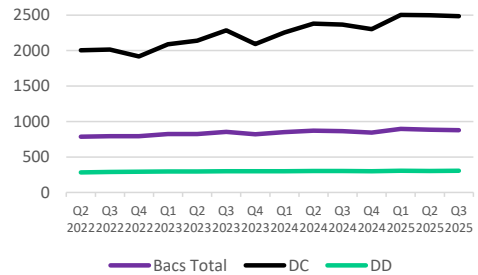
■ Direct Credits
■ Direct Debits

Q3 2025 Bacs Values

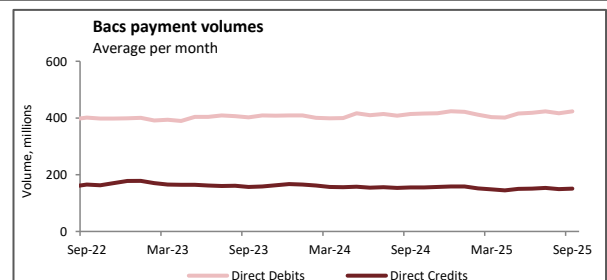
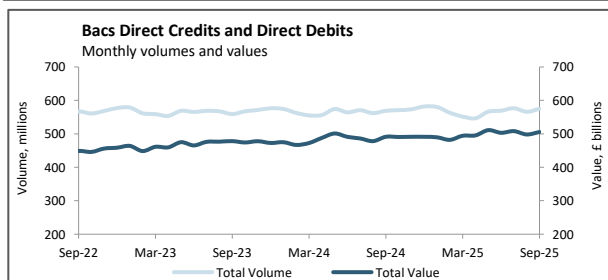


■ Direct Credits ■ Direct Debit

Average Transaction Value



Total						of which			
		Volume		Value		Bacs Direct Credits	Bacs Direct Credits	Direct Debits	
		000s	Growth ¹	£ mn	Growth ¹	Volume	Value	Volume	Value
						000s	£ mn	000s	£ mn
2022	Q1	1,585,854	2.1%	1,300,794	5.8%	457,886	985,853	1,127,968	314,941
	Q2	1,669,803	2.3%	1,312,242	3.2%	488,203	978,575	1,181,600	333,668
	Q3	1,700,194	2.5%	1,346,203	3.4%	495,212	998,336	1,204,982	347,866
	Q4	1,731,726	2.5%	1,375,812	5.3%	534,567	1,025,344	1,197,158	350,468
2023	Q1	1,676,946	3.4%	1,384,002	5.7%	495,699	1,035,434	1,181,247	348,568
	Q2	1,696,577	2.9%	1,396,342	6.6%	485,393	1,039,563	1,211,184	356,778
	Q3	1,677,419	1.8%	1,434,847	6.8%	470,132	1,074,404	1,207,287	360,443
	Q4	1,729,886	1.4%	1,418,386	5.6%	502,312	1,051,233	1,227,574	367,153
2024	Q1	1,665,527	-0.1%	1,417,922	4.6%	469,790	1,058,909	1,195,736	359,013
	Q2	1,692,824	-0.6%	1,473,072	4.4%	462,495	1,101,748	1,230,329	371,324
	Q3	1,707,150	0.2%	1,473,951	3.4%	464,774	1,100,181	1,242,376	373,770
	Jul	581,721	0.3%	505,625	4.2%	157,832	378,802	423,889	126,823
	Aug	572,505	0.2%	470,444	3.7%	156,352	345,724	416,153	124,720
	Sep	552,924	0.2%	497,882	3.4%	150,590	375,655	402,334	122,227
	Q4	1,745,808	0.4%	1,473,622	3.6%	474,453	1,091,784	1,271,355	381,838
	2025	Q1	1,655,023	0.5%	1,483,075	4.2%	445,125	1,114,406	1,209,899
Q2	1,707,795	0.7%	1,509,554	3.4%	451,714	1,129,012	1,256,081	380,543	
Q3	1,724,851	0.6%	1,516,571	3.4%	453,749	1,128,052	1,271,102	388,518	
Jul	588,761	0.2%	517,474	3.2%	155,863	385,057	432,898	132,417	
Aug	556,765	-0.1%	466,496	3.0%	146,183	341,976	410,582	124,520	
Sep	579,325	0.6%	532,601	3.4%	151,704	401,020	427,622	131,581	



