

## 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 Oct	-3 354	1 653	8 920	11 226	10 255	971
Nov	2 555	1 334	9 910	11 016	9 849	1 167
Dec	7 537	973	89	11 100	10 051	1 049
2007 Jan	2 877	1 832	7 053	10 316	9 667	649
Feb	4 220	1 832	1 300	11 133	10 098	1 036
Mar	655	1 834	11 819	10 368	9 581	786
Apr	5 848	1 258	1 666	9 465	8 950	515
May	-7 907	1 081	17 392	9 767	8 799	968
Jun	4 942	905	7 156	10 386	9 373	1 013
Jul	4 974	481	1 777	10 148	9 011	1 138
Aug	1 693	130	8 738	9 626	8 566	1 060
Sep	3 149	531	8 702	10 810	9 488	1 322
Oct	3 793 (d)(e)	623	354 (d)(f)	8 765 (d)(e)	7 327	1 439 (e)(f)
Amounts outstanding	VZQD 772 971 (d)(e)	VZQE 201 340	BM66 417 128 (d)(f)	VTXC 1 391 343 (d)(e)	VTXK 1169 265	VZRI 222 078 (e)(f)

## 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 Oct	19 582	4 777	5 190	29	29 578	21 456	4 228	31 578	128
Nov	21 590	4 634	5 237	29	31 489	24 520	4 281	34 381	130
Dec	20 764	4 562	5 285	29	30 639	19 650	4 975	29 914	115
2007 Jan	20 626	4 893	5 301	51	30 871	20 858	5 572	32 523	121
Feb	20 646	5 243	5 364	51	31 305	22 421	5 087	33 530	119
Mar	20 999	5 370	5 477	51	31 897	21 556	4 321	31 129	113
Apr	20 716	4 092	5 334	51	30 193	20 696	3 945	29 719	109
May	20 826	4 275	5 466	51	30 618	22 479	3 862	32 338	113
Jun	22 367	4 165	5 362	27	31 921	22 154	3 512	31 572	113
Jul	21 561	3 931	5 571	27	31 090	21 438	3 409	30 917	113
Aug	20 481	3 512	5 466	27	29 486	19 679	3 722	29 367	107
Sep	21 046	4 203	5 910	27	31 186	20 272	4 223	29 264	100
Oct	21 360	4 260	5 393	27	31 039	17 443	3 564	24 996	88
Amounts outstanding							VTXN 12 716		

### 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 Oct	- 3 272	1 625	8 232	25	10 255	- 6 666	-	6 666	-
Nov	2 715	1 356	9 420	22	9 849	- 7 828	-	7 828	-
Dec	5 592	919	- 7	24	10 051	1 445	54	- 1 445	- 54
2007 Jan	3 620	1 812	6 467	- 55	9 667	- 5 263	-	5 263	-
Feb	4 420	1 834	582	34	10 098	1 183	-	- 1 183	-
Mar	- 1 105	1 795	11 325	35	9 581	- 9 369	-	9 369	-
Apr	8 078	1 245	890	40	8 950	- 10	-	10	-
May	- 9 194	1 092	16 703	17	8 799	- 15 058	- 15	15 073	-
Jun	1 929	848	6 831	8	9 373	- 5 728	-	5 728	-
Jul	3 831	467	1 314	- 4	9 011	- 90	- 98	188	-
Aug	2 221	119	8 572	- 11	8 566	- 6 542	-	6 542	-
Sep	3 315	474	8 251	- 8	9 488	- 6 243	-	6 243	-
Oct	3 225 (d)	615	- 82 (d)	1	7 327	1 637 (f)	-	- 1 637 (f)	-
Amounts outstanding	VTXI 630 807 (d)	VTXJ 199 922	VUFO 334 972 (d)	VUFP 2 592	VTXK 1 169 265				

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 Oct	13 389	794	3 144	17 297	10 437	6 884
Nov	13 323	790	3 097	17 163	10 519	6 664
Dec	13 314	783	3 012	17 047	10 694	6 448
2007 Jan	13 210	800	3 055	17 070	10 396	6 723
Feb	12 974	815	3 281	17 106	10 252	6 823
Mar	13 308	859	2 995	17 145	10 633	6 526
Apr	13 301	850	2 397	16 630	10 572	6 062
May	13 239	790	3 331	17 192	10 579	6 568
Jun	13 315	801	2 979	17 076	10 626	6 427
Jul	13 292	821	3 033	17 181	10 688	6 461
Aug	13 261	796	3 047	17 154	10 673	6 386
Sep	13 142	809	3 046	16 989	10 726	6 286
Oct	12 948	816	2 996	16 778	10 693	6 089

#### 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 Oct	820	25	466	971	102	869
Nov	537	12	380	1 167	118	1 049
Dec	583	11	488	1 049	180	869
2007 Jan	295	28	304	649	- 43	693
Feb	236	16	745	1 036	183	853
Mar	67	67	456	786	161	625
Apr	399	- 13	153	515	75	439
May	123	2	1 029	968	- 207	1 174
Jun	407	12	445	1 013	287	726
Jul	410	42	805	1 138	294	843
Aug	261	11	698	1 060	146	914
Sep	1 552	33	- 126	1 322	326	996
Oct	1 565 (e)	13	194 (f)	1 439 (e)(f)	191 (e)	1 247 (f)
Amounts outstanding	VRVV	VZRG	BM58	VZRI	VZRJ	VZRK
	143 289 (e)	1 395	77 788 (f)	222 078 (e)(f)	54 406 (e)	167 672 (f)

### Acquisitions and disposals: Consumer credit portfolios

#### Not seasonally adjusted

	Banks	Building societies	Other consumer credit lenders
LPM	VUJF	VUJG	BM74
2006 Oct	-	-	-
Nov	-	-	-
Dec	-	-	-
2007 Jan	404	-	- 404
Feb	-	-	-
Mar	-	-	-
Apr	- 464	-	464
May	-	-	-
Jun	-	-	-
Jul	- 350	-	350
Aug	-	-	-
Sep	386	-	- 386
Oct	188	-	- 188

(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) Following a group restructuring in October 2007, £7.2bn of lending secured on dwellings moved from the other specialist lenders sector to the banking sector. This movement has been removed from the net flows

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

(f) The Other Consumer Credit Lenders series are affected by the restructure of businesses in October 2007. Flows have been reduced to remove this effect. Amounts outstanding have not been adjusted.