

## TOTAL LENDING TO INDIVIDUALS

£ millions

Seasonally adjusted

### Net lending

|                        | Banks<br>(a)(b)     | Building<br>societies<br>(a) | Other<br>specialist<br>lenders (a)(b) | Retailers<br>(a) | Other<br>(a)  | Total<br>(c)                 | of which:               |                     |
|------------------------|---------------------|------------------------------|---------------------------------------|------------------|---------------|------------------------------|-------------------------|---------------------|
|                        |                     |                              |                                       |                  |               |                              | secured<br>on dwellings | consumer<br>credit  |
| LPM                    | VTUR                | VTUS                         | VTUT                                  | AGTT             | VTUU          | VTUV                         | VTVJ                    | RLMH                |
| 2005 Nov               | 8 552               | 1 229                        | 969                                   | - 8              | - 18          | <b>9 739</b>                 | 8 612                   | 1 127               |
| Dec                    | 2 956               | 1 053                        | 4 918                                 | - 8              | - 24          | <b>10 037</b>                | 8 795                   | 1 242               |
| 2006 Jan               | -7 815              | 1 167                        | 17 535                                | - 17             | - 42          | <b>10 392</b>                | 9 004                   | 1 388               |
| Feb                    | 4 054               | 1 187                        | 713                                   | - 19             | - 51          | <b>9 478</b>                 | 8 093                   | 1 385               |
| Mar                    | 3 581               | 1 279                        | 7 477                                 | - 13             | - 56          | <b>9 640</b>                 | 9 021                   | 619                 |
| Apr                    | 2 028               | 1 329                        | 6 035                                 | - 14             | - 48          | <b>9 551</b>                 | 8 538                   | 1 012               |
| May                    | 6 231               | 1 564                        | 3 826                                 | - 15             | - 54          | <b>10 492</b>                | 9 274                   | 1 218               |
| Jun                    | 10 633              | 1 509                        | 1 502                                 | - 28             | - 66          | <b>9 686</b>                 | 8 908                   | 778                 |
| Jul                    | 6 291               | 1 419                        | 534                                   | - 14             | - 65          | <b>10 384</b>                | 9 294                   | 1 090               |
| Aug                    | 1 754               | 1 682                        | 4 741                                 | - 2              | - 64          | <b>9 811</b>                 | 8 984                   | 827                 |
| Sep                    | 2 012               | 1 700                        | 6 279                                 | - 31             | - 59          | <b>10 045</b>                | 9 077                   | 968                 |
| Oct                    | 997                 | 1 607                        | 8 428                                 | - 27             | - 58          | <b>10 806</b>                | 9 705                   | 1 101               |
| Nov                    | 1 779 (d)           | 1 297                        | 9 328                                 | - 28             | - 55          | <b>10 873 (d)</b>            | 9 830                   | 1 043 (d)           |
| Amounts<br>outstanding | VZQD<br>738 622 (d) | VZQE<br>189 694              | VTXA<br>346 909                       | RLBO<br>1 537    | VTXB<br>2 595 | VTXC<br><b>1 278 024 (d)</b> | VTXK<br>1065 903        | VZRI<br>212 121 (d) |

