

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 Jan	2 147	1 699	7 141	10 676	9 928	747
Feb	4 444	1 816	1 305	11 044	10 021	1 023
Mar	- 63	1 885	11 824	10 568	9 740	828
Apr	5 691	1 170	1 626	9 409	8 881	528
May	-8 497	1 082	17 396	9 856	8 828	1 028
Jun	4 487	933	7 159	10 344	9 326	1 018
Jul	3 927	519	1 815	10 181	9 068	1 113
Aug	1 551	188	8 777	9 673	8 623	1 050
Sep	2 474	584	8 835	10 734	9 385	1 349
Oct	11 074	868	790	9 516	7 831	1 685
Nov	-6 372	808	12 581	9 197	7 909	1 288
Dec	- 391	1 590	7 936	8 509	7 915	594
2008 Jan	6 308	1 537	145	8 357	7 416	941
Amounts outstanding	VZQD 775 088	VZQE 207 663	BM66 431 147	VTXC 1 412 019	VTXK 1186 630	VZRI 225 390

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	
	VTVA	VTVB	VUFL	VTVC	VTVO	VTVP	VTVQ	VTVX	
2007 Jan	20 521	4 732	5 416	51	30 720	20 830	5 478	32 561	121
Feb	20 664	5 049	5 475	51	31 239	21 974	5 125	33 306	120
Mar	21 028	5 260	5 573	51	31 912	21 269	4 286	30 799	114
Apr	20 743	4 075	5 378	27	30 223	20 613	3 926	29 643	110
May	20 716	4 332	5 491	27	30 566	22 281	3 865	32 177	114
Jun	22 239	4 188	5 342	27	31 795	22 100	3 528	31 521	113
Jul	21 405	3 954	5 537	29	30 925	21 427	3 445	30 887	112
Aug	20 434	3 561	5 361	29	29 385	19 769	3 769	29 319	106
Sep	20 821	4 076	5 809	29	30 736	20 387	3 981	29 277	100
Oct	21 129	4 277	5 188	29	30 623	17 540	3 787	25 633	88
Nov	19 628	4 074	4 744	29	28 475	18 630	3 960	26 279	82
Dec	18 298	4 391	3 997	29	26 715	19 113	4 194	26 118	72
2008 Jan	20 749	4 847	4 012	29	29 637	22 536	4 296	29 652	74
Amounts outstanding							VTXN (d) #		

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
	VTVH	VTVI	VUFM	VUFN	VTVJ	VUJB	VUJC	VUJD	VUJE
2007 Jan	428	1 690	6 467	31	9 928	- 5 263	-	5 263	-
Feb	4 420	1 830	582	36	10 021	1 183	-	- 1 183	-
Mar	- 387	1 800	11 325	32	9 740	- 9 369	-	9 369	-
Apr	5 920	1 202	890	25	8 881	- 10	-	10	-
May	- 9 417	1 105	16 703	18	8 828	- 15 058	- 15	15 073	-
Jun	3 067	884	6 831	14	9 326	- 5 728	-	5 728	-
Jul	2 507	489	1 314	25	9 068	- 90	- 98	188	-
Aug	1 435	153	8 572	20	8 623	- 6 542	-	6 542	-
Sep	1 536	518	8 345	25	9 385	- 6 243	-	6 243	-
Oct	8 591	841	- 52	35	7 831	1 637	-	- 1 637	-
Nov	- 3 950	851	11 955	43	7 909	- 10 419	-	10 419	-
Dec	874	1 565	7 567	35	7 915	- 7 214	-	7 214	-
2008 Jan	4 473	1 472	- 960 (f)	22	7 416 (f)	- 263	-	263	-
Amounts outstanding	VTXI 633 442	VTXJ 204 448	VUFO 347 296 (f)	VUFP 2 804	VTXK 1 186 630 (f)				

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 Jan	13 193	799	3 067	17 164	10 393	6 815
Feb	13 018	815	3 273	17 110	10 266	6 750
Mar	13 289	862	2 989	17 121	10 630	6 541
Apr	13 290	852	2 386	16 632	10 571	6 034
May	13 247	788	3 357	17 205	10 589	6 596
Jun	13 342	801	2 973	17 090	10 643	6 429
Jul	13 334	820	3 029	17 203	10 711	6 463
Aug	13 319	795	3 043	17 180	10 706	6 391
Sep	13 238	809	3 046	17 058	10 774	6 312
Oct	13 033	817	2 996	16 915	10 775	6 163
Nov	13 502	818	3 032	17 281	11 030	6 278
Dec	13 515	849	2 978	17 247	11 087	6 113
2008 Jan	13 426	347 (g)	2 960	16 876 (g)	11 038	5 926

Net lending

	Banks (a)	Building societies (a)	Other consumer credit lenders (a)	Total (c)	of which:	
					credit card	other
LPM	VRZZ	VZQU	BM62	RLMH	VZQX	VZQY
2007 Jan	405	28	294	747	63	684
Feb	193	16	788	1 023	141	881
Mar	77	67	446	828	179	649
Apr	411	- 12	160	528	94	434
May	139	3	1 031	1 028	- 183	1 211
Jun	376	12	428	1 018	298	721
Jul	352	41	868	1 113	273	840
Aug	217	10	717	1 050	142	908
Sep	1 539	44	- 66	1 349	340	1 009
Oct	1 394	12	446	1 685	224	1 461
Nov	570	- 4	539	1 288	350	937
Dec	- 224	44	704	594	263	331
2008 Jan	461	106 (h)	691	941 (h)	98	843
Amounts outstanding	VRVV	VZRG	BM58	VZRI	VZRJ	VZRK
	142 265	3 237 (h)	80 146	225 390 (h)	54 706	170 684

Acquisitions and disposals: Consumer credit portfolios

Not seasonally adjusted

	Banks	Building societies	Other consumer credit lenders
LPM	VUJF	VUJG	BM74
2007 Jan	404	-	- 404
Feb	-	-	-
Mar	-	-	-
Apr	- 464	-	464
May	-	-	-
Jun	-	-	-
Jul	- 350	-	350
Aug	-	-	-
Sep	386	-	- 386
Oct	- 15	-	15
Nov	62	-	- 62
Dec	-	-	-
2008 Jan	-	-	-

- (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) Following the transition of building societies' statistical reporting from FSA to the Bank of England on 1 January 2008, amounts outstanding on credit card approvals made by building societies are no longer available.
- (e) These series may be affected by fluctuations arising from regular intra-group transactions between banks and their non-bank subsidiaries.
- (f) Following a review of the compilation of the secured lending data, second charge mortgages are now excluded from other specialist lenders' data. This movement has been adjusted out of the net lending flows for January, but amounts outstanding have not been adjusted.
- (g) Following the transition of building societies' statistical reporting from FSA to the Bank of England on 1 January 2008, building societies' gross lending through overdrafts is no longer included.
- (h) The amount outstanding of other loans and advances by building societies has increased by £1.7bn, following a reclassification of loans by one institution. This movement has been adjusted out of the net lending flows for January.