1. Per cent growth rates relate to rolling 12 months.

- The **Image Clearing System (ICS)** replaced the **paper-based clearing system (PCS)** in October 2019. It fundamentally transformed cheque and credit processing by enabling digital images of ICS items to be exchanged between banks and building societies across the UK for clearing and settlement. ICS is used for **sterling cheques** drawn on UK bank accounts, **bankers' drafts**, **postal orders**, **warrants**, **government payable orders** and **travellers' cheques**, as well as **bill payments (credits)** accompanied by cash or cheques.

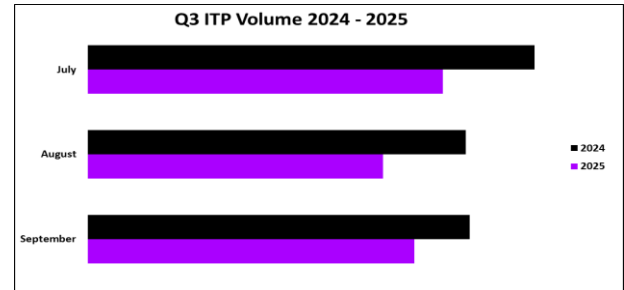
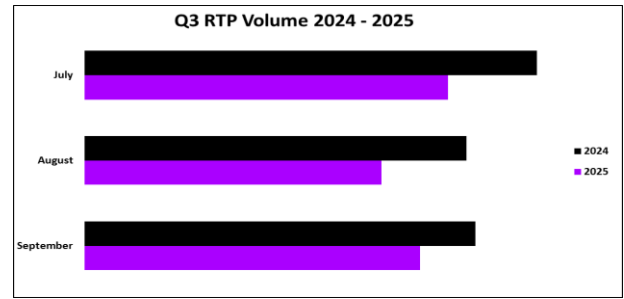
- Cheque image (RTP)** volumes decreased by 8.8% between Q2 2025 and Q3 2025 to 18.4 million, RTP values decreased by 6.3% over this period to £27.2 billion. Annually volumes declined by 15.8%, while values decreased by 14.0%.

- Bank giro credit (ITP)** volumes decreased by 1.5% between Q2 2024 and Q3 2025 to 517 thousand, and ITP values decreased by 4.8% over this period to £4.8 billion. In the twelve months to Q3 2025, ITP volumes decreased by 22.7%, while values increased by 4.7%.

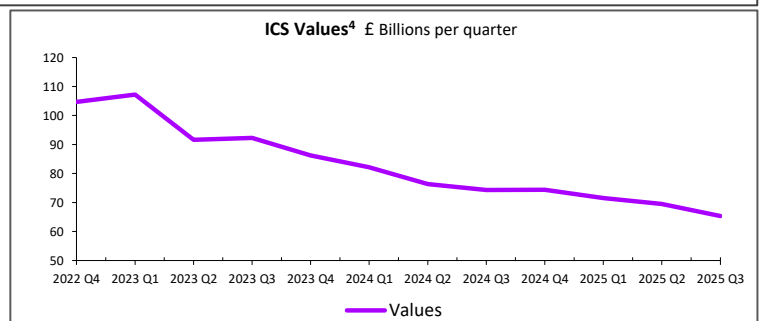
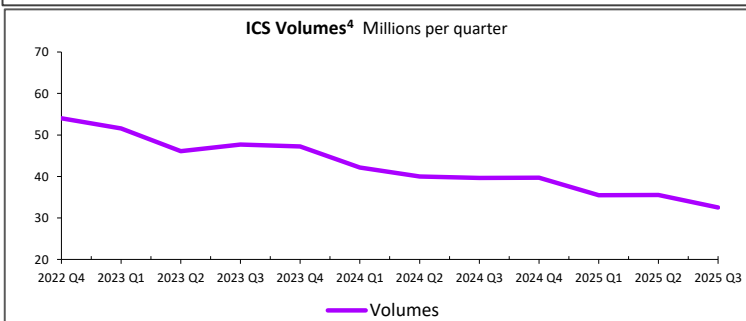
- ICS cheques are scanned into the system via several **channels**. These include **banking apps**, **bank counters**, **self-service branch machines**, **central collection hubs**, and **bulk remote deposit capture** processed by high volume cheque processors outside the banking sector.