## LENDING SECURED ON DWELLINGS

£ millions

Seasonally adjusted

### Gross lending

No. of apps.  
for house  
purchase

|                        | Banks  | Building<br>societies | Other<br>specialist<br>lenders | Other | Total         | Value of all loans approved |                       |                                      | Total<br>(including<br>OSLs)<br>VTXV |
|------------------------|--------|-----------------------|--------------------------------|-------|---------------|-----------------------------|-----------------------|--------------------------------------|--------------------------------------|
|                        |        |                       |                                |       |               | Banks                       | Building<br>societies | Total<br>(including<br>OSLs)<br>VTVQ |                                      |
| LPM                    | VTVA   | VTVB                  | VUFL                           | VTVC  | VTVO          | VTVP                        | VTVQ                  | VTXV                                 |                                      |
| 2005 Nov               | 18 579 | 3 938                 | 4 384                          | 25    | <b>26 927</b> | 19 487                      | 3 866                 | <b>28 344</b>                        | 113                                  |
| Dec                    | 19 075 | 4 014                 | 4 606                          | 25    | <b>27 721</b> | 19 869                      | 3 847                 | <b>28 546</b>                        | 119                                  |
| 2006 Jan               | 18 908 | 3 971                 | 4 851                          | 21    | <b>27 751</b> | 19 371                      | 4 054                 | <b>28 654</b>                        | 120                                  |
| Feb                    | 18 661 | 3 959                 | 4 777                          | 12    | <b>27 409</b> | 19 697                      | 3 886                 | <b>28 522</b>                        | 113                                  |
| Mar                    | 18 902 | 4 026                 | 4 891                          | 11    | <b>27 830</b> | 19 511                      | 4 119                 | <b>28 584</b>                        | 115                                  |
| Apr                    | 18 844 | 4 072                 | 4 590                          | 9     | <b>27 514</b> | 19 417                      | 4 220                 | <b>28 018</b>                        | 107                                  |
| May                    | 19 378 | 4 345                 | 4 596                          | 8     | <b>28 327</b> | 20 287                      | 4 414                 | <b>29 358</b>                        | 118                                  |
| Jun                    | 19 532 | 4 387                 | 4 630                          | 5     | <b>28 555</b> | 20 762                      | 4 569                 | <b>29 959</b>                        | 120                                  |
| Jul                    | 19 827 | 4 425                 | 4 432                          | 5     | <b>28 689</b> | 19 987                      | 4 787                 | <b>29 487</b>                        | 121                                  |
| Aug                    | 19 729 | 4 599                 | 4 744                          | 6     | <b>29 077</b> | 19 372                      | 5 026                 | <b>29 476</b>                        | 121                                  |
| Sep                    | 18 394 | 4 720                 | 4 845                          | 6     | <b>27 964</b> | 20 785                      | 4 598                 | <b>30 556</b>                        | 127                                  |
| Oct                    | 19 698 | 4 766                 | 5 139                          | 6     | <b>29 609</b> | 21 654                      | 4 236                 | <b>31 679</b>                        | 128                                  |
| Nov                    | 21 730 | 4 579                 | 5 259                          | 5     | <b>31 573</b> | 24 179                      | 4 265                 | <b>33 890</b>                        | 129                                  |
| Amounts<br>outstanding |        |                       |                                |       |               | VTXN<br>13 185              |                       |                                      |                                      |

