

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 Jul	5 580	1 525	537	10 521	9 519	1 002
Aug	2 453	1 788	4 760	10 016	9 271	745
Sep	2 140	1 767	6 364	10 035	8 878	1 156
Oct	1 419	1 674	8 884	11 256	10 111	1 146
Nov	1 174	1 303	9 874	10 723	9 602	1 121
Dec	7 057	972	- 4	10 988	9 928	1 060
2007 Jan	2 366	1 837	7 101	10 287	9 641	646
Feb	4 140	1 831	1 261	11 150	10 126	1 023
Mar	522	1 850	11 780	10 311	9 578	733
Apr	5 689	1 273	1 627	9 423	8 960	463
May	-7 765	1 092	17 400	9 753	8 846	907
Jun	5 210	922	7 164	10 311	9 340	971
Jul	4 690	512	1 805	10 287	9 192	1 095
Amounts outstanding	VZQD 756 816	VZQE 200 127	BM66 397 898	VTXC 1 354 608	VTXK 1140 280	VZRI 214 328

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 Jul	19 877	4 463	4 403	7	28 750	19 861	4 843	29 303	120
Aug	19 764	4 636	4 791	7	29 198	19 075	4 976	29 132	120
Sep	18 315	4 791	4 825	7	27 938	20 622	4 681	30 495	126
Oct	19 594	4 846	5 135	6	29 581	21 312	4 204	31 430	127
Nov	21 548	4 655	5 237	6	31 445	24 040	4 271	33 772	127
Dec	20 745	4 567	5 265	6	30 583	19 572	4 982	29 813	114
2007 Jan	20 612	4 901	5 312	9	30 835	20 662	5 567	32 372	119
Feb	20 637	5 253	5 365	9	31 263	22 412	5 084	33 499	118
Mar	21 016	5 373	5 494	9	31 892	21 598	4 321	31 174	113
Apr	20 742	4 075	5 347	9	30 173	20 718	3 934	29 741	108
May	20 889	4 253	5 499	9	30 651	22 702	3 855	32 595	114
Jun	22 420	4 134	5 384	9	31 947	22 330	3 494	31 801	115
Jul	21 755	3 892	5 600	9	31 256	21 850	3 379	31 411	115
Amounts outstanding						VTXN 12 911			

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 Jul	3 934	1 547	856	8	9 519	475	-	- 475	-
Aug	1 802	1 800	4 897	1	9 271	- 3 880	-	3 880	-
Sep	1 618	1 685	5 412	- 2	8 878	- 4 425	-	4 425	-
Oct	734	1 702	8 232	- 7	10 111	- 6 666	-	6 666	-
Nov	774	1 296	9 420	- 10	9 602	- 7 828	-	7 828	-
Dec	9 344	921	- 7	- 73	9 928	1 445	54	- 1 445	- 54
2007 Jan	1 578	1 785	6 467	- 3	9 641	- 5 263	-	5 263	-
Feb	3 493	1 833	582	2	10 126	1 183	-	- 1 183	-
Mar	307	1 811	11 325	3	9 578	- 9 369	-	9 369	-
Apr	5 207	1 261	890	16	8 960	- 10	-	10	-
May	- 7 640	1 113	16 703	12	8 846	- 15 058	- 15	15 073	-
Jun	3 386	869	6 831	4	9 340	- 5 728	-	5 728	-
Jul	3 222	472	1 327	4	9 192	- 90	- 98	188	-
Amounts outstanding	VTXI 615 029	VTXJ 198 751	VUFO 322 648	VUFP 2 228	VTXK 1 140 280				

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 Jul	13 335	783	3 085	17 237	10 496	6 741
Aug	13 246	767	3 133	17 203	10 298	6 795
Sep	13 384	779	3 104	17 272	10 470	6 816
Oct	13 332	795	3 139	17 239	10 451	6 816
Nov	13 315	788	3 102	17 159	10 526	6 655
Dec	13 298	782	3 016	17 045	10 699	6 473
2007 Jan	13 185	800	3 055	17 059	10 357	6 727
Feb	12 963	815	3 272	17 090	10 265	6 756
Mar	13 300	861	2 987	17 129	10 626	6 515
Apr	13 310	851	2 391	16 638	10 566	6 055
May	13 260	792	3 319	17 184	10 574	6 580
Jun	13 335	804	2 966	17 073	10 619	6 444
Jul	13 318	825	3 020	17 196	10 682	6 512

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 Jul	855	27	62	1 002	49	953
Aug	595	12	340	745	- 207	952
Sep	625	- 3	242	1 156	284	873
Oct	1 017	24	344	1 146	126	1 019
Nov	509	12	416	1 121	105	1 016
Dec	570	10	507	1 060	190	869
2007 Jan	284	29	316	646	- 60	706
Feb	251	16	756	1 023	176	847
Mar	- 12	68	478	733	138	594
Apr	363	- 11	188	463	56	407
May	103	3	1 081	907	- 227	1 134
Jun	402	13	512	971	255	716
Jul	416	43	844	1 095	224	870
Amounts outstanding	VRVV	VZRG	BM58	VZRI	VZRJ	VZRK
	140 210	1 348	73 065	214 328	53 527	160 801

Acquisitions and disposals: Consumer credit portfolios

Not seasonally adjusted

	Banks	Building societies	Other consumer credit lenders
LPM	VUJF	VUJG	BM74
2006 Jul	436	-	- 436
Aug	192	-	- 192
Sep	- 36	-	36
Oct	-	-	-
Nov	-	-	-
Dec	-	-	-
2007 Jan	404	-	- 404
Feb	-	-	-
Mar	-	-	-
Apr	- 464	-	464
May	-	-	-
Jun	-	-	-
Jul	- 350	-	350

(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.