

TOTAL LENDING TO INDIVIDUALS

£ millions

Seasonally adjusted

Net lending

	Banks (a)(b)	Building societies (a)	Other lenders (a)(b)(c)	Total (e)	of which:	
					secured on dwellings	consumer credit
LPM	VTUR	VTUS	BM64	VTUV	VTVJ	RLMH
2005 Dec	1 801	1 067	4 919	10 001	8 605	1 397
2006 Jan	-7 215	1 219	17 447	10 237	8 895	1 343
Feb	3 763	1 196	649	9 575	8 153	1 423
Mar	3 681	1 280	7 417	9 679	9 013	666
Apr	2 270	1 322	5 989	9 476	8 502	974
May	6 144	1 553	3 773	10 520	9 292	1 229
Jun	10 631	1 503	1 389	9 736	8 946	789
Jul	6 589	1 407	460	10 428	9 330	1 097
Aug	2 020	1 671	4 687	9 869	9 042	827
Sep	2 342	1 703	6 294	10 288	9 213	1 076
Oct	1 869	1 652	8 766	11 369	10 182	1 187
Nov	962	1 162	9 704	11 168	10 034	1 134
Dec	6 708	1 006	431	11 609	10 580	1 029
Amounts outstanding	VZQD 745 419	VZQE 190 570	BM66 352 816	VTXC 1 290 501	VTXK 1077 762	VZRI 212 739

LENDING SECURED ON DWELLINGS

£ millions

Seasonally adjusted

Gross lending

No. of apps.
for house
purchase

(000s)

Value of all loans approved

	Banks	Building societies	Other specialist lenders	Other	Total	Value of all loans approved			Total (including OSLs) VTXV
						Banks	Building societies	Total (including OSLs)	
LPM	VTVA	VTVB	VUFK	VUFL	VTVC	VTVO	VTVP	VTVQ	VTXV
2005 Dec	19 155	4 016	4 609	25	27 805	20 302	3 815	28 957	119
2006 Jan	18 961	3 969	4 878	21	27 830	19 475	4 023	28 781	121
Feb	18 688	3 957	4 779	11	27 436	20 014	3 868	28 850	114
Mar	18 920	4 025	4 865	11	27 821	19 700	4 110	28 787	116
Apr	18 872	4 076	4 612	9	27 568	19 547	4 217	28 115	107
May	19 384	4 344	4 597	8	28 334	20 350	4 417	29 435	118
Jun	19 528	4 386	4 625	6	28 544	20 771	4 584	29 989	120
Jul	19 810	4 422	4 419	6	28 656	19 874	4 794	29 324	121
Aug	19 705	4 597	4 767	6	29 074	19 064	5 074	29 208	120
Sep	18 372	4 720	4 823	6	27 921	20 568	4 651	30 378	126
Oct	19 669	4 770	5 146	6	29 591	21 216	4 211	31 241	126
Nov	21 606	4 587	5 287	5	31 485	23 962	4 270	33 657	129
Dec	20 908	4 561	5 323	5	30 797	19 670	4 961	29 769	113
Amounts outstanding							VTXN 14 496		

Net lending

Acquisitions and disposals: Mortgage portfolios (not seasonally adjusted)

	Banks (a)	Building societies (a)	Other specialist lenders (a)(b)	Other (a)	Total (e)	Acquisitions and disposals: Mortgage portfolios (not seasonally adjusted)			
						Banks	Building societies	Other specialist lenders	Other
LPM	VTVH	VTVI	VUFM	VUFN	VTVJ	VUJB	VUJC	VUJD	VUJE
2005 Dec	2 360	1 108	4 998	- 19	8 605	- 3 358	-	3 358	-
2006 Jan	- 8 340	1 206	16 676	- 36	8 895	- 14 999	-	14 999	-
Feb	3 656	1 215	700	- 38	8 153	175	- 61	- 114	-
Mar	3 840	1 267	7 111	- 52	9 013	- 5 850	241	5 609	-
Apr	2 717	1 327	5 178	- 26	8 502	- 4 277	48	4 229	-
May	5 428	1 528	4 104	- 45	9 292	- 2 908	-	2 908	-
Jun	4 402	1 529	1 375	- 56	8 946	- 701	25	676	-
Jul	5 809	1 436	852	- 58	9 330	475	-	- 475	-
Aug	1 742	1 658	4 897	- 61	9 042	- 3 880	-	3 880	-
Sep	2 487	1 564	5 416	- 59	9 213	- 4 425	-	4 425	-
Oct	1 255	1 599	8 228	- 58	10 182	- 6 666	-	6 666	-
Nov	- 1 457	1 131	9 420	- 56	10 034	- 7 828	-	7 828	-
Dec	9 860	972	588	- 120	10 580	1 445	54	- 1 445	- 54
Amounts outstanding	VTXI 604 802	VTXJ 189 232	VUFO 281 419	VUFP 2 108	VTXK 1 077 762				

