

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 Jun	10 036	1 562	1 408	9 754	8 851	903
Jul	6 383	1 502	537	10 667	9 490	1 177
Aug	1 949	1 730	4 760	9 908	9 224	684
Sep	2 234	1 727	6 364	10 051	8 891	1 160
Oct	1 788	1 687	8 884	11 216	10 067	1 149
Nov	720	1 243	9 874	10 707	9 606	1 101
Dec	6 976	980	- 4	10 986	9 937	1 049
2007 Jan	2 305	1 825	7 101	10 309	9 665	644
Feb	4 058	1 848	1 261	11 145	10 142	1 003
Mar	560	1 865	11 780	10 329	9 623	706
Apr	5 472	1 330	1 621	9 308	8 896	411
May	-7 676	1 126	17 395	9 646	8 752	894
Jun	5 043 (d)	996	7 168	10 425 (d)	9 550	874 (d)
Amounts outstanding	VZQD 752 283 (d)	VZQE 199 747	BM66 391 940	VTXC 1 344 721 (d)	VTXK 1130 778	VZRI 213 944 (d)

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	VUFK	VUFL	VTVC	VTVO	VTVP	VTVQ	VTVX
2006 Jun	19 418	4 383	4 675	5	28 480	20 753	4 636	30 001	120
Jul	19 796	4 424	4 420	7	28 648	19 817	4 812	29 258	120
Aug	19 728	4 643	4 787	7	29 166	18 945	4 976	28 997	119
Sep	18 311	4 768	4 821	7	27 907	20 570	4 681	30 439	125
Oct	19 575	4 822	5 130	6	29 533	21 232	4 206	31 344	127
Nov	21 559	4 640	5 240	6	31 445	23 963	4 275	33 704	127
Dec	20 759	4 527	5 270	6	30 562	19 538	4 987	29 793	114
2007 Jan	20 667	4 902	5 319	9	30 897	20 656	5 573	32 380	119
Feb	20 689	5 261	5 367	9	31 326	22 436	5 087	33 532	118
Mar	21 088	5 395	5 493	9	31 985	21 661	4 324	31 238	113
Apr	20 807	4 097	5 343	9	30 256	20 622	3 938	29 643	109
May	20 902	4 290	5 492	9	30 693	22 829	3 863	32 709	114
Jun	22 344	4 183	5 365	9	31 901	22 656	3 506	32 106	114
Amounts outstanding						VTXN 12 785			

Net lending

Acquisitions and disposals: Mortgage portfolios (not seasonally adjusted)

	Banks (a)	Building societies (a)	Other specialist lenders (a)(b)	Other (a)	Total (c)	Acquisitions and disposals: Mortgage portfolios (not seasonally adjusted)			
						Banks	Building societies	Other specialist lenders	Other
LPM	VTVH	VTVI	VUFM	VUFN	VTVJ	VUJB	VUJC	VUJD	VUJE
2006 Jun	6 889	1 581	1 371	- 36	8 851	- 701	25	676	-
Jul	4 686	1 504	856	6	9 490	475	-	- 475	-
Aug	1 650	1 725	4 897	-	9 224	- 3 880	-	3 880	-
Sep	1 795	1 656	5 412	- 2	8 891	- 4 425	-	4 425	-
Oct	647	1 682	8 232	- 8	10 067	- 6 666	-	6 666	-
Nov	778	1 247	9 420	- 10	9 606	- 7 828	-	7 828	-
Dec	9 159	915	- 7	- 73	9 937	1 445	54	- 1 445	- 54
2007 Jan	1 458	1 802	6 467	- 3	9 665	- 5 263	-	5 263	-
Feb	3 368	1 851	582	3	10 142	1 183	-	- 1 183	-
Mar	364	1 912	11 325	4	9 623	- 9 369	-	9 369	-
Apr	5 196	1 260	890	17	8 896	- 10	-	10	-
May	- 7 652	1 167	16 703	13	8 752	- 15 058	- 15	15 073	-
Jun	2 878	937	6 831	6	9 550	- 5 728	-	5 728	-
Amounts outstanding	VTXI 610 996	VTXJ 198 436	VUFO 321 025	VUFP 2 228	VTXK 1 130 778				

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 Jun	13 298	817	3 120	17 168	10 475	6 695
Jul	13 367	785	3 098	17 286	10 517	6 755
Aug	13 255	767	3 135	17 208	10 300	6 796
Sep	13 389	780	3 105	17 276	10 468	6 814
Oct	13 340	796	3 141	17 247	10 453	6 816
Nov	13 317	788	3 101	17 159	10 525	6 655
Dec	13 296	782	3 015	17 041	10 691	6 480
2007 Jan	13 179	800	3 052	17 047	10 390	6 731
Feb	12 962	815	3 266	17 076	10 257	6 763
Mar	13 295	861	2 982	17 127	10 621	6 511
Apr	13 304	851	2 391	16 643	10 557	6 050
May	13 249	792	3 318	17 156	10 558	6 577
Jun	13 303	801	2 957	17 028	10 597	6 417

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 Jun	829	11	127	903	16	887
Jul	833	27	236	1 177	170	1 007
Aug	602	12	338	684	- 259	943
Sep	628	- 3	230	1 160	294	866
Oct	1 006	24	335	1 149	125	1 024
Nov	533	12	401	1 101	98	1 004
Dec	577	10	492	1 049	167	882
2007 Jan	292	29	300	644	- 56	701
Feb	256	16	743	1 003	168	835
Mar	- 11	67	472	706	128	578
Apr	318	- 11	176	411	51	360
May	36	3	1 039	894	- 191	1 085
Jun	452 (d)	13	441	874 (d)	160 (d)	714
Amounts outstanding	VRVV	VZRG	BM58	VZRI	VZRJ	VZRK
	140 477 (d)	1 318	72 256	213 944 (d)	53 505 (d)	160 438

Acquisitions and disposals: Consumer credit portfolios

Not seasonally adjusted

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

(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.

(d) The amount outstanding of credit card lending has been reduced by £0.2bn following the transfer of portfolios to non-resident companies. This movement has been adjusted out of the net flows for June 2007.