

Table A: Net lending to individuals ^(a)

Seasonally adjusted

		Total			Secured on dwellings			Consumer credit			
		Change		Growth rates		Change		Growth rates		Change	
		£ billions	Per cent	1m	12m	£ billions	Per cent	1m	12m	£ billions	Per cent
		<i>VTUV</i>	<i>VTXZ</i>	<i>VTYC</i>	<i>VTVJ</i>	<i>VTYF</i>	<i>VTYI</i>	<i>RLMH</i>	<i>VTYL</i>	<i>VTYO</i>	
2006	Oct	11.3	0.9	10.5	10.1	1.0	11.4	1.2	0.6	6.3	
	Nov	11.1	0.9	10.6	10.0	0.9	11.4	1.2	0.5	6.4	
	Dec	11.3	0.9	10.6	10.3	1.0	11.5	1.0	0.5	6.2	
2007	Jan	10.6	0.8	10.5	9.6	0.9	11.5	1.1	0.5	6.0	
Previous 6m average		10.7			9.6			1.1			
		<i>VTXC</i>			<i>VTXK</i>			<i>VZRI</i>			
Amounts outstanding		1 299.6			1 086.7			212.8			

(a) Data in *bold italics* are where the current estimate of the change differs by more than 0.2 per cent of the underlying level or the growth rate differs by 0.2 percentage points or more from the most recent published estimate. There are no revisions above the threshold on this occasion.