- 41% of image cheques were collected via branch counters during Q3, 25% via banking mobile apps and 15% via central collection points. Bulk remote deposit capture and self-service branch machines accounted for 11% and 8% respectively.

- Importantly, as well as providing more choice, the image-based system facilitates a **faster clearing process** for ICS items, which completes within **two working days**. This has delivered a much-improved customer experience.



PCS ¹										ICS							
		Cheque Volume		Credit Volume		Cheque Value		Credit Value		RTP Volume ²		ITP Volume ³		RTP Value ²		ITP Value ³	
		000s	Growth ¹	000s	Growth ¹	£ mn	Growth ¹	£ mn	Growth ¹	000s	Growth ¹	000s	Growth ¹	£ mn	Growth ¹	£ mn	Growth ¹
2022	Q1	0,000	0%	0,000	0%	0,000	0%	000	0%	34,953	-14%	1,118	-12%	48,846	-2.7%	6,865	4.1%
	Q2	0,000	0%	0,000	0%	0,000	0%	000	0%	32,413	-14%	1,063	-17%	46,506	-7.2%	4,302	-6.5%
	Q3	0,000	0%	0,000	0%	0,000	0%	000	0%	32,466	-13%	1,056	-14%	46,276	-7.5%	5,301	-9.3%
	Q4	0,000	0%	0,000	0%	0,000	0%	000	0%	31,664	-15%	971	-15%	45,569	-8.3%	5,426	-8.5%
2023	Q1	0,000	0%	0,000	0%	0,000	0%	000	0%	30,249	-15%	958	-16%	46,537	-7.3%	5,816	-12.0%
	Q2	0,000	0%	0,000	0%	0,000	0%	000	0%	26,814	-15%	852	-17%	40,481	-8.0%	4,153	-9.0%
	Q3	0,000	0%	0,000	0%	0,000	0%	000	0%	27,363	-16%	834	-19%	41,000	-10%	4,018	-10.6%
	Q4	0,000	0%	0,000	0%	0,000	0%	000	0%	27,606	-16%	782	-19%	37,109	-13%	4,851	-16.4%
2024	Q1	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A	24,372	-16%	737	-21%	34,315	-17%	5,741	-10%
	Q2	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A	23,109	-15%	670	-21%	32,626	-19%	4,637	-7.0%
	Q3	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A	22,681	-16%	639	-22%	31,975	-22%	4,304	0.6%
	Jul	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A	8,374	-16%	236	-21%	11,530	-20%	1,451	-4.5%
	Aug	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A	7,069	-16%	200	-22%	9,990	-21%	1,349	-2.1%
	Sep	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A	7,238	-16%	202	-22%	10,454	-22%	1,504	0.6%
	Q4	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A	23,195	-17%	591	-23%	31,109	-21%	5,257	5.8%
	2024	Q1	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A	20,422	-16%	552	-23%	29,710	-18%	5,313
2025	Q2	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A	20,231	-16%	525	-24%	28,988	-16%	5,059	3.6%
2025	Q3	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A	18,444	-16%	517	-23%	27,172	-14%	4,818	4.7%
2025	Jul	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A	6,733	-16%	188	-24%	9,723	-16%	1,563	3.2%
2025	Aug	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A	5,503	-16%	156	-23%	8,083	-15%	1,449	3.1%
2025	Sep	0,000	N/A	0,000	N/A	0,000	N/A	000	N/A	6,208	-16%	173	-23%	9,366	-14%	1,807	4.7%