Notes at end of table

CONSUMER CREDIT

£ millions

Seasonally adjusted

Gross lending

	Banks	Building societies	Other consumer credit lenders (d)	Total (e)	of which:	
					credit card	other
LPM	VZQJ	VZQK	BM56	VZQN	VZQO	VZQP
2005 Dec	14 434	711	2 889	17 858	10 797	7 395
Jan	14 092	730	2 968	17 776	10 982	6 872
2006 Feb	13 853	740	2 895	17 436	10 767	6 736
Mar	13 491	745	2 971	17 321	10 519	6 788
Apr	13 910	753	2 985	17 541	10 751	6 811
May	13 683	772	3 061	17 551	10 545	6 926
Jun	13 328	801	3 068	17 214	10 488	6 649
Jul	13 368	785	3 077	17 297	10 503	6 736
Aug	13 279	765	3 136	17 251	10 300	6 774
Sep	13 418	773	3 094	17 312	10 464	6 814
Oct	13 465	792	3 109	17 351	10 478	6 908
Nov	13 443	787	3 046	17 199	10 541	6 693
Dec	13 430	776	2 956	17 009	10 695	6 474

Net lending

	Banks (a)	Building societies (a)	Other consumer credit lenders (a)(d)	Total (e)	of which:	
					credit card	other
LPM	VRZZ	VZQU	BM62	RLMH	VZQX	VZQY
2005 Dec	1 091	9	411	1 397	225	1 172
Jan	1 026	25	327	1 343	526	816
2006 Feb	1 015	21	249	1 423	364	1 059
Mar	180	65	282	666	128	538
Apr	1 110	- 29	234	974	167	807
May	961	45	178	1 229	165	1 064
Jun	687	11	97	789	33	756
Jul	844	30	179	1 097	124	973
Aug	811	7	321	827	- 303	1 130
Sep	543	- 3	214	1 076	397	679
Oct	990	24	276	1 187	194	993
Nov	658	12	330	1 134	172	962
Dec	676	9	412	1 029	254	775

Amounts outstanding	VRVV	VZRG	BM58	VZRI	VZRJ	VZRK
	141 999	1 236	69 523	212 739	54 880	157 858

Acquisitions and disposals: Consumer credit portfolios

Not seasonally adjusted

	Banks	Building societies	Other consumer credit lenders (d)
LPM	VUJF	VUJG	BM74
2005 Dec	-	-	-
Jan	-	-	-
2006 Feb	-	-	-
Mar	-	-	-
Apr	-	-	-
May	440	-	- 440
Jun	74	-	- 74
Jul	436	-	- 436
Aug	192	-	- 192
Sep	- 36	-	36
Oct	-	-	-
Nov	-	-	-
Dec	-	-	-

(a) Series may be affected by acquisitions/disposals of mortgage or consumer credit portfolios. For effects see acquisitions and disposals.

(b) These series have not been seasonally adjusted as after examination they were found not to be significantly seasonal. These series will, however, be reviewed for seasonality on a regular basis along with all other series.

(c) As a result of the changes to Table A5.6, the Bank of England has merged the previously separate data on total lending to individuals by other specialist lenders, retailer and "other" lenders into one category "other lenders", from December 2006 onwards. The separate series up to and including November 2006 data will not be revised anymore but will be available from the Bank's Statistical Interactive Database

(d) The Bank of England has ceased to update the separate data on consumer credit provided by other specialist lenders, retailers, and insurance companies previously contained in this table. These categories have been merged into "other consumer credit lenders". The final month for which separate data are available on the Bank's statistical interactive database is November 2006. From now on, these separate data will not be revised anymore.

(e) Owing to the method of seasonal adjustment of these series they may not equal the sum of their institutional breakdown. Residuals can be found on the Bank's Statistical Interactive Database.