

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 May	-10 269	1 124	17 440	10 199	9 223	976
Jun	5 072	1 093	7 203	10 560	9 501	1 059
Jul	4 647	555	1 899	10 335	9 203	1 132
Aug	1 689	244	8 853	9 668	8 482	1 187
Sep	3 266	614	9 489	11 547	10 076	1 471
Oct	10 542	787	787	9 413	7 689	1 724
Nov	-2 041	799	12 371	8 999	7 915	1 085
Dec	-4 250	1 538	7 729	8 428	7 878	550
2008 Jan	6 593	1 508	13	8 162	7 243	918
Feb	7 172	1 159	-3 463	9 343	7 097	2 246
Mar	7 010	924	3 048	7 738	6 468	1 270
Apr	-10 184	813	15 647	7 273	6 151	1 122
May	7 463 (d)	- 133	-4 614	5 449 (d)	4 073	1 376 (d)
Amounts outstanding	VZQD 785 868 (d)	VZQE 209 803	BM66 441 069	VTXC 1 442 736 (d)	VTXK 1210 137	VZRI 232 599 (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 May	20 939	4 314	5 616	32	30 901	22 404	3 938	32 165	116
Jun	22 395	4 239	5 418	32	32 084	22 557	3 680	32 159	114
Jul	21 448	4 001	5 674	51	31 173	21 612	3 553	31 258	112
Aug	20 386	3 602	5 301	51	29 340	19 910	3 852	29 471	106
Sep	20 941	4 109	5 768	51	30 869	20 539	3 979	29 470	100
Oct	21 157	4 270	5 001	42	30 470	17 486	3 759	25 411	87
Nov	19 541	3 965	4 614	42	28 162	18 214	3 844	25 808	81
Dec	18 358	4 290	3 985	42	26 675	18 738	4 008	25 579	72
2008 Jan	20 615	4 867	3 841	42	29 365	22 155	4 143	29 126	73
Feb	20 561	4 365	3 385	42	28 353	20 265	3 376	26 400	71
Mar	20 260	3 710	2 875	42	26 887	18 450	2 766	23 948	63
Apr	19 746	3 738	3 136	42	26 662	17 913	2 761	23 205	58
May	18 642	3 130	2 601	42	24 414	15 379	2 122	18 485	42

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 May	- 7 459	1 138	16 703	33	9 223	- 15 058	- 15	15 073	-
Jun	844	1 035	6 831	27	9 501	- 5 728	-	5 728	-
Jul	2 396	592	1 314	39	9 203	- 90	- 98	188	-
Aug	1 435	244	8 572	30	8 482	- 6 542	-	6 542	-
Sep	1 673	541	8 920	41	10 076	- 6 243	-	6 243	-
Oct	8 604	773	- 62	33	7 689	1 637	-	- 1 637	-
Nov	- 4 299	774	11 945	49	7 915	- 10 419	-	10 419	-
Dec	843	1 498	7 553	43	7 878	- 7 214	-	7 214	-
2008 Jan	5 126	1 503	- 940	33	7 243	- 263	-	263	-
Feb	4 162	1 108	- 3 802	32	7 097	1 228	-	- 1 228	-
Mar	6 275	894	2 287	33	6 468	- 3 287	-	3 287	-
Apr	- 8 163	763	14 175	289	6 151	- 15 966	-	15 724	242
May	10 359	- 103	- 4 807	49	4 073	3 178	-	- 3 178	-
Amounts outstanding	VTXI 646 601	VTXJ 207 053	VUFO 355 100	VUFP 3 099	VTXK 1 210 137				

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 May	13 255	788	3 181	17 209	10 551	6 593
Jun	13 350	795	3 004	17 138	10 641	6 475
Jul	13 350	823	3 050	17 236	10 721	6 485
Aug	13 333	797	3 052	17 199	10 712	6 390
Sep	13 273	811	3 089	17 124	10 794	6 339
Oct	13 115	818	3 043	16 956	10 794	6 194
Nov	13 511	817	3 075	17 304	11 036	6 291
Dec	13 528	850	3 047	17 303	11 101	6 204
2008 Jan	13 456	315	3 070	16 827	11 068	6 037
Feb	13 565	315	3 311	17 506	11 127	6 196
Mar	13 509	277	3 213	17 100	11 107	5 945
Apr	13 054	306	2 997	16 359	10 936	5 523
May	13 318	309	3 395	16 991	11 229	5 768

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 May	113	5	990	976	- 238	1 215
Jun	385	13	412	1 059	286	773
Jul	374	42	949	1 132	223	909
Aug	256	10	782	1 187	227	960
Sep	1 570	44	- 17	1 471	378	1 093
Oct	1 371	12	470	1 724	197	1 527
Nov	586	- 4	440	1 085	303	782
Dec	- 115	44	577	550	279	272
2008 Jan	391	3	593	918	217	701
Feb	1 620	24	490	2 246	334	1 912
Mar	469	61	631	1 270	388	882
Apr	614	9	416	1 122	132	991
May	907 (d)	- 26	444	1 376 (d)	556 (d)	820
Amounts outstanding	VRVV	VZRG	BM58	VZRI	VZRJ	VZRK
	144 546 (d)	2 729	85 114	232 599 (d)	55 635 (d)	176 964

Acquisitions and disposals: Consumer credit portfolios

Not seasonally adjusted

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

(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 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 May 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.