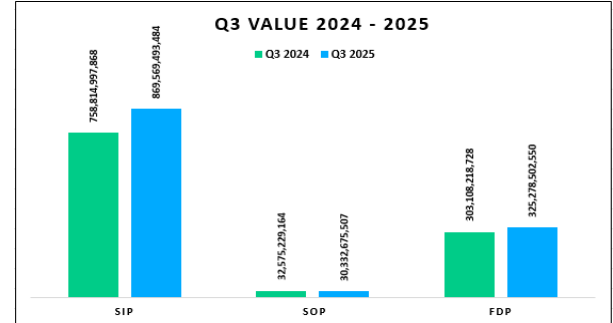
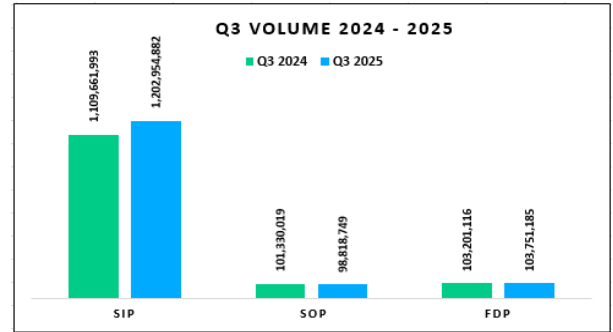


1 Per cent growth rates relate to 12 rolling months.
 2 Request to pay: a cheque
 3 Instruction to pay: a credit item
 4 All ICS Payment Types (RTP, ITP, CRD, IOD and IOC)
 * Paper Clearing Scheme ceased operating on 19 September 2019

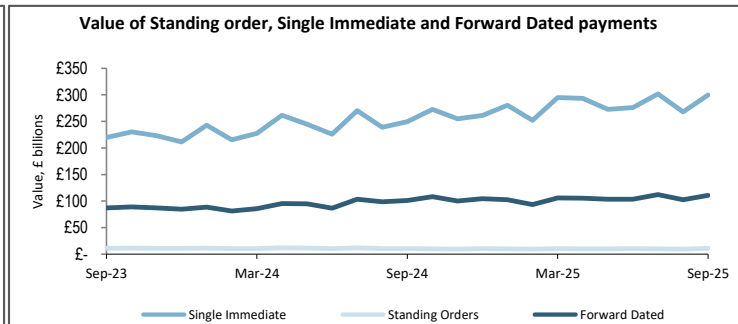
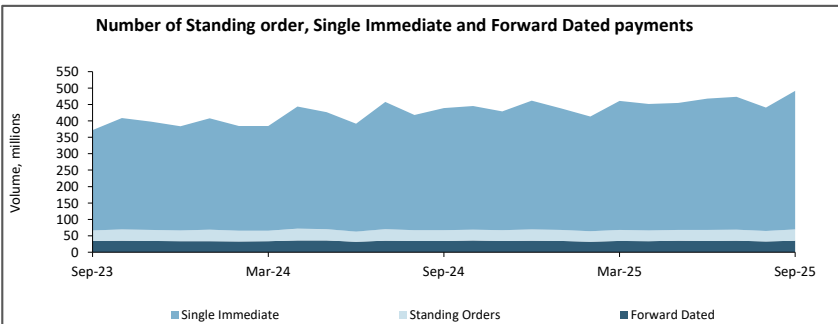
C Real-time payments: Faster Payments

Q3 2025 saw over **1.4 billion** payments processed by Faster Payments, a steady uplift of 7.0% compared to Q3 2024. The total value of payments processed in Q3 2025 were almost **£1.3 trillion**, a healthy increase of 11.9% compared to Q3 2024.

