

## 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 Jan	-7 383	1 184	17 473	<b>10 540</b>	9 071	1 469
Feb	3 724	1 144	675	<b>9 659</b>	8 278	1 381
Mar	3 754	1 268	7 443	<b>9 692</b>	9 046	646
Apr	2 010	1 312	6 015	<b>9 559</b>	8 589	971
May	6 243	1 534	3 799	<b>10 616</b>	9 397	1 219
Jun	10 511	1 499	1 412	<b>9 757</b>	8 985	772
Jul	6 412	1 404	483	<b>10 478</b>	9 371	1 107
Aug	2 096	1 683	4 710	<b>9 918</b>	9 005	913
Sep	2 383	1 743	6 249	<b>10 111</b>	9 150	961
Oct	1 970	1 718	8 765	<b>11 290</b>	10 102	1 188
Nov	1 091	1 214	9 735	<b>11 121</b>	9 967	1 154
Dec	7 105	1 013	469	<b>11 329</b>	10 304	1 025
2007 Jan	2 923	1 857	7 091	<b>10 630</b>	9 567	1 063
Amounts outstanding	VZQD 748 136	VZQE 192 547	BM66 359 438	VTXC <b>1 299 565</b>	VTXK 1086 723	VZRI 212 843

## 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			Total (including OSLs) VTVX
						Banks	Building societies	Total (including OSLs) VTVQ	
LPM	VTVA	VTVB	VUFL	VUFL	VTVC	VTVO	VTVP	VTVQ	VTVX
2006 Jan	19 053	3 955	4 932	40	<b>27 980</b>	19 674	3 995	<b>28 829</b>	<b>120</b>
Feb	18 718	3 924	4 777	37	<b>27 457</b>	19 849	3 839	<b>28 657</b>	<b>114</b>
Mar	18 940	4 007	4 873	35	<b>27 856</b>	19 576	4 091	<b>28 652</b>	<b>116</b>
Apr	18 883	4 057	4 607	24	<b>27 570</b>	19 456	4 207	<b>28 028</b>	<b>107</b>
May	19 400	4 340	4 599	23	<b>28 362</b>	20 241	4 413	<b>29 331</b>	<b>117</b>
Jun	19 530	4 382	4 626	8	<b>28 545</b>	20 781	4 586	<b>30 013</b>	<b>120</b>
Jul	19 806	4 419	4 418	6	<b>28 649</b>	19 786	4 785	<b>29 186</b>	<b>120</b>
Aug	19 691	4 597	4 763	7	<b>29 059</b>	19 032	5 089	<b>29 209</b>	<b>120</b>
Sep	18 352	4 730	4 816	9	<b>27 907</b>	20 519	4 670	<b>30 371</b>	<b>125</b>
Oct	19 633	4 790	5 135	9	<b>29 568</b>	21 194	4 232	<b>31 258</b>	<b>126</b>
Nov	21 567	4 619	5 270	9	<b>31 466</b>	23 835	4 281	<b>33 594</b>	<b>128</b>
Dec	20 835	4 603	5 304	9	<b>30 750</b>	19 512	5 032	<b>29 677</b>	<b>114</b>
2007 Jan	20 819	4 826	5 347	9	<b>31 001</b>	20 520	5 590	<b>32 200</b>	<b>120</b>
Amounts outstanding						VTXN 15 269			

### 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	VTVH	VTVI	VUFM	VUFN	VTVJ	VUJB	VUJC	VUJD	VUJE
2006 Jan	- 7 598	1 170	16 676	- 9	<b>9 071</b>	- 14 999	-	14 999	-
Feb	3 454	1 160	700	- 10	<b>8 278</b>	175	- 61	- 114	-
Mar	3 687	1 219	7 111	- 23	<b>9 046</b>	- 5 850	241	5 609	-
Apr	2 077	1 297	5 178	- 10	<b>8 589</b>	- 4 277	48	4 229	-
May	5 243	1 496	4 104	- 23	<b>9 397</b>	- 2 908	-	2 908	-
Jun	3 808	1 519	1 375	- 35	<b>8 985</b>	- 701	25	676	-
Jul	5 535	1 451	852	- 34	<b>9 371</b>	475	-	- 475	-
Aug	714	1 668	4 897	- 37	<b>9 005</b>	- 3 880	-	3 880	-
Sep	1 811	1 631	5 416	- 34	<b>9 150</b>	- 4 425	-	4 425	-
Oct	668	1 677	8 228	- 35	<b>10 102</b>	- 6 666	-	6 666	-
Nov	1 784	1 227	9 420	- 34	<b>9 967</b>	- 7 828	-	7 828	-
Dec	10 586	965	583	- 91	<b>10 304</b>	1 445	54	- 1 445	- 54
2007 Jan	2 431	1 833	6 485	- 40	<b>9 567</b>	- 5 263	-	5 263	-
Amounts outstanding	VTXI 608 531	VTXJ 191 233	VUFO 287 591	VUFP 2 098	VTXK <b>1 086 723</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 Jan	14 119	729	2 949	17 752	11 115	6 802
Feb	13 862	740	2 896	17 430	10 767	6 701
Mar	13 490	745	2 968	17 313	10 502	6 765
Apr	13 902	753	2 981	17 531	10 746	6 792
May	13 696	771	3 059	17 542	10 548	6 888
Jun	13 341	804	3 061	17 210	10 485	6 635
Jul	13 398	784	3 066	17 292	10 501	6 739
Aug	13 317	764	3 122	17 239	10 290	6 788
Sep	13 438	772	3 045	17 259	10 450	6 790
Oct	13 477	791	3 056	17 303	10 436	6 885
Nov	13 463	787	2 992	17 187	10 503	6 729
Dec	13 436	777	2 847	17 072	10 674	6 615
2007 Jan	13 292	795	3 010	17 116	10 360	6 888

## 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 Jan	1 036	23	398	1 469	676	793
Feb	998	21	250	1 381	334	1 046
Mar	106	65	270	646	121	525
Apr	1 142	- 29	226	971	189	782
May	949	45	176	1 219	166	1 053
Jun	671	11	105	772	32	740
Jul	861	30	160	1 107	122	985
Aug	840	8	301	913	- 290	1 203
Sep	570	- 3	158	961	375	586
Oct	1 078	24	249	1 188	187	1 002
Nov	645	12	310	1 154	160	994
Dec	713	11	404	1 025	195	831
2007 Jan	712	28	275	1 063	28	1 036
Amounts outstanding	VRVV	VZRG	BM58	VZRI	VZRJ	VZRK
	142 041	1 252	69 551	212 843	54 513	158 329

## Acquisitions and disposals: Consumer credit portfolios

Not seasonally adjusted

	Banks	Building societies	Other consumer credit lenders
LPM	VUJF	VUJG	BM74
2006 Jan	-	-	-
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

(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.