

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
2007 Aug	1 878	305	8 849	10 342	9 135	1 208
Sep	3 363	615	9 485	11 684	10 217	1 468
Oct	10 561	799	783	9 416	7 697	1 719
Nov	-1 850	796	12 367	9 162	8 053	1 108
Dec	-3 896	1 541	7 725	8 575	7 913	662
2008 Jan	6 357	1 514	53	7 949	7 121	828
Feb	7 153	1 096	-3 423	8 894	7 026	1 869
Mar	6 910	883	3 090	7 826	6 236	1 589
Apr	-10 232	779	15 598	6 622	5 604	1 018
May	7 571	- 155	-4 663	4 943	3 690	1 253
Jun	5 642	- 545	546	3 732	2 563	1 169
Jul	-15 899	- 214	17 248	4 049	2 998	1 051
Aug	-7 154	- 243	8 747	1 379	143	1 236
Amounts outstanding	VZQD 767 641	VZQE 208 739	BM66 469 028	VTXC 1 448 124	VTXK 1216 330	VZRI 231 794

LENDING SECURED ON DWELLINGS

£ millions

Seasonally adjusted

Gross lending

	Banks	Building societies	Other specialist lenders	Other	Total	Value of all loans approved ^(d)			No. of apps. for house purchase (000s) ^(d)
						Banks	Building societies	Total (including OSLs)	
LPM	VTVA	VTVB	VUFL	VTVC	VTVO	VTVP	VTVQ	VTVX	
2007 Aug	21 022	3 658	5 452	47	30 179	20 556	3 789	30 167	108
Sep	21 296	4 147	5 869	47	31 360	21 272	3 883	30 206	101
Oct	21 124	4 294	5 109	38	30 566	17 871	3 718	25 794	88
Nov	19 739	3 970	4 669	38	28 417	18 206	3 837	25 790	81
Dec	18 474	4 291	4 026	38	26 829	18 753	3 998	25 573	72
2008 Jan	20 588	4 834	3 822	81	29 325	22 004	4 176	28 882	70
Feb	20 439	4 329	3 376	81	28 224	19 974	3 363	25 917	69
Mar	20 008	3 687	2 834	81	26 610	18 005	2 818	23 302	60
Apr	19 364	3 695	3 078	81	26 219	17 363	2 820	22 283	55
May	18 181	3 134	2 565	81	23 961	15 101	2 153	18 056	40
Jun	17 596	2 775	1 676	81	22 129	13 335	2 466	16 455	35
Jul	16 819	2 878	1 343	81	21 121	11 879	2 185	14 554	33
Aug	15 405	2 628	1 070	81	19 185	10 271	2 805	13 612	32

Net lending

	Banks (a)(e)	Building societies (a)	Other specialist lenders (a)(b)(e)	Other (a)	Total (e)	Acquisitions and disposals: Mortgage portfolios (not seasonally adjusted)			
						Banks	Building societies	Other specialist lenders	Other
LPM	VTXH	VTXI	VUFM	VUFN	VTVJ	VUJB	VUJC	VUJD	VUJE
2007 Aug	1 275	306	8 572	29	9 135	- 6 542	-	6 542	-
Sep	1 736	588	8 920	33	10 217	- 6 243	-	6 243	-
Oct	8 574	805	- 62	41	7 697	1 637	-	- 1 637	-
Nov	- 4 075	798	11 945	52	8 053	- 10 419	-	10 419	-
Dec	760	1 529	7 553	52	7 913	- 7 214	-	7 214	-
2008 Jan	5 139	1 509	- 940	64	7 121	- 263	-	263	-
Feb	3 814	1 028	- 3 802	64	7 026	1 228	-	- 1 228	-
Mar	7 517	782	2 287	65	6 236	- 3 287	-	3 287	-
Apr	- 8 630	735	14 179	325	5 604	- 15 966	-	15 724	242
May	9 876	- 88	- 4 803	82	3 690	3 178	-	- 3 178	-
Jun	2 535	- 587	348	83	2 563	- 2 484	-	2 484	-
Jul	- 19 551	- 155	16 936	56	2 998	- 19 603	-	19 603	-
Aug	- 8 042	- 338	9 312	58	143	- 10 708	-	10 708	-
Amounts outstanding	VTXI 623 075	VTXJ 205 925	VUFO 381 410	VUFP 3 439	VTXK 1 216 330				