- **Single Immediate Payments (SIP)** a comfortable increase of 8.4% for volumes and 14.6% for values in Q3 2025 compared to Q3 2024. **SIPs** continue to be the most used Faster Payment type.
- **Standing Order Payments (SOP)** are regular fixed payments to a person or organisation. Q3 2025 saw further decline in **SOPs** volume and value. Volume declined by -2.5% and value by -6.9% compared to Q3 2024.
- **Forward-dated payments (FDPs)** are one-off payments sent and received on a pre-arranged date, set up by the customer in advance. **FDPs** can be initiated via online banking, using a mobile device telebanking or in branch. There was a slight uplift of 0.5% with **FDPs** volumes and a substantial increase of 7.3% for **FDPs** values in Q3 2025 compared to Q3 2024.
- Overall, there is a steady uptrend in FPS volumes and values with **SIPs** and **FDPs**. We continue seeing a decline in **SOPs** usage and a clear steer towards **FDPs** making **FDPs** a more preferred method for future dated payments. Current economic trend will continue to impact consumer spending behaviour. As always, we are collaborating closely with our customers to ensure the Service remains dependable.



		Total ¹			Standing orders (inc Returns & Scheme Returns)			Forward Dated (inc Corporate Bulk)			Single Immediate		
		000s	Growth ²	000s	000s	000s	000s	000s	000s	000s	000s	000s	
2022	Q1	911,895	21%	97,937	106,890	707,068	727,626	25%	30,040	207,035	490,551		
	Q2	973,863	17%	98,816	111,221	763,825	794,501	21%	30,793	228,178	535,529		
	Q3	1,006,786	16%	102,713	114,745	789,328	840,165	22%	32,442	241,403	566,321		
	Q4	1,043,122	15%	99,380	113,413	830,328	880,498	25%	31,935	249,655	598,908		
2023	Q1	1,059,442	14%	99,943	104,333	855,166	906,426	25%	32,651	246,064	627,711		
	Q2	1,114,782	15%	99,546	99,672	915,565	913,686	23%	32,678	248,702	632,306		
	Q3	1,135,315	14%	98,590	101,526	935,200	964,887	20%	32,558	261,726	670,603		
	Q4	1,189,815	14%	100,438	102,936	986,440	958,265	15%	33,208	260,718	664,339		
2024	Q1	1,176,231	13%	99,345	100,336	976,550	973,951	11%	32,756	255,698	685,496		
	Q2	1,262,222	13%	101,329	102,820	1,058,074	1,042,725	11%	33,673	276,788	732,264		
	Q3	1,314,193	14%	101,330	103,201	1,109,662	1,094,498	11%	32,575	303,108	758,815		
	Jul	457,521	13%	35,160	34,980	387,382	385,151	11%	11,696	103,308	270,147		
Aug	417,831	13%	33,012	34,041	350,778	348,030	11%	10,343	98,720	238,968			
Sep	438,841	14%	33,158	34,180	371,502	361,317	11%	10,537	101,081	249,700			
Q4	1,335,803	13%	99,134	105,987	1,130,682	1,131,206	13%	29,868	312,828	788,510			
2025	Q1	1,313,339	13%	98,481	101,048	1,113,809	1,158,627	16%	29,734	301,484	827,409		
	Q2	1,374,029	12%	98,514	103,469	1,172,046	1,184,726	16%	30,115	312,074	842,538		
	Q3	1,405,525	10%	98,819	103,751	1,202,955	1,225,181	15%	30,333	325,279	869,569		
	Jul	473,414	11%	32,934	35,391	405,089	424,017	15%	10,045	112,160	301,813		
Aug	440,603	10%	31,730	33,096	375,777	379,927	15%	9,446	102,337	268,144			
Sep	491,508	10%	34,155	35,265	422,088	421,237	15%	10,842	110,782	299,613			



¹ Scheme limit increased from £250,000 to £1m on 8th February 2022.
² Per cent growth rates relate to 12 rolling months.

