

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 Sep	4 164	599	9 485	12 066	10 317	1 749
Oct	10 529	710	783	9 410	7 705	1 705
Nov	-1 657	789	12 367	9 073	7 968	1 105
Dec	-4 393	1 534	7 725	8 544	7 875	668
2008 Jan	6 570	1 470	52	7 930	7 120	810
Feb	6 925	1 113	-3 424	8 882	7 028	1 854
Mar	6 748	873	3 089	7 820	6 259	1 561
Apr	-10 447	807	15 581	6 883	5 912	971
May	7 137	- 125	-4 681	4 898	3 678	1 220
Jun	5 252	- 527	528	3 883	2 786	1 097
Jul	-15 717	- 158	17 149	3 997	3 111	886
Aug	-6 767	- 193	8 706	415	- 691	1 106
Sep	1 543	206	4 452	2 418	2 167	251
Amounts outstanding	VZQD 769 274	VZQE 209 097	BM66 479 230	VTXC 1 457 050	VTXK 1219 445	VZRI 237 605

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)	
	VTVA	VTVB	VUFL	VTVC	VTVO	VTVP	VTVQ	VTVX	
2007 Sep	21 491	4 116	5 894	47	31 548	21 000	3 929	29 980	101
Oct	21 679	4 242	4 930	38	30 888	17 511	3 761	25 480	87
Nov	19 972	3 943	4 577	38	28 530	17 947	3 864	25 561	80
Dec	18 610	4 263	3 956	38	26 868	18 763	4 005	25 591	72
2008 Jan	20 596	4 822	3 793	80	29 291	21 944	4 179	28 823	70
Feb	20 487	4 337	3 356	80	28 260	20 029	3 378	25 983	68
Mar	19 988	3 704	2 808	80	26 580	18 093	2 799	23 369	60
Apr	19 261	3 710	3 092	67	26 130	17 495	2 805	22 397	55
May	18 039	3 159	2 571	67	23 836	15 262	2 138	18 201	40
Jun	17 402	2 797	1 720	67	21 986	13 527	2 442	16 623	36
Jul	16 572	2 913	1 380	67	20 932	12 009	2 170	14 670	33
Aug	15 028	2 625	1 002	67	18 723	10 271	2 797	13 606	32
Sep	13 341	2 946	897	67	17 252	11 836	2 475	14 571	33

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
	VTXH	VTXI	VUFM	VUFN	VTVJ	VUJB	VUJC	VUJD	VUJE
2007 Sep	2 543	528	8 920	41	10 317	- 6 243	-	6 243	-
Oct	8 443	738	- 62	40	7 705	1 637	-	- 1 637	-
Nov	- 3 897	767	11 945	52	7 968	- 10 419	-	10 419	-
Dec	359	1 508	7 553	56	7 875	- 7 214	-	7 214	-
2008 Jan	5 639	1 465	- 940	54	7 120	- 263	-	263	-
Feb	3 690	1 054	- 3 802	56	7 028	1 228	-	- 1 228	-
Mar	6 120	784	2 287	59	6 259	- 3 287	-	3 287	-
Apr	- 8 844	761	14 179	307	5 912	- 15 966	-	15 724	242
May	10 652	- 62	- 4 803	68	3 678	3 178	-	- 3 178	-
Jun	1 842	- 585	348	60	2 786	- 2 484	-	2 484	-
Jul	- 18 465	- 68	16 925	52	3 111	- 19 603	-	19 603	-
Aug	- 8 688	- 251	9 301	45	- 691	- 10 708	-	10 708	-
Sep	184	246	3 494	49	2 167	- 5 122	-	5 122	-
Amounts outstanding	VTXI 622 692	VTXJ 206 383	VUFO 386 260	VUFP 3 305	VTXK 1 219 445				

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 Sep	13 328	810	3 086	17 148	10 814	6 337
Oct	13 112	818	3 058	16 997	10 793	6 221
Nov	13 531	817	3 086	17 319	11 032	6 325
Dec	13 529	849	3 050	17 287	11 098	6 189
2008 Jan	13 432	315	3 064	16 783	11 061	6 014
Feb	13 511	315	3 288	17 397	11 115	5 930
Mar	13 448	277	3 185	16 981	11 087	5 875
Apr	12 992	308	2 972	16 259	10 940	5 554
May	13 225	311	3 387	16 958	11 195	5 515
Jun	13 039	320	3 122	16 470	11 071	5 383
Jul	12 811	307	3 028	16 128	10 792	5 257
Aug	12 828	322	2 856	16 015	11 099	4 837
Sep	12 798	324	3 055	16 137	11 004	5 167

Net lending

	Banks (a)	Building societies (a)	Other consumer credit lenders (a)	Total (c)	of which:	
					credit card (f)	other (f)
LPM	VRZZ	VZQU	BM62	RLMH	VZQX	VZQY
2007 Sep	1 747	45	28	1 749	469	1 280
Oct	1 384	13	450	1 705	193	1 513
Nov	586	- 4	412	1 105	301	804
Dec	- 52	44	549	668	284	384
2008 Jan	402	4	556	810	225	585
Feb	1 612	24	442	1 854	343	1 511
Mar	522	62	571	1 561	400	1 162
Apr	627	16	317	971	155	816
May	1 019	- 21	358	1 220	604	616
Jun	481	66	363	1 097	431	666
Jul	512	- 58	551	886	252	634
Aug	974	8	150	1 106	614	492
Sep	48 (g)	12	417	251 (g)	285 (g)	- 34
Amounts outstanding	VRVV 144 733 (g)	VZRG 2 740	BM58 90 337	VZRI 237 605 (g)	VZRJ 55 704 (g)	VZRK 181 901

Acquisitions and disposals: Consumer credit portfolios

Not seasonally adjusted

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

(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.

(g) The amount outstanding of credit card lending increased by £1.0bn, because a UK-resident bank increased its share holding in a non-resident company. This movement has been adjusted out of the net flows for September 2008.