

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 Sep	2 487	1 740	6 387	9 734	8 769	965
Oct	2 220	1 655	8 920	11 472	10 273	1 199
Nov	413	1 310	9 910	10 731	9 627	1 104
Dec	6 827	969	89	11 004	9 952	1 052
2007 Jan	2 714	1 841	7 053	10 243	9 575	668
Feb	4 019	1 824	1 300	11 116	10 085	1 031
Mar	356	1 843	11 819	10 379	9 598	781
Apr	5 745	1 270	1 666	9 514	9 006	508
May	-8 405	1 086	17 392	9 820	8 873	948
Jun	4 615	911	7 156	10 490	9 461	1 030
Jul	4 857	491	1 777	10 374	9 162	1 212
Aug	1 191	143	8 603	9 627	8 512	1 114
Sep	2 731 (d)	662	8 663 (e)	11 154 (d)(e)	9 804 (e)	1 350 (d)
Amounts outstanding	VZQD 759 964 (d)	VZQE 200 884	BM66 418 808 (e)	VTXC 1 379 555 (d)(e)	VTXK 1163 389 (e)	VZRI 216 166 (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 Sep	18 365	4 736	4 799	28	27 927	20 663	4 577	30 500	127
Oct	19 568	4 784	5 148	29	29 529	21 219	4 154	31 320	128
Nov	21 593	4 615	5 237	29	31 474	24 004	4 233	33 760	128
Dec	20 763	4 553	5 264	29	30 609	19 509	4 944	29 716	114
2007 Jan	20 629	4 881	5 302	51	30 864	20 671	5 547	32 281	119
Feb	20 644	5 238	5 352	51	31 285	22 335	5 107	33 446	118
Mar	20 998	5 370	5 476	51	31 895	21 557	4 329	31 143	113
Apr	20 716	4 093	5 335	51	30 195	20 734	3 959	29 796	108
May	20 830	4 281	5 484	51	30 646	22 628	3 891	32 542	113
Jun	22 379	4 172	5 379	27	31 956	22 212	3 544	31 705	114
Jul	21 576	3 935	5 605	27	31 143	21 708	3 438	31 288	114
Aug	20 513	3 509	5 517	27	29 567	19 851	3 787	29 598	108
Sep	21 085	4 208	5 887	27	31 208	20 727	4 161	29 561	102
Amounts outstanding							VTXN 12 872		

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 Sep	1 954	1 658	5 412	28	8 769	- 4 425	-	4 425	-
Oct	1 191	1 668	8 232	26	10 273	- 6 666	-	6 666	-
Nov	1 985	1 307	9 420	23	9 627	- 7 828	-	7 828	-
Dec	10 466	916	- 7	24	9 952	1 445	54	- 1 445	- 54
2007 Jan	2 685	1 806	6 467	- 55	9 575	- 5 263	-	5 263	-
Feb	3 500	1 830	582	36	10 085	1 183	-	- 1 183	-
Mar	- 1 715	1 798	11 325	36	9 598	- 9 369	-	9 369	-
Apr	7 341	1 252	890	42	9 006	- 10	-	10	-
May	- 10 058	1 100	16 703	13	8 873	- 15 058	- 15	15 073	-
Jun	809	867	6 831	4	9 461	- 5 728	-	5 728	-
Jul	4 595	477	1 314	- 3	9 162	- 90	- 98	188	-
Aug	- 980	127	8 438	- 12	8 512	- 6 542	-	6 542	-
Sep	1 621	579	8 213 (e)	- 9	9 804 (e)	- 6 243 (f)	-	6 243 (f)	-
Amounts outstanding	VTXI 615 280	VTXJ 199 449	VUFO 342 863 (e)	VUFP 2 558	VTXK 1 163 389 (e)				

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 Sep	13 394	780	3 089	17 282	10 443	6 845
Oct	13 327	796	3 135	17 237	10 445	6 821
Nov	13 310	790	3 096	17 155	10 520	6 681
Dec	13 300	783	3 012	17 044	10 705	6 671
2007 Jan	13 195	801	3 053	17 061	10 366	6 739
Feb	12 971	815	3 277	17 097	10 260	6 745
Mar	13 314	853	2 991	17 131	10 633	6 596
Apr	13 315	850	2 400	16 651	10 573	5 770
May	13 260	790	3 332	17 193	10 580	6 612
Jun	13 330	803	2 978	17 082	10 626	6 473
Jul	13 309	822	3 037	17 202	10 688	6 481
Aug	13 289	796	3 054	17 193	10 674	6 415
Sep	13 194	809	3 059	17 049	10 726	6 358

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 Sep	355	- 2	333	965	179	786
Oct	1 088	25	366	1 199	155	1 045
Nov	550	12	397	1 104	103	1 001
Dec	559	11	500	1 052	180	872
2007 Jan	308	28	311	668	- 42	710
Feb	247	16	749	1 031	177	853
Mar	37	67	461	781	159	623
Apr	393	- 12	165	508	70	437
May	111	2	1 053	948	- 209	1 157
Jun	444	12	482	1 030	274	756
Jul	458	42	813	1 212	266	946
Aug	331	11	689	1 114	130	984
Sep	1 518 (d)	45	- 115	1 350 (d)	310 (d)	1 041
Amounts outstanding	VRVV	VZRG	BM58	VZRI	VZRJ	VZRK
	141 523 (d)	1 400	73 337	216 166 (d)	54 073 (d)	162 093

Acquisitions and disposals: Consumer credit portfolios

Not seasonally adjusted

	Banks	Building societies	Other consumer credit lenders
LPM	VUJF	VUJG	BM74
2006 Sep	- 36	-	36
Oct	-	-	-
Nov	-	-	-
Dec	-	-	-
2007 Jan	404	-	- 404
Feb	-	-	-
Mar	-	-	-
Apr	- 464	-	464
May	-	-	-
Jun	-	-	-
Jul	- 350	-	350
Aug	-	-	-
Sep	386	-	- 386

(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 increased by £0.5bn following the transfer of a portfolio from a non-resident company. This movement has been adjusted out of the net flows for September 2007.

(e) Following a review of the Other Specialist Lending population, data from additional reporters are included from September 2007. As a result the amount outstanding of lending secured on dwellings has increased by £4.8bn. This effect has been removed from the net flows for September 2007.

(f) Following a change in treatment of the statistical reporting of business of an associated company, £2.5bn of secured lending was transferred from banks to other specialist lenders in September 2007.