- During the 12 months to the end of Q3 2025, **CHAPS volumes** amounted to 53.2 million, representing 2.4% annual growth. Total volumes amounted to 13.4 million in Q3 2025 itself. The average daily payment volume in Q3 2025 increased by 1.3% to 206,786, compared with the daily average in Q3 2024.

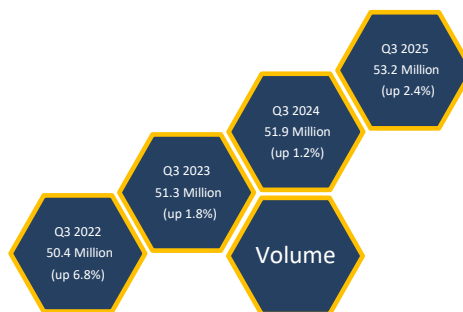
- Total non-wholesale (pacs.008) volumes saw a slight increase of 0.8% compared with the same quarter last year. Total wholesale financial (pacs.009) volumes increased by 3.1% year-on-year. Pacs.004 return payments formed 0.4% of the total volumes for Q3 2025.

- CHAPS values** increased by 5% over the 12 months to the end of Q3 2025 to £91.5 trillion; an increase of £4.3 trillion compared to the previous 12 months. The average daily value in Q3 2025 increased by 5.1% to £360 billion from Q3 2024.

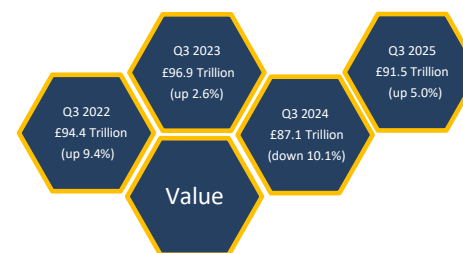
- The total value transferred in Q3 2025 itself was £23.4 trillion, representing a reduction of 14.6% from the record amount of £27.4 trillion in Q4 2022. However, Q3 2025 displayed the sixth consecutive quarterly increase since Q1 2024.

- The average payment size displayed a decrease of 2.6% from £1.8 million in Q2 2025 to £1.7 million in Q3 2025.

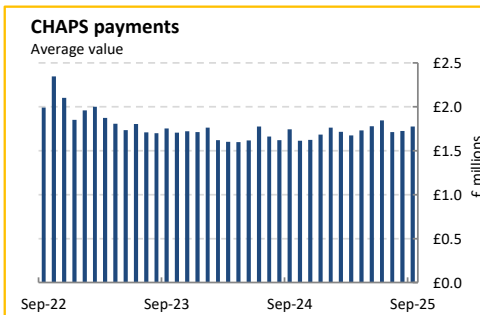
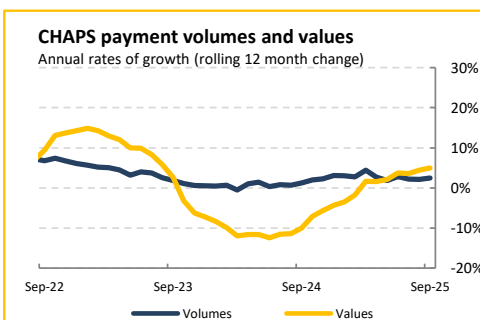
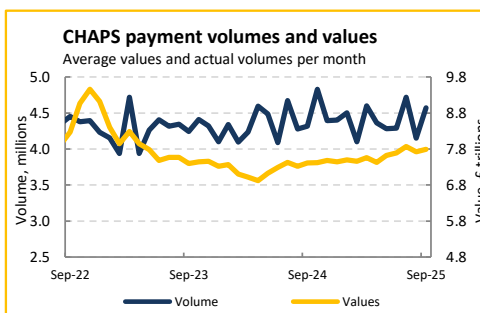
Q3 Rolling Annual Volumes