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
2007 Aug	13 393	796	3 110	17 337	10 704	6 509
Sep	13 309	810	3 110	17 172	10 800	6 420
Oct	13 117	819	3 057	16 990	10 791	6 241
Nov	13 523	817	3 085	17 316	11 030	6 333
Dec	13 523	849	3 050	17 284	11 097	6 195
2008 Jan	13 432	315	3 064	16 784	11 063	6 019
Feb	13 517	315	3 293	17 408	11 118	5 936
Mar	13 456	277	3 179	16 993	11 091	5 875
Apr	12 999	308	2 967	16 264	10 945	5 541
May	13 228	311	3 385	16 955	11 201	5 499
Jun	13 039	320	3 103	16 459	11 077	5 351
Jul	12 812	307	3 005	16 108	10 783	5 201
Aug	12 834	322	2 864	15 989	11 109	4 783

Net lending

	Banks (a)	Building societies (a)	Other consumer credit lenders (a)	Total (c)	of which:	
					credit card	other (f)
LPM	VRZZ	VZQU	BM62	RLMH	VZQX	VZQY
2007 Aug	204	10	880	1 208	160	1 048
Sep	1 607	44	- 32	1 468	396	1 072
Oct	1 381	12	456	1 719	202	1 517
Nov	623	- 5	418	1 108	299	809
Dec	- 69	44	554	662	281	381
Jan	401	4	565	828	228	600
2008 Feb	1 639	24	445	1 869	346	1 522
Mar	488	62	585	1 589	407	1 183
Apr	661	16	319	1 018	166	852
May	1 050	- 20	366	1 253	615	639
Jun	507	67	375	1 169	457	712
Jul	598	- 59	607	1 051	313	737
Aug	994	5	139	1 236	661	574
Amounts outstanding	VRVV	VZRG	BM58	VZRI	VZRJ	VZRK
	144 296	2 745	84 545	231 794	54 727	177 067

Acquisitions and disposals: Consumer credit portfolios

Not seasonally adjusted

	Banks	Building societies	Other consumer credit lenders
LPM	VUJF	VUJG	BM74
2007 Aug	-	-	-
Sep	386	-	- 386
Oct	- 15	-	15
Nov	62	-	- 62
Dec	-	-	-
2008 Jan	-	-	-
Feb	649	-	- 649
Mar	-	-	-
Apr	-	-	-
May	835	-	- 835
Jun	-	-	-
Jul	-	-	-
Aug	823	-	- 823

(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) From January 2008 additional monthly gross approvals and cancellations data are available on the Bank's statistical interactive database. The database can be accessed at www.bankofengland.co.uk/mfsd/iadb. The additional series can be downloaded by clicking on "Tables", "Money and Lending", "Monthly lending secured on dwellings: gross approvals and cancellations, not seasonally adjusted".

(e) This series may be subject to large fluctuations from month to month, reflecting regular intra-group accounting transactions between banks and their non-bank subsidiaries.

(f) Consumer credit consists of credit card lending and other loans and advances. Other loans and advances include loans made through Government student support schemes (currently through the Student Loans Company). From the academic year 2006/07 onwards, tuition fee loans were made available to new students affected by variable fees (fees charged at a higher rate than the previous fixed fee level) and also to those continuing students who were not entitled to 100% tuition fee grants and, hence, were paying all or part of their lower fixed level tuition fees. Such loans are made in instalments, mainly paid in February and May. All new entrants in academic year 2007/08 were affected by the variable fee regulations, whilst the corresponding group that had left university was mostly affected by the previous fixed level fees. Hence, the overall level of tuition fee loans rose significantly in 2007/08. It is likely a similar increase will take place in 2008/09.