### Net lending

### Acquisitions and disposals: Mortgage portfolios (not seasonally adjusted)

|                        | Banks<br>(a)    | Building<br>societies<br>(a) | Other<br>specialist<br>lenders (a)(b) | Other<br>(a)  | Total<br>(d)             | Banks    | Building<br>societies | Other<br>specialist<br>lenders | Other |
|------------------------|-----------------|------------------------------|---------------------------------------|---------------|--------------------------|----------|-----------------------|--------------------------------|-------|
|                        |                 |                              |                                       |               |                          |          |                       |                                |       |
| 2005 Nov               | 8 491           | 1 140                        | 923                                   | - 24          | <b>8 612</b>             | 669      | -                     | - 669                          | -     |
| Dec                    | 2 788           | 1 062                        | 4 998                                 | - 19          | <b>8 795</b>             | - 3 358  | -                     | 3 358                          | -     |
| 2006 Jan               | - 7 687         | 1 162                        | 16 676                                | - 36          | <b>9 004</b>             | - 14 999 | -                     | 14 999                         | -     |
| Feb                    | 3 473           | 1 194                        | 700                                   | - 37          | <b>8 093</b>             | 175      | - 61                  | - 114                          | -     |
| Mar                    | 3 641           | 1 256                        | 7 111                                 | - 49          | <b>9 021</b>             | - 5 850  | 241                   | 5 609                          | -     |
| Apr                    | 2 253           | 1 326                        | 5 178                                 | - 31          | <b>8 538</b>             | - 4 277  | 48                    | 4 229                          | -     |
| May                    | 5 311           | 1 532                        | 4 104                                 | - 44          | <b>9 274</b>             | - 2 908  | -                     | 2 908                          | -     |
| Jun                    | 3 913           | 1 540                        | 1 375                                 | - 58          | <b>8 908</b>             | - 701    | 25                    | 676                            | -     |
| Jul                    | 5 446           | 1 457                        | 852                                   | - 58          | <b>9 294</b>             | 475      | -                     | - 475                          | -     |
| Aug                    | 785             | 1 681                        | 4 897                                 | - 61          | <b>8 984</b>             | - 3 880  | -                     | 3 880                          | -     |
| Sep                    | 1 697           | 1 567                        | 5 416                                 | - 59          | <b>9 077</b>             | - 4 425  | -                     | 4 425                          | -     |
| Oct                    | 609             | 1 566                        | 7 938                                 | - 58          | <b>9 705</b>             | - 6 666  | -                     | 6 666                          | -     |
| Nov                    | 1 734           | 1 307                        | 9 131                                 | - 56          | <b>9 830</b>             | - 7 828  | -                     | 7 828                          | -     |
| Amounts<br>outstanding | VTXI<br>595 343 | VTXJ<br>188 446              | VUFO<br>279 875                       | VUFP<br>2 135 | VTXK<br><b>1 065 903</b> |          |                       |                                |       |

Notes at end of table

# CONSUMER CREDIT

£ millions

## Seasonally adjusted

### Gross lending

|          | Banks  | Building societies | Other specialist lenders | Retailers | Insurance companies | Total (c)     | of which:   |       |
|----------|--------|--------------------|--------------------------|-----------|---------------------|---------------|-------------|-------|
|          |        |                    |                          |           |                     |               | credit card | other |
| LPM      | VZQJ   | VZQK               | VZQL                     | RLCT      | VZQM                | VZQN          | VZQO        | VZQP  |
| 2005 Nov | 14 116 | 697                | 2 679                    | 195       | 3                   | <b>17 697</b> | 10 852      | 6 845 |
| Dec      | 14 369 | 706                | 2 633                    | 203       | 4                   | <b>17 775</b> | 10 900      | 7 081 |
| 2006 Jan | 14 105 | 730                | 2 771                    | 189       | 3                   | <b>17 769</b> | 10 994      | 6 851 |
| Feb      | 13 869 | 741                | 2 745                    | 200       | 1                   | <b>17 443</b> | 10 771      | 6 734 |
| Mar      | 13 503 | 744                | 2 760                    | 196       | 1                   | <b>17 329</b> | 10 522      | 6 794 |
| Apr      | 13 849 | 753                | 2 803                    | 193       | 1                   | <b>17 542</b> | 10 751      | 6 814 |
| May      | 13 682 | 772                | 2 875                    | 196       | 2                   | <b>17 553</b> | 10 529      | 6 899 |
| Jun      | 13 354 | 800                | 2 874                    | 167       | 2                   | <b>17 228</b> | 10 479      | 6 698 |
| Jul      | 13 366 | 786                | 2 916                    | 197       | 2                   | <b>17 299</b> | 10 489      | 6 774 |
| Aug      | 13 266 | 767                | 2 991                    | 197       | 2                   | <b>17 270</b> | 10 282      | 6 854 |
| Sep      | 13 428 | 774                | 2 945                    | 185       | 2                   | <b>17 339</b> | 10 446      | 6 890 |
| Oct      | 13 478 | 794                | 2 903                    | 198       | 2                   | <b>17 356</b> | 10 391      | 6 984 |
| Nov      | 13 481 | 790                | 2 852                    | 192       | 2                   | <b>17 303</b> | 10 511      | 6 840 |