Q3 Rolling Annual Values



		Volumes		Values		Working Days per Period	
		000s	Growth ¹	£ mn	Growth ¹		
2022	Q1	12,413	11%	23,916,197	-4%	63	
	Q2	12,486	7%	22,561,661	2%	60	
	Q3	12,981	7%	24,814,043	9%	64	
	Q4	13,005	6%	27,351,206	14%	63	
2023	Q1	12,807	5%	24,854,215	13%	64	
	Q2	12,605	4%	22,454,237	10%	60	
	Q3	12,903	2%	22,197,547	3%	64	
	Q4	12,829	1%	21,969,549	-7%	63	
2024	Q1	12,670	-1%	21,060,507	-12%	63	
	Q2	13,170	0%	21,861,025	-12%	62	
	Q3	13,267	1%	22,230,224	-10%	65	
	Jul	4,673	1%	7,767,683	-12%	23	
	Aug	4,277	1%	6,930,167	-11%	21	
	Sep	4,317	1%	7,532,374	-10%	21	
	Q4	13,626	3%	22,328,175	-4%	64	
	2025	Q1	13,201	4%	22,672,210	2%	63
		Q2	12,935	3%	23,078,788	4%	61
Q3		13,441	2%	23,370,991	5%	65	
Jul		4,719	2%	8,082,802	4%	23	
Aug		4,150	2%	7,165,085	4%	20	
Sep	4,572	2%	8,123,104	5%	22		



1. Per cent growth rates are rolling 12 months.

E Cash machines withdrawals¹

Please note that the data in this table show the total number and value of ALL withdrawals processed at UK cash machines, including those not handled by LINK, i.e., withdrawals where the card issuer and ATM owner is the same institution, known as on-us. Those handled by LINK are known as not-on-us.

- The number of withdrawals increased by 5.4% to 273 million and even higher in value by 19.3% to £26,749 million from Q2 2025. This led to a sharp increase in the average withdrawal value(ATV) to £98. On an annual basis, the number of withdrawals still decreased by 10.0% along with the value by 8.1%; compared to the decrease of 6.2% and 2.9% respectively a year earlier. The total number of cash machines fell by 5.0% to 41,885, the lowest in at least 5 years.

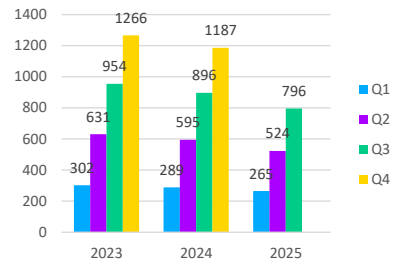
- The **IAD estate** experienced a drop by 5.8% to 30,487 which marginally decreased their share by just over half a percentage point to 72.8%. The volume of withdrawals at IAD cash machines rose by 13.2% to 149 million along with the corresponding value by a substantial 49.9% to £13,485 million. The number of **BBS** machines continued to drop. This time by 2.7% to 11,398. This is in line with the decrease in the number of withdrawals at BBS cash machines by 2.8% to 124 million along with the corresponding value dropping to £13,265 by 1.2%.

- The number of **on-site** cash machines fell to 8,250; a drop of 5.9% during the quarter. The number of withdrawals at this estate fell by 4.1% to 53 million along with the corresponding value by 3.1% to £6,992 million. The number of **off-site** cash machines fell by 4.8% to 33,635, making its share of the total estate at just over 80%.

