

TOTAL LENDING TO INDIVIDUALS

£ millions

Seasonally adjusted

Net lending

	Banks (a)(b)	Building societies (a)	Other lenders (a)(b)	Total (c)	of which:	
					secured on dwellings	consumer credit
LPM	VTUR	VTUS	BM64	VTUV	VTVJ	RLMH
2006 Feb	4 049	1 118	675	9 634	8 122	1 512
Mar	3 724	1 271	7 443	9 642	9 070	573
Apr	2 023	1 310	5 987	9 574	8 570	1 004
May	6 223	1 536	3 771	10 573	9 374	1 199
Jun	10 400	1 506	1 453	9 788	9 023	765
Jul	6 398	1 411	525	10 512	9 425	1 086
Aug	1 884	1 688	4 752	9 950	9 042	908
Sep	2 213	1 737	6 288	9 943	9 132	811
Oct	1 712	1 696	8 799	11 125	10 000	1 125
Nov	918	1 221	9 762	10 948	9 859	1 089
Dec	7 170	1 032	491	11 433	10 491	942
2007 Jan	2 729	1 879	7 114	10 542	9 520	1 022
Feb	4 284	1 884	788	11 176	10 256	919
Amounts outstanding	VZQD 751 076	VZQE 194 464	BM66 360 376	VTXC 1 309 792	VTXK 1097 000	VZRI 212 792

LENDING SECURED ON DWELLINGS

£ millions

Seasonally adjusted

Gross lending

No. of apps.
for house
purchase

Value of all loans approved

(000s)

	Banks	Building societies	Other specialist lenders	Other	Total	Banks	Building societies	Total (including OSLs)	Total (including OSLs)	No. of apps. for house purchase
LPM	VTVA	VTVB	VUFL	VTVC	VTVO	VTVP	VTVQ	VTVX		
2006 Feb	18 773	3 914	4 789	34	27 510	19 738	3 855	28 543	114	
Mar	18 957	3 979	4 871	35	27 842	19 465	4 117	28 570	116	
Apr	18 891	4 040	4 609	4	27 545	19 372	4 228	27 964	107	
May	19 409	4 324	4 599	5	28 337	20 194	4 424	29 296	117	
Jun	19 540	4 375	4 629	6	28 549	20 791	4 598	30 033	120	
Jul	19 812	4 419	4 420	9	28 660	19 784	4 796	29 203	120	
Aug	19 694	4 603	4 767	9	29 072	19 089	5 044	29 214	120	
Sep	18 345	4 742	4 816	9	27 912	20 599	4 653	30 422	125	
Oct	19 634	4 806	5 134	9	29 583	21 322	4 204	31 348	126	
Nov	21 547	4 638	5 266	8	31 461	23 939	4 262	33 673	128	
Dec	20 799	4 607	5 297	8	30 712	19 605	4 981	29 770	115	
2007 Jan	20 733	4 867	5 334	8	30 942	20 450	5 625	32 191	119	
Feb	20 645	5 220	5 391	7	31 263	22 536	5 220	33 883	119	
Amounts outstanding						VTXN 14 787				

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
LPM	VTXH	VTXI	VUFI	VUFG	VTXJ	VUJH	VUJI	VUJL	VUJE
2006 Feb	3 565	1 123	700	- 12	8 122	175	- 61	- 114	-
Mar	3 942	1 204	7 111	- 26	9 070	- 5 850	241	5 609	-
Apr	2 362	1 288	5 178	- 15	8 570	- 4 277	48	4 229	-
May	5 325	1 490	4 104	- 39	9 374	- 2 908	-	2 908	-
Jun	3 960	1 510	1 375	- 3	9 023	- 701	25	676	-
Jul	5 976	1 447	852	- 2	9 425	475	-	- 475	-
Aug	1 095	1 656	4 897	- 2	9 042	- 3 880	-	3 880	-
Sep	2 201	1 652	5 416	2	9 132	- 4 425	-	4 425	-
Oct	1 404	1 685	8 228	- 1	10 000	- 6 666	-	6 666	-
Nov	1 922	1 243	9 420	8	9 859	- 7 828	-	7 828	-
Dec	5 880	994	583	- 37	10 491	1 445	54	- 1 445	- 54
2007 Jan	3 642	1 875	6 486	- 6	9 520	- 5 263	-	5 263	-
Feb	4 680	1 904	182	- 2	10 256	1 183	-	- 1 183	-
Amounts outstanding	VTXI 611 630	VTXJ 193 224	VUFO 287 966	VUFP 2 231	VTXK 1 097 000				

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 Feb	13 953	738	2 723	17 435	10 812	6 673
Mar	13 494	745	2 968	17 315	10 497	6 757
Apr	13 863	753	2 982	17 534	10 750	6 785
May	13 707	771	3 064	17 544	10 553	6 895
Jun	13 344	804	3 063	17 210	10 490	6 638
Jul	13 413	784	3 070	17 288	10 506	6 739
Aug	13 342	764	3 131	17 233	10 296	6 800
Sep	13 434	772	3 060	17 254	10 454	6 799
Oct	13 466	792	3 087	17 301	10 431	6 897
Nov	13 447	788	3 037	17 188	10 496	6 745
Dec	13 390	779	2 857	17 074	10 690	6 628
2007 Jan	13 225	798	3 092	17 118	10 275	6 871
Feb	12 985	815	3 230	17 080	10 239	6 856

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 Feb	1 338	21	147	1 512	363	1 149
Mar	- 125	64	285	573	88	484
Apr	1 131	- 29	232	1 004	203	802
May	934	45	180	1 199	162	1 037
Jun	648	11	108	765	28	737
Jul	854	30	169	1 086	117	969
Aug	803	8	312	908	- 284	1 191
Sep	445	- 3	165	811	241	570
Oct	1 029	24	247	1 125	140	985
Nov	571	12	313	1 089	116	973
Dec	645	12	412	942	164	778
2007 Jan	700	29	297	1 022	23	999
Feb	168	16	697	919	171	748
Amounts outstanding	VRVV	VZRG	BM58	VZRI	VZRJ	VZRK
	141 402	1 271	70 161	212 792	54 465	158 327

Acquisitions and disposals: Consumer credit portfolios

Not seasonally adjusted

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

(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 Statistical Interactive Database.