

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 Nov	-2 340	736	12 367	9 120	7 988	1 132
Dec	- 179	1 465	7 725	8 595	7 926	669
2008 Jan	6 208	1 443	52	7 772	6 943	829
Feb	4 651	1 099	-3 424	8 743	6 927	1 817
Mar	5 760	810	3 089	7 625	6 124	1 501
Apr	-8 084	837	15 602	6 605	5 652	953
May	12 521	- 164	-4 659	4 439	3 257	1 182
Jun	2 962	- 442	485	3 820	2 765	1 055
Jul	-16 784	- 138	17 118	3 829	2 976	853
Aug	-8 848	- 159	8 696	1 157	140	1 017
Sep	480	222	4 275	1 870	1 539	330
Oct	-8 216	291	9 648	1 231	477	754
Nov	132	539	1 920	1 491	740	751
Amounts outstanding	VZQD 756 945	VZQE 209 968	BM66 485 367	VTXC 1 455 959	VTXK 1221 742	VZRI 234 217

LENDING SECURED ON DWELLINGS

£ millions

Seasonally adjusted

Gross lending

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

	Banks	Building societies	Other specialist lenders	Other	Total	Value of all loans approved ^(d)			Total (including OSLs) ^(d)
						Banks	Building societies	Total (including OSLs)	
LPM	VTVA	VTVB	VUFL	VTVC	VTVO	VTVP	VTVQ	VTVX	
2007 Nov	20 428	3 963	4 723	38	29 152	18 007	3 923	25 766	82
Dec	18 879	4 302	4 086	38	27 305	18 764	4 027	25 659	75
2008 Jan	20 768	4 846	3 914	80	29 608	21 936	4 192	28 918	71
Feb	20 576	4 328	3 405	80	28 389	20 021	3 344	26 046	69
Mar	20 043	3 702	2 851	80	26 676	18 083	2 816	23 519	61
Apr	19 240	3 719	3 080	67	26 107	17 482	2 800	22 575	56
May	17 967	3 164	2 556	67	23 753	15 252	2 134	18 335	40
Jun	17 298	2 807	1 687	67	21 859	13 514	2 434	16 738	36
Jul	16 422	2 900	1 362	67	20 751	11 980	2 160	14 770	33
Aug	14 854	2 639	976	67	18 535	10 241	2 786	13 671	32
Sep	13 250	2 917	832	67	17 066	11 771	2 462	14 486	33
Oct	12 850	2 901	713	67	16 531	11 785	2 698	14 800	31
Nov	12 043	2 800	576	67	15 487	7 471	2 295	10 018	27

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 (c)				Other
						Banks	Building societies	Other specialist lenders	
LPM	VTXH	VTXI	VUFM	VUFN	VTXJ	VUJB	VUJC	VUJD	VUJE
2007 Nov	- 3 178	740	11 945	47	7 988	- 10 419	-	10 419	-
Dec	896	1 442	7 553	52	7 926	- 7 214	-	7 214	-
2008 Jan	4 716	1 428	- 940	52	6 943	- 263	-	263	-
Feb	3 263	1 049	- 3 802	54	6 927	1 228	-	- 1 228	-
Mar	7 421	773	2 287	58	6 124	- 3 287	-	3 287	-
Apr	- 9 349	696	14 201	307	5 652	- 15 966	-	15 724	242
May	9 814	- 61	- 4 781	71	3 257	3 178	-	- 3 178	-
Jun	1 930	- 536	304	61	2 765	- 2 484	-	2 484	-
Jul	- 18 654	- 77	16 977	56	2 976	- 19 603	-	19 603	-
Aug	- 8 712	- 214	9 360	50	140	- 10 708	-	10 708	-
Sep	337	312	3 391	57	1 539	- 5 122	-	5 122	-
Oct	- 8 719	326	9 548	254	477	- 12 811	-	12 624	187
Nov	627	484	1 785	71	740	- 4 911	- 32	4 943	-
Amounts outstanding	VTXI 615 080	VTXJ 207 918	VUFO 397 875	VUFP 3 424	VTXK 1 221 742				

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 Nov	13 711	818	3 144	17 500	11 106	6 517
Dec	13 543	850	3 071	17 335	11 110	6 212
2008 Jan	13 449	314	3 081	16 810	11 070	6 010
Feb	13 520	311	3 239	17 377	11 116	5 934
Mar	13 449	273	3 186	17 003	11 089	5 874
Apr	12 980	304	2 979	16 241	10 934	5 540
May	13 182	310	3 361	16 906	11 182	5 476
Jun	12 978	319	3 088	16 386	11 049	5 329
Jul	12 740	303	2 981	16 022	10 774	5 184
Aug	12 733	319	2 862	15 872	11 054	4 779
Sep	12 654	322	3 035	16 066	10 930	5 139
Oct	12 370	308	2 778	15 382	10 755	4 669
Nov	12 273	317	2 643	15 069	10 626	4 525

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 Nov	573	- 4	440	1 132	291	841
Dec	34	43	583	669	286	383
2008 Jan	426	3	544	829	226	604
Feb	1 640	23	397	1 817	344	1 473
Mar	489	64	569	1 501	397	1 104
Apr	673	14	242	953	152	801
May	1 088	- 2	309	1 182	603	578
Jun	509	44	305	1 055	429	626
Jul	563	- 8	367	853	248	605
Aug	988	-	110	1 017	627	391
Sep	91	19	256	330	279	51
Oct	865	- 11	- 232	754	405	350
Nov	469	- 8	173	751	396	355
Amounts outstanding	VRVV	VZRG	BM58	VZRI	VZRJ	VZRK
	142 413	2 095	89 589	234 217	53 314	180 902

Acquisitions and disposals: Consumer credit portfolios

Not seasonally adjusted

	Banks	Building societies	Other consumer credit lenders
LPM	VUJF	VUJG	BM74
2007 Nov	62	-	- 62
Dec	-	-	-
2008 Jan	-	-	-
Feb	649	-	- 649
Mar	-	-	-
Apr	-	-	-
May	835	-	- 835
Jun	-	-	-
Jul	-	-	-
Aug	823	-	- 823
Sep	-	-	-
Oct	583	-	- 583
Nov	-	- 25	25

(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.