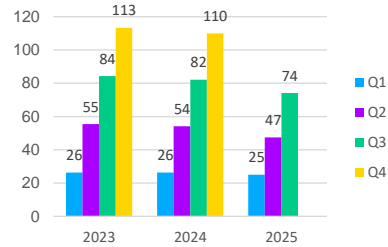
- Retail**, which includes the sectors convenience, supermarket and other retail accounted for 75% of off-site machines in 2025 Q3, broadly unchanged in at least 5 years. After the highest increase in the last quarter, **Motoring sector experienced the highest drop in cash machines** by 262 machines to 3,579; a decline of 6.8%. **The highest increase is in Public Transport** by 117 cash machines; an increase of 13.6% to 980.

- The number of **free-to-use** machines decreased by 5.5% to 33,034, in contrast with the increase in the number of withdrawals by 4.8% to 261 million along with the corresponding value by a staggering 19.2% to £25,770 million. The number of **pay-to-use** machines fell back to similar level as the last 2 quarters, declining by 2.9% to 8,851 accounting for 21% of the total cash machine estate and 26% of off-site machines; broadly unchanged in at least 5 years. The number and value of withdrawals at the pay-to-use estate rose to 12 million and £979 million respectively.

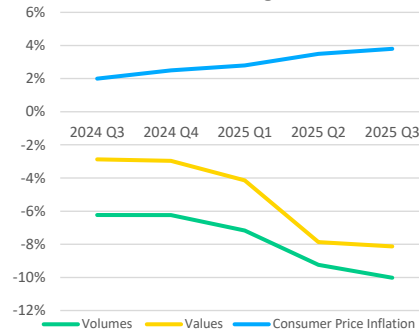
Volumes comparison (year-to-date) in millions



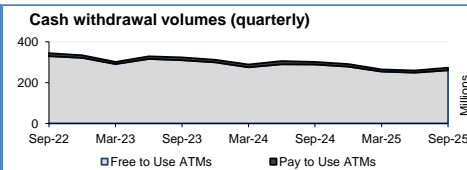
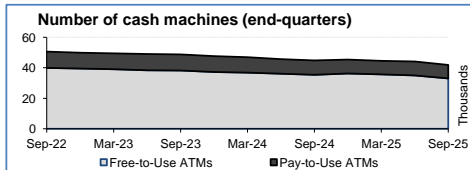
Values comparison (year-to-date) in £billions



Annual Rates of growth



	Number of cash machines at period end	Cash withdrawals						
		Volume (inc 'on-us' transactions)			Value (inc 'on-us' transactions)			Number of withdrawals where a fee is charged to the cardholder
		mn	Growth ²	£ mn	Growth ²	Average value (£)	%	
2022	Q1	52,557	308	16.0%	26,316	12.3%	85	4.5%
	Q2	52,333	341	10.0%	29,253	7.8%	86	4.3%
	Q3	50,593	344	8.9%	29,946	7.4%	87	4.3%
	Q4	49,953	334	5.7%	30,040	5.5%	90	3.9%
2023	Q1	49,545	302	0.1%	26,310	1.7%	87	3.7%
	Q2	49,105	329	-2.3%	29,123	0.2%	88	4.1%
	Q3	48,831	323	-3.6%	28,875	-1.0%	89	4.2%
	Q4	47,719	312	-4.6%	28,979	-2.0%	93	3.9%
2024	Q1	46,978	289	-5.2%	26,331	-1.9%	91	4.7%
	Q2	45,653	306	-6.1%	27,835	-2.9%	91	5.1%
	Q3	44,882	302	-6.2%	27,915	-2.9%	92	4.5%
	Q4	45,387	291	-6.2%	27,852	-3.0%	96	4.2%
2025	Q1	44,492	265	-7.2%	25,007	-4.1%	94	4.2%
	Q2	44,085	259	-9.2%	22,423	-7.9%	87	4.0%
	Q3	41,885	273	-10.0%	26,749	-8.1%	98	4.5%



¹ On-us transactions amounted to some 13% of the total volume and 17% of the total value at the end of Q3 2025.
² Per cent growth rates relate to 12 rolling months.

Note: BBS denotes Banks & Building Societies; IAD denotes Independent ATM Deployers i.e. non-banks.
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