

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 Jun	4 686	1 095	7 203	11 082	9 894	1 188
Jul	4 903	661	1 899	10 419	9 305	1 114
Aug	1 628	254	8 853	9 798	8 613	1 185
Sep	3 290	633	9 489	11 583	10 108	1 475
Oct	10 593	797	787	9 452	7 721	1 731
Nov	-1 931	795	12 371	9 022	7 926	1 096
Dec	-4 129	1 539	7 729	8 467	7 871	596
2008 Jan	6 538	1 490	13	8 034	7 193	841
Feb	7 149	1 124	-3 463	9 222	7 014	2 208
Mar	7 012	896	3 048	7 505	6 317	1 188
Apr	-10 182	776	15 557	6 950	5 880	1 070
May	7 587	-170	-4 704	5 067	3 776	1 290
Jun	5 547 (d)	-553	505	3 973 (d)	3 102	872 (d)
Amounts outstanding	VZQD 790 474 (d)	VZQE 209 229	BM66 440 909	VTXC 1 444 175 (d)	VTXK 1212 391	VZRI 231 785 (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	VUFL	VTVC	VTVO	VTVP	VTVQ	VTVX	
2007 Jun	22 567	4 213	5 416	32	32 228	22 315	3 640	31 911	114
Jul	21 516	4 037	5 668	51	31 273	21 947	3 499	31 544	114
Aug	20 388	3 629	5 297	51	29 364	20 119	3 824	29 649	108
Sep	20 968	4 124	5 765	51	30 908	20 709	3 963	29 629	101
Oct	21 214	4 276	5 002	42	30 534	17 552	3 748	25 473	87
Nov	19 577	3 956	4 617	42	28 192	18 180	3 852	25 789	82
Dec	18 381	4 278	3 996	42	26 696	18 743	4 024	25 609	72
2008 Jan	20 626	4 834	3 835	42	29 337	22 022	4 178	29 031	72
Feb	20 495	4 327	3 382	42	28 246	20 138	3 412	26 311	70
Mar	20 162	3 698	2 868	42	26 769	18 263	2 780	23 770	62
Apr	19 595	3 700	3 141	42	26 478	17 673	2 803	22 992	57
May	18 482	3 164	2 601	42	24 290	15 445	2 137	18 554	41
Jun	18 019	2 776	1 766	42	22 603	13 415	2 448	16 768	36

Net lending

Acquisitions and disposals: Mortgage portfolios (not seasonally adjusted)

	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	VTVI	VUFM	VUFN	VTVJ	VUJB	VUJC	VUJD	VUJE
2007 Jun	589	997	6 831	25	9 894	- 5 728	-	5 728	-
Jul	2 365	695	1 314	37	9 305	- 90	- 98	188	-
Aug	1 308	283	8 572	29	8 613	- 6 542	-	6 542	-
Sep	1 705	579	8 920	41	10 108	- 6 243	-	6 243	-
Oct	8 583	801	- 62	32	7 721	1 637	-	- 1 637	-
Nov	-4 090	779	11 945	49	7 926	- 10 419	-	10 419	-
Dec	823	1 506	7 553	44	7 871	- 7 214	-	7 214	-
2008 Jan	5 154	1 465	- 940	33	7 193	- 263	-	263	-
Feb	3 847	1 047	- 3 802	33	7 014	1 228	-	- 1 228	-
Mar	7 629	824	2 287	34	6 317	- 3 287	-	3 287	-
Apr	- 8 633	739	14 179	291	5 880	- 15 966	-	15 724	242
May	10 016	- 110	- 4 803	50	3 776	3 178	-	- 3 178	-
Jun	2 511	- 671	348	48	3 102	- 2 484	-	2 484	-
Amounts outstanding	VTXI 649 478	VTXJ 206 381	VUFO 355 037	VUFP 3 115	VTXK 1 212 391				

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 Jun	13 371	783	3 020	17 178	10 658	6 521
Jul	13 356	824	3 051	17 246	10 726	6 504
Aug	13 341	797	3 053	17 208	10 716	6 407
Sep	13 281	810	3 091	17 134	10 796	6 356
Oct	13 109	817	3 045	16 962	10 792	6 190
Nov	13 510	817	3 078	17 295	11 031	6 291
Dec	13 525	849	3 051	17 289	11 095	6 202
2008 Jan	13 448	315	3 070	16 804	11 059	6 022
Feb	13 556	316	3 307	17 477	11 119	6 146
Mar	13 503	278	3 201	17 079	11 102	5 939
Apr	13 050	309	2 993	16 351	10 942	5 517
May	13 308	312	3 378	17 014	11 225	5 744
Jun	13 233	324	3 189	16 726	11 113	5 567

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 Jun	451	8	558	1 188	230	957
Jul	368	40	873	1 114	232	881
Aug	262	10	764	1 185	225	960
Sep	1 565	44	- 15	1 475	375	1 100
Oct	1 342	11	465	1 731	198	1 533
Nov	626	- 4	432	1 096	303	792
Dec	- 105	45	567	596	280	316
2008 Jan	385	5	588	841	227	614
Feb	1 577	25	456	2 208	342	1 866
Mar	518	63	616	1 188	401	788
Apr	581	17	326	1 070	143	926
May	914	- 18	362	1 290	589	701
Jun	408 (d)	63	409	872 (d)	439 (d)	433
Amounts outstanding	VRVV	VZRG	BM58	VZRI	VZRJ	VZRK
	143 623 (d)	2 778	85 206	231 785 (d)	55 419 (d)	176 365

Acquisitions and disposals: Consumer credit portfolios

Not seasonally adjusted

	Banks	Building societies	Other consumer credit lenders
LPM	VUJF	VUJG	BM74
2007 Jun	-	-	-
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	-	-	-

(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 been reduced by £0.4bn following the transfer of a portfolio to a non-resident company. This movement has been adjusted out of the net flows for June 2008.

(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.