

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
	VTUR	VTUS	BM64	VTUV	VTVJ	RLMH
2007 Jul	4 005	632	1 895	10 507	9 347	1 160
Aug	2 493	267	8 849	9 738	8 567	1 172
Sep	3 257	631	9 485	11 610	10 134	1 476
Oct	10 562	796	783	9 448	7 716	1 732
Nov	-1 825	796	12 367	9 019	7 913	1 106
Dec	-3 883	1 539	7 725	8 406	7 858	547
2008 Jan	6 390	1 491	53	8 125	7 212	913
Feb	7 162	1 125	-3 423	9 240	7 040	2 200
Mar	7 014	905	3 088	7 633	6 385	1 248
Apr	-10 188	767	15 597	6 991	5 944	1 047
May	7 704	-154	-4 664	5 209	3 787	1 422
Jun	5 597	-540	546	4 049	3 143	906
Jul	-16 420	-200	17 248	4 321 (d)	3 231	1 090 (d)
Amounts outstanding	VZQD 774 735	VZQE 209 049	BM66 460 050	VTXC 1 448 745 (d)	VTXK 1217 592	VZRI 231 154 (d)

LENDING SECURED ON DWELLINGS

£ millions

Seasonally adjusted

Gross lending

No. of apps.
for house
purchase
(000s)^(e)

Value of all loans approved^(e)

	Banks	Building societies	Other specialist lenders	Other	Total	Value of all loans approved ^(e)			Total (including OSLs) VTVX
						Banks	Building societies	Total (including OSLs) VTVQ	
	VTVA	VTVB	VUFL	VTVC	VTVO	VTVP	VTVQ	VTVX	
2007 Jul	21 696	4 028	5 718	47	31 490	21 871	3 561	31 615	114
Aug	20 479	3 620	5 276	47	29 422	20 416	3 849	30 089	108
Sep	21 032	4 118	5 829	47	31 027	20 944	3 984	29 979	101
Oct	21 228	4 273	5 019	38	30 558	17 668	3 759	25 631	88
Nov	19 608	3 956	4 629	38	28 232	18 099	3 855	25 701	81
Dec	18 396	4 279	4 011	38	26 725	18 703	4 021	25 547	72
2008 Jan	20 639	4 835	3 827	81	29 382	22 034	4 174	28 910	70
Feb	20 454	4 335	3 381	81	28 251	20 004	3 395	25 977	69
Mar	20 093	3 705	2 835	81	26 714	18 105	2 762	23 345	60
Apr	19 522	3 711	3 151	81	26 465	17 528	2 783	22 411	55
May	18 373	3 156	2 584	81	24 194	15 275	2 126	18 203	40
Jun	17 821	2 790	1 725	81	22 417	13 510	2 411	16 575	35
Jul	17 135	2 911	1 387	81	21 513	11 899	2 183	14 572	33

Net lending

Acquisitions and disposals: Mortgage portfolios (not seasonally adjusted)

	Banks (a)(f)	Building societies (a)	Other specialist lenders (a)(b)(f)	Other (a)	Total (e)	Acquisitions and disposals: Mortgage portfolios (not seasonally adjusted)			
						Banks	Building societies	Other specialist lenders	Other
	VTVH	VTVI	VUFM	VUFN	VTVJ	VUJB	VUJC	VUJD	VUJE
2007 Jul	2 315	600	1 314	36	9 347	- 90	- 98	188	-
Aug	1 341	295	8 572	32	8 567	- 6 542	-	6 542	-
Sep	1 696	560	8 920	37	10 134	- 6 243	-	6 243	-
Oct	8 588	791	- 62	43	7 716	1 637	-	- 1 637	-
Nov	-4 064	787	11 945	54	7 913	- 10 419	-	10 419	-
Dec	763	1 512	7 553	53	7 858	- 7 214	-	7 214	-
2008 Jan	5 266	1 474	- 940	64	7 212	- 263	-	263	-
Feb	3 864	1 054	- 3 802	64	7 040	1 228	-	- 1 228	-
Mar	7 569	813	2 287	64	6 385	- 3 287	-	3 287	-
Apr	- 8 665	762	14 179	321	5 944	- 15 966	-	15 724	242
May	10 026	- 57	- 4 803	79	3 787	3 178	-	- 3 178	-
Jun	2 552	- 620	348	79	3 143	- 2 484	-	2 484	-
Jul	- 19 655	- 115	16 936	51	3 231	- 19 603	-	19 603	-
Amounts outstanding	VTXI 630 907	VTXJ 206 380	VUFO 372 670	VUFP 3 369	VTXK 1 217 592				

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 Jul	13 456	828	3 092	17 353	10 791	6 572
Aug	13 359	798	3 057	17 232	10 723	6 425
Sep	13 298	810	3 094	17 149	10 803	6 372
Oct	13 129	819	3 048	16 978	10 791	6 199
Nov	13 513	817	3 078	17 297	11 031	6 294
Dec	13 519	849	3 050	17 287	11 095	6 199
2008 Jan	13 436	315	3 069	16 806	11 059	6 014
Feb	13 529	315	3 301	17 432	11 114	6 099
Mar	13 466	278	3 182	17 033	11 084	5 910
Apr	13 014	308	2 986	16 297	10 936	5 492
May	13 232	311	3 383	16 984	11 191	5 716
Jun	13 047	320	3 143	16 502	11 063	5 408
Jul	12 827	306	3 054	16 120	10 801	5 285

Net lending

	Banks (a)	Building societies (a)	Other consumer credit lenders (a)	Total (c)	of which:	
					credit card (g)	other (g)
LPM	VRZZ	VZQU	BM62	RLMH	VZQX	VZQY
2007 Jul	342	42	840	1 160	250	910
Aug	259	13	774	1 172	222	950
Sep	1 569	46	- 14	1 476	377	1 100
Oct	1 347	12	465	1 732	199	1 533
Nov	635	- 4	431	1 106	303	803
Dec	- 85	44	565	547	280	267
2008 Jan	388	3	582	913	225	688
Feb	1 622	23	463	2 200	339	1 861
Mar	484	61	609	1 248	393	855
Apr	620	16	340	1 047	143	904
May	1 085	- 21	373	1 422	592	829
Jun	467	66	425	906	430	476
Jul	671	- 61	545	1 090 (d)	320 (d)	770
Amounts outstanding	VRVV	VZRG	BM58	VZRI	VZRJ	VZRK
	143 886	2 688	84 544	231 154 (d)	54 133 (d)	177 021

Acquisitions and disposals: Consumer credit portfolios

Not seasonally adjusted

	Banks	Building societies	Other consumer credit lenders
LPM	VUJF	VUJG	BM74
2007 Jul	- 350	-	350
Aug	-	-	-
Sep	386	-	- 386
Oct	- 15	-	15
Nov	62	-	- 62
Dec	-	-	-
2008 Jan	-	-	-
Feb	649	-	- 649
Mar	-	-	-
Apr	-	-	-
May	835	-	- 835
Jun	-	-	-
Jul	-	-	-

(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 review of the compilation of other consumer credit lenders' data, the amount outstanding of credit card lending has been reduced by £1.3bn in July 2008. This movement has been adjusted out of the net flows for July 2008.

(e) 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".

(f) 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.

(g) 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.