

## TOTAL LENDING TO INDIVIDUALS

£ millions

Seasonally adjusted

### Net lending

	Banks (a)(b)	Building societies (a)	Other lenders (a)(b)	Total (e)	of which:	
					secured on dwellings	consumer credit
LPM	VTUR	VTUS	BM64	VTUV	VTVJ	RLMH
2006 Apr	1 704	1 348	5 987	<b>10 033</b>	8 844	1 189
May	6 697	1 601	3 771	<b>10 729</b>	9 580	1 149
Jun	10 248	1 509	1 412	<b>9 908</b>	8 948	960
Jul	6 083	1 439	533	<b>10 642</b>	9 487	1 155
Aug	2 149	1 719	4 760	<b>9 920</b>	9 227	693
Sep	2 177	1 744	6 368	<b>10 074</b>	8 914	1 160
Oct	1 442	1 638	8 878	<b>11 253</b>	10 098	1 155
Nov	1 040	1 256	9 873	<b>10 711</b>	9 618	1 094
Dec	6 889	976	18	<b>10 983</b>	9 961	1 021
2007 Jan	2 409	1 858	7 052	<b>10 311</b>	9 663	648
Feb	4 084	1 884	1 235	<b>10 991</b>	10 013	978
Mar	535	1 925	11 767	<b>10 097</b>	9 411	686
Apr	5 187	1 307	1 572	<b>9 430</b>	8 932	498
Amounts outstanding	VZQD 754 651	VZQE 197 667	BM66 369 889	<b>VTXC 1 325 447</b>	VTXK 1112 109	VZRI 213 338

## LENDING SECURED ON DWELLINGS

£ millions

Seasonally adjusted

### Gross lending

No. of apps.  
for house  
purchase

	Banks	Building societies	Other specialist lenders	Other	Total	Value of all loans approved			No. of apps. for house purchase (000s)
						Banks	Building societies	Total (including OSLs)	
LPM	VTVA	VTVB	VUFK	VUFL	VTVC	VTVO	VTVP	VTVQ	VTVX
2006 Apr	18 974	3 999	4 708	5	<b>27 687</b>	19 338	4 336	<b>28 162</b>	<b>107</b>
May	19 431	4 463	4 629	5	<b>28 528</b>	20 298	4 491	<b>29 493</b>	<b>117</b>
Jun	19 550	4 446	4 643	5	<b>28 644</b>	20 939	4 575	<b>30 189</b>	<b>121</b>
Jul	19 844	4 469	4 415	7	<b>28 735</b>	19 841	4 774	<b>29 249</b>	<b>120</b>
Aug	19 725	4 661	4 774	7	<b>29 167</b>	19 030	4 957	<b>29 089</b>	<b>120</b>
Sep	18 361	4 757	4 816	7	<b>27 941</b>	20 581	4 661	<b>30 440</b>	<b>126</b>
Oct	19 660	4 805	5 132	6	<b>29 603</b>	21 227	4 205	<b>31 311</b>	<b>127</b>
Nov	21 570	4 598	5 248	6	<b>31 422</b>	23 893	4 280	<b>33 604</b>	<b>128</b>
Dec	20 786	4 478	5 279	6	<b>30 549</b>	19 451	4 991	<b>29 631</b>	<b>113</b>
2007 Jan	20 714	4 770	5 329	6	<b>30 818</b>	20 506	5 589	<b>32 135</b>	<b>118</b>
Feb	20 622	5 160	5 378	6	<b>31 166</b>	22 434	5 114	<b>33 535</b>	<b>117</b>
Mar	20 982	5 323	5 502	6	<b>31 813</b>	21 374	4 355	<b>30 916</b>	<b>112</b>
Apr	20 665	4 086	5 356	6	<b>30 113</b>	20 442	3 979	<b>29 561</b>	<b>107</b>
Amounts outstanding							VTXN 13 324		