### Net lending

|                     | Banks (a)   | Building societies (a) | Other specialist lenders (a)(b) | Retailers (a) | Insurance companies (a)(b) | Total (c)          | of which:   |         |
|---------------------|-------------|------------------------|---------------------------------|---------------|----------------------------|--------------------|-------------|---------|
|                     |             |                        |                                 |               |                            |                    | credit card | other   |
| LPM                 | VRZZ        | VZQU                   | VZQV                            | AGTT          | VZQW                       | RLMH               | VZQX        | VZQY    |
| 2005 Nov            | 910         | 17                     | 45                              | - 8           | - 5                        | <b>1 127</b>       | 337         | 790     |
| Dec                 | 1 045       | 7                      | - 81                            | - 8           | - 4                        | <b>1 242</b>       | 157         | 1 085   |
| 2006 Jan            | 1 036       | 25                     | 859                             | - 17          | - 4                        | <b>1 388</b>       | 565         | 823     |
| Feb                 | 1 007       | 21                     | 13                              | - 19          | - 5                        | <b>1 385</b>       | 347         | 1 038   |
| Mar                 | 204         | 65                     | 366                             | - 13          | - 6                        | <b>619</b>         | 89          | 530     |
| Apr                 | 1 106       | - 29                   | 857                             | - 14          | - 8                        | <b>1 012</b>       | 235         | 778     |
| May                 | 978         | 45                     | - 278                           | - 15          | - 9                        | <b>1 218</b>       | 157         | 1 062   |
| Jun                 | 710         | 11                     | 127                             | - 28          | - 10                       | <b>778</b>         | 37          | 741     |
| Jul                 | 829         | 31                     | - 318                           | - 14          | - 8                        | <b>1 090</b>       | 128         | 962     |
| Aug                 | 790         | 8                      | - 156                           | - 2           | - 6                        | <b>827</b>         | - 279       | 1 106   |
| Sep                 | 553         | - 2                    | 863                             | - 31          | - 5                        | <b>968</b>         | 383         | 585     |
| Oct                 | 1 022       | 24                     | 489                             | - 27          | - 5                        | <b>1 101</b>       | 207         | 894     |
| Nov                 | 610 (d)     | 12                     | 196                             | - 28          | - 5                        | <b>1 043 (d)</b>   | 183 (d)     | 860     |
| Amounts outstanding | VRVV        | VZRG                   | VZRH                            | RLBO          | VZQZ                       | VZRI               | VZRJ        | VZRK    |
|                     | 141 906 (d) | 1 234                  | 67 034                          | 1 537         | 450                        | <b>212 121 (d)</b> | 54 929 (d)  | 157 192 |

### Acquisitions and disposals: Consumer credit portfolios

#### Not seasonally adjusted

|          | Banks | Building societies | Other specialist lenders | Retailers | Insurance companies |
|----------|-------|--------------------|--------------------------|-----------|---------------------|
| LPM      | VUJF  | VUJG               | VUJH                     | VUJI      | VUJJ                |
| 2005 Nov | 52    | -                  | - 52                     | -         | -                   |
| Dec      | -     | -                  | -                        | -         | -                   |
| 2006 Jan | -     | -                  | -                        | -         | -                   |
| Feb      | -     | -                  | -                        | -         | -                   |
| Mar      | -     | -                  | -                        | -         | -                   |
| Apr      | -     | -                  | -                        | -         | -                   |
| May      | 440   | -                  | - 440                    | -         | -                   |
| Jun      | 74    | -                  | - 74                     | -         | -                   |
| Jul      | 436   | -                  | - 436                    | -         | -                   |
| Aug      | 192   | -                  | - 192                    | -         | -                   |
| Sep      | - 36  | -                  | 36                       | -         | -                   |
| Oct      | -     | -                  | -                        | -         | -                   |
| Nov      | -     | -                  | -                        | -         | -                   |

(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 seasonal regular basis along with all other series.

(c) 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 Database.

(d) The amount outstanding of credit card lending has been reduced by £0.4bn following the transfer of a portfolio to a non-resident company. This movement has been adjusted out of the net flows for November 2006.