

## 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 Nov	526	1 297	9 903	10 877	9 808	1 069
Dec	6 661	1 000	85	11 185	10 105	1 081
2007 Jan	2 702	1 819	7 054	10 321	9 675	646
Feb	4 043	1 845	1 305	11 141	10 107	1 035
Mar	376	1 832	11 824	10 371	9 567	804
Apr	5 652	1 245	1 672	9 496	8 957	539
May	-8 266	1 076	17 395	9 795	8 831	963
Jun	4 557	913	7 158	10 350	9 337	1 013
Jul	4 769	483	1 779	10 144	9 009	1 135
Aug	1 073	141	8 741	9 601	8 561	1 041
Sep	2 706	536	8 704	10 597	9 276	1 321
Oct	9 652	643	353	8 949	7 659	1 290
Nov	-2 923 (d)	719	12 445	8 904 (d)	7 784	1 120 (d)
Amounts outstanding	VZQD 773 671 (d)	VZQE 202 089	BM66 426 265	VTXC 1 400 238 (d)	VTXK 1177 225	VZRI 223 013 (d)

## LENDING SECURED ON DWELLINGS

£ millions

Seasonally adjusted

### Gross lending

No. of apps.  
for house  
purchase

(000s)

### Value of all loans approved

	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 Nov	22 101	4 641	5 291	29	32 062	24 314	4 243	34 095	131
Dec	20 937	4 619	5 302	29	30 887	19 626	4 960	29 949	115
2007 Jan	20 688	4 915	5 359	51	31 013	20 855	5 554	32 547	121
Feb	20 727	5 264	5 383	51	31 425	22 416	5 099	33 567	120
Mar	21 071	5 384	5 505	51	32 011	21 556	4 322	31 138	114
Apr	20 749	4 086	5 344	51	30 230	20 771	3 948	29 796	109
May	20 800	4 260	5 470	51	30 581	22 504	3 876	32 376	113
Jun	22 267	4 136	5 345	27	31 774	22 207	3 528	31 630	113
Jul	21 455	3 898	5 548	27	30 927	21 481	3 430	30 964	112
Aug	20 414	3 490	5 420	27	29 351	19 773	3 752	29 372	106
Sep	20 784	4 015	5 857	27	30 682	20 248	3 961	29 193	100
Oct	21 003	4 281	5 322	27	30 633	17 413	3 753	25 655	89
Nov	19 599	4 009	4 818	27	28 453	18 183	3 870	25 673	83
Amounts outstanding							VTXN 12 506		

### 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 Nov	3 940	1 292	9 420	21	9 808	- 7 828	-	7 828	-
Dec	4 773	953	- 7	24	10 105	1 445	54	- 1 445	- 54
2007 Jan	3 840	1 804	6 467	- 55	9 675	- 5 263	-	5 263	-
Feb	4 096	1 843	582	34	10 107	1 183	-	- 1 183	-
Mar	- 761	1 797	11 325	34	9 567	- 9 369	-	9 369	-
Apr	7 568	1 245	890	38	8 957	- 10	-	10	-
May	- 9 327	1 088	16 703	17	8 831	- 15 058	- 15	15 073	-
Jun	3 104	845	6 831	9	9 337	- 5 728	-	5 728	-
Jul	3 530	454	1 314	- 2	9 009	- 90	- 98	188	-
Aug	2 120	115	8 572	- 10	8 561	- 6 542	-	6 542	-
Sep	2 833	476	8 251	- 7	9 276	- 6 243	-	6 243	-
Oct	2 616	672	- 82	2	7 659	1 637	-	- 1 637	-
Nov	579	696	12 029	11	7 784	- 10 419 (e)	-	10 419 (e)	-
Amounts outstanding	VTXI 630 489	VTXJ 200 678	VUFO 347 032	VUFP 2 617	VTXK 1 177 225				

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 Nov	13 275	791	3 088	<b>17 041</b>	10 441	6 611
Dec	13 284	783	3 015	<b>17 033</b>	10 699	6 456
2007 Jan	13 191	800	3 054	<b>17 064</b>	10 390	6 714
Feb	12 988	815	3 277	<b>17 095</b>	10 264	6 817
Mar	13 288	860	2 988	<b>17 147</b>	10 625	6 512
Apr	13 289	850	2 387	<b>16 605</b>	10 569	6 042
May	13 240	790	3 346	<b>17 193</b>	10 583	6 567
Jun	13 324	801	2 973	<b>17 095</b>	10 632	6 428
Jul	13 311	821	3 031	<b>17 207</b>	10 696	6 470
Aug	13 289	795	3 049	<b>17 196</b>	10 687	6 407
Sep	13 202	808	3 054	<b>17 064</b>	10 756	6 326
Oct	13 056	815	3 009	<b>16 914</b>	10 740	6 193
Nov	13 547	815	3 051	<b>17 272</b>	10 989	6 327

### 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 Nov	539	13	397	<b>1 069</b>	30	1 039
Dec	574	11	480	<b>1 081</b>	211	869
2007 Jan	295	28	302	<b>646</b>	- 52	697
Feb	250	16	750	<b>1 035</b>	178	856
Mar	59	67	453	<b>804</b>	177	628
Apr	407	- 13	150	<b>539</b>	94	445
May	120	2	1 026	<b>963</b>	- 196	1 160
Jun	404	11	440	<b>1 013</b>	289	724
Jul	390	41	818	<b>1 135</b>	305	830
Aug	241	11	703	<b>1 041</b>	147	894
Sep	1 532	45	- 127	<b>1 321</b>	349	972
Oct	1 344	12	191	<b>1 290</b>	225	1 065
Nov	504 (d)	- 2	376	<b>1 120 (d)</b>	345 (d)	775
Amounts outstanding	VRVV	VZRG	BM58	VZRI	VZRJ	VZRK
	143 497 (d)	1 390	78 183	<b>223 013 (d)</b>	54 788 (d)	168 225

### Acquisitions and disposals: Consumer credit portfolios

Not seasonally adjusted

	Banks	Building societies	Other consumer credit lenders
LPM	VUJF	VUJG	BM74
2006 Nov	-	-	-
Dec	-	-	-
2007 Jan	404	-	- 404
Feb	-	-	-
Mar	-	-	-
Apr	- 464	-	464
May	-	-	-
Jun	-	-	-
Jul	- 350	-	350
Aug	-	-	-
Sep	386	-	- 386
Oct	- 15	-	15
Nov	62	-	- 62

(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.

(d) The amount outstanding of credit card lending has increased by £0.3bn following the transfer of a portfolio from a non-resident company. This movement has been adjusted out of the net flows for November 2007.

(e) Following a change in treatment of the statistical reporting of business of an associated company, £10.1bn of secured lending was transferred from banks to other specialist lenders in November 2007.