### Net lending

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

	Banks (a)	Building societies (a)	Other specialist lenders (a)(b)	Other (a)	Total (c)	Banks	Building societies	Other specialist lenders	Other
2006 Apr	1 588	1 295	5 178	- 20	<b>8 844</b>	- 4 277	48	4 229	-
May	6 015	1 539	4 104	- 36	<b>9 580</b>	- 2 908	-	2 908	-
Jun	3 561	1 554	1 375	- 40	<b>8 948</b>	- 701	25	676	-
Jul	5 137	1 480	852	6	<b>9 487</b>	475	-	- 475	-
Aug	1 244	1 724	4 897	- 4	<b>9 227</b>	- 3 880	-	3 880	-
Sep	1 495	1 620	5 416	- 7	<b>8 914</b>	- 4 425	-	4 425	-
Oct	740	1 658	8 228	- 11	<b>10 098</b>	- 6 666	-	6 666	-
Nov	1 893	1 216	9 420	- 16	<b>9 618</b>	- 7 828	-	7 828	-
Dec	10 107	923	17	- 60	<b>9 961</b>	1 445	54	- 1 445	- 54
2007 Jan	2 578	1 835	6 444	- 29	<b>9 663</b>	- 5 263	-	5 263	-
Feb	3 672	1 886	582	- 24	<b>10 013</b>	1 183	-	- 1 183	-
Mar	204	1 955	11 343	- 22	<b>9 411</b>	- 9 369	-	9 369	-
Apr	5 260	1 264	865	- 10	<b>8 932</b>	- 10	-	10	-
Amounts outstanding	VTXI 616 542	VTXJ 196 360	VUFO 298 204	VUFP 2 169	<b>VTXK 1 112 109</b>				

Notes at end of table

## CONSUMER CREDIT

£ millions

Seasonally adjusted

### Gross lending

	Banks	Building societies	Other consumer credit lenders	Total (c)	of which:	
					credit card	other
LPM	VZQJ	VZQK	BM56	VZQN	VZQO	VZQP
2006 Apr	13 924	745	3 034	<b>17 688</b>	10 736	6 883
May	13 661	773	3 122	<b>17 560</b>	10 554	6 962
Jun	13 330	806	3 115	<b>17 205</b>	10 488	6 627
Jul	13 373	784	3 116	<b>17 305</b>	10 513	6 775
Aug	13 260	764	3 162	<b>17 228</b>	10 298	6 820
Sep	13 395	775	3 113	<b>17 288</b>	10 468	6 817
Oct	13 338	794	3 147	<b>17 250</b>	10 453	6 815
Nov	13 311	789	3 102	<b>17 143</b>	10 525	6 643
Dec	13 286	782	2 953	<b>17 008</b>	10 697	6 462
2007 Jan	13 165	805	3 028	<b>17 011</b>	10 390	6 699
Feb	12 968	823	3 241	<b>17 028</b>	10 262	6 788
Mar	13 261	865	2 931	<b>17 026</b>	10 597	6 443
Apr	13 227	871	2 397	<b>16 518</b>	10 531	5 910

### Net lending

	Banks (a)	Building societies (a)	Other consumer credit lenders (a)	Total (c)	of which:	
					credit card	other
LPM	VRZZ	VZQU	BM62	RLMH	VZQX	VZQY
2006 Apr	1 271	- 32	343	<b>1 189</b>	263	927
May	828	44	184	<b>1 149</b>	212	937
Jun	776	10	54	<b>960</b>	90	870
Jul	858	30	244	<b>1 155</b>	152	1 003
Aug	600	8	333	<b>693</b>	- 260	952
Sep	638	- 2	215	<b>1 160</b>	291	869
Oct	1 034	24	316	<b>1 155</b>	120	1 034
Nov	547	13	378	<b>1 094</b>	98	995
Dec	597	12	476	<b>1 021</b>	149	872
2007 Jan	303	30	300	<b>648</b>	- 27	675
Feb	223	18	800	<b>978</b>	179	800
Mar	56	70	380	<b>686</b>	146	540
Apr	298	- 15	269	<b>498</b>	57	442
Amounts outstanding	VRVV	VZRG	BM58	VZRI	VZRJ	VZRK
	140 937	1 327	71 010	<b>213 338</b>	53 984	159 354

### Acquisitions and disposals: Consumer credit portfolios

Not seasonally adjusted

	Banks	Building societies	Other consumer credit lenders
LPM	VUJF	VUJG	BM74
2006 Apr	-	-	-
May	440	-	- 440
Jun	74	-	- 74
Jul	436	-	- 436
Aug	192	-	- 192
Sep	- 36	-	36
Oct	-	-	-
Nov	-	-	-
Dec	-	-	-
2007 Jan	404	-	- 404
Feb	-	-	-
Mar	-	-	-
Apr	- 464	-	464

(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) 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 Statistic Interactive Database.