

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 Feb	3 135	1 807	1 294	10 779	10 034	746
Mar	830	1 896	11 811	10 630	9 776	854
Apr	5 076	1 164	1 615	9 536	8 883	653
May	-8 236	1 084	17 387	9 757	8 843	914
Jun	4 370	946	7 151	10 292	9 286	1 005
Jul	4 559	536	1 807	10 175	9 046	1 128
Aug	1 141	198	8 768	9 682	8 619	1 063
Sep	2 750	575	8 826	10 770	9 374	1 395
Oct	10 273	842	787	9 605	7 873	1 732
Nov	-4 643	803	12 582	9 257	7 957	1 300
Dec	-2 274	1 594	7 940	8 693	7 978	715
2008 Jan	8 229	1 584	145	8 277	7 398	879
Feb	6 388	1 279	-3 245	9 799	7 446	2 353
Amounts outstanding	VZQD 782 014	VZQE 208 304	BM66 433 869	VTXC 1 420 526	VTXK 1 193 905	VZRI 226 621

LENDING SECURED ON DWELLINGS

£ millions

Seasonally adjusted

Gross lending

	Banks	Building societies	Other specialist lenders	Other	Total	Value of all loans approved			No. of apps. for house purchase (000s)
						Banks	Building societies	Total (including OSLs)	
	VTVA	VTVB	VUFL	VTVC	VTVO	VTVP	VTVQ	VTVX	
2007 Feb	20 624	5 149	5 497	51	31 321	22 178	5 207	33 642	120
Mar	21 018	5 301	5 592	51	31 961	21 371	4 367	30 981	114
Apr	20 735	4 092	5 434	27	30 287	20 683	3 983	29 763	110
May	20 714	4 338	5 503	27	30 581	22 304	3 890	32 219	114
Jun	22 237	4 199	5 368	27	31 831	22 168	3 555	31 608	113
Jul	21 408	3 960	5 537	29	30 933	21 433	3 455	30 880	112
Aug	20 433	3 561	5 372	29	29 396	19 793	3 772	29 334	106
Sep	20 830	4 059	5 783	29	30 701	20 341	3 947	29 171	100
Oct	21 133	4 246	5 171	29	30 579	17 504	3 778	25 605	88
Nov	19 630	4 045	4 714	29	28 417	18 546	3 901	26 119	81
Dec	18 318	4 302	3 962	29	26 611	18 761	4 088	25 669	72
2008 Jan	20 785	4 842	3 976	29	29 633	22 419	4 114	29 467	74
Feb	20 874	4 443	3 443	29	28 790	20 685	3 581	27 097	73

Net lending

	Banks (a)(d)	Building societies (a)	Other specialist lenders (a)(b)(d)	Other (a)	Total (e)	Acquisitions and disposals: Mortgage portfolios (not seasonally adjusted)			
						Banks	Building societies	Other specialist lenders	Other
	VTXH	VTXJ	VUFO	VUFP	VTXK	VUJB	VUJC	VUJD	VUJE
2007 Feb	3 777	1 850	582	36	10 034	1 183	-	- 1 183	-
Mar	- 526	1 838	11 325	33	9 776	- 9 369	-	9 369	-
Apr	7 522	1 200	890	25	8 883	- 10	-	10	-
May	- 8 672	1 112	16 703	18	8 843	- 15 058	- 15	15 073	-
Jun	1 080	896	6 831	14	9 286	- 5 728	-	5 728	-
Jul	3 947	515	1 314	25	9 046	- 90	- 98	188	-
Aug	1 759	165	8 572	20	8 619	- 6 542	-	6 542	-
Sep	3 139	499	8 345	25	9 374	- 6 243	-	6 243	-
Oct	2 701	815	- 52	35	7 873	1 637	-	- 1 637	-
Nov	1 191	827	11 955	43	7 957	- 10 419	-	10 419	-
Dec	- 6 253	1 573	7 567	35	7 978	- 7 214	-	7 214	-
2008 Jan	9 700	1 566	- 960	22	7 398	- 263	-	263	-
Feb	4 937	1 296	- 3 824	20	7 446	1 228	-	- 1 228	-
Amounts outstanding	VTXI 638 533	VTXJ 205 668	VUFO 343 472	VUFP 2 823	VTXK 1 193 905				

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 Feb	12 883	815	3 105	17 035	10 177	6 562
Mar	13 286	862	2 985	17 133	10 624	6 514
Apr	13 288	853	2 383	16 639	10 561	6 015
May	13 245	788	3 349	17 198	10 586	6 647
Jun	13 338	801	2 973	17 072	10 638	6 411
Jul	13 331	820	3 031	17 193	10 714	6 450
Aug	13 321	795	3 046	17 173	10 710	6 380
Sep	13 256	808	3 067	17 085	10 789	6 320
Oct	13 060	817	3 019	16 942	10 796	6 172
Nov	13 529	818	3 065	17 325	11 045	6 307
Dec	13 561	849	3 037	17 336	11 112	6 231
2008 Jan	13 486	319	3 040	16 807	11 076	6 004
Feb	13 647	320	3 415	17 705	11 167	6 257

Net lending

	Banks (a)	Building societies (a)	Other consumer credit lenders (a)	Total (c)	of which:	
					credit card	other (e)
LPM	VRZZ	VZQU	BM62	RLMH	VZQX	VZQY
2007 Feb	- 66	16	738	746	56	690
Mar	154	67	464	854	212	641
Apr	468	- 13	151	653	105	548
May	124	3	1 024	914	- 174	1 088
Jun	381	12	418	1 005	287	718
Jul	367	42	854	1 128	281	847
Aug	252	10	704	1 063	152	911
Sep	1 591	44	- 74	1 395	341	1 054
Oct	1 403	12	452	1 732	225	1 507
Nov	597	- 4	546	1 300	354	946
Dec	- 131	44	712	715	278	437
2008 Jan	410	- 5	697	879	120	759
Feb	1 580	14	594	2 353	350	2 003
Amounts outstanding	VRVV	VZRG	BM58	VZRI	VZRJ	VZRK
	143 410	2 674	80 584	226 621	54 830	171 791

Acquisitions and disposals: Consumer credit portfolios

Not seasonally adjusted

	Banks	Building societies	Other consumer credit lenders
LPM	VUJF	VUJG	BM74
2007 Feb	-	-	-
Mar	-	-	-
Apr	- 464	-	464
May	-	-	-
Jun	-	-	-
Jul	- 350	-	350
Aug	-	-	-
Sep	386	-	- 386
Oct	- 15	-	15
Nov	62	-	- 62
Dec	-	-	-
2008 Jan	-	-	-
Feb	649	-	- 649

(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) 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.

(e) Other loans and advances include loans made through Government student support schemes (through the Student Loans Company). From the academic year 2006/07 onwards, tuition fee loans were made available to new students. Such loans are made in instalments. An increase in tuition fees in academic year 2007/08 has contributed to a rise in student loans.