

TOTAL LENDING TO INDIVIDUALS

£ millions

Seasonally adjusted

Net lending

	Banks (a)	Building societies (a)	Other lenders (a)(b)	Total (e)	of which:	
					secured on dwellings	consumer credit
LPM	VTUR	VTUS	BM64	VTUV	VTVJ	RLMH
2008 Apr	-10 299	894	19 918	6 495	5 604	891
May	11 515	25	-11 261	4 781	3 332	1 449
Jun	655	- 367	534	3 518	2 865	653
Jul	-17 334	- 119	16 690	4 084	3 099	986
Aug	-3 971	- 156	6 769	1 442	441	1 001
Sep	-1 563	196	3 773	1 530	1 462	68
Oct	-3 314	169	7 253	1 573	827	746
Nov	79	357	-1 066	1 581	803	778
Dec	-28 195	446	35 026	2 204	1 858	346
2009 Jan	62	- 631	2 129	1 077	986	91
Feb	-1 001	- 719	4 765	1 529	1 431	98
Mar	2 695	- 656	-1 131	693	640	52
Apr	1 274 (d)(e)	- 586	3 462 (e)	1 287 (d)	973	314 (d)

Amounts

outstanding	VZQD	VZQE	BM66	VTXC	VTXK	VZRI
2008 Apr	776 825	209 750	456 490	1 436 781	1 206 127	230 653
May	787 974	209 770	445 080	1 441 043	1 209 380	231 663
Jun	788 142	209 398	445 120	1 443 575	1 212 732	230 843
Jul	771 591	209 274	466 924	1 453 541	1 217 647	235 894
Aug	767 216	209 078	473 038	1 453 877	1 217 654	236 223
Sep	766 078	209 269	478 026	1 457 044	1 220 460	236 584
Oct	760 135	209 433	485 227	1 455 926	1 222 012	233 914
Nov	759 604	209 784	484 853	1 457 593	1 223 943	233 650
Dec	729 846	210 247	519 071	1 457 453	1 224 321	233 132
2009 Jan	729 474	209 555	521 065	1 457 901	1 225 145	232 757
Feb	728 039	208 825	525 721	1 458 876	1 226 489	232 387
Mar	729 727	208 158	524 474	1 458 430	1 226 524	231 906
Apr	823 096 (d)(e)	207 561	433 984 (e)	1 459 181 (d)	1 227 276	231 905 (d)

LENDING SECURED ON DWELLINGS

£ millions

Seasonally adjusted

Gross lending

	Banks	Building societies	Other specialist lenders	Other	Total	Value of all loans approved ^(f)			No. of apps. for house purchase ^(f)
						Banks	Building societies	Total (including OSLs)	Total (including OSLs)
LPM	VTVA	VTVB	VUFK	VUFL	VTVC	VTVO	VTVP	VTVQ	VTVX
2008 Apr	19 503	3 961	2 572	63	26 099	17 147	2 872	22 331	55 280
May	18 207	3 391	2 136	63	23 797	15 054	2 231	18 202	39 511
Jun	17 427	3 097	1 658	63	22 245	13 479	2 528	16 770	35 469
Jul	16 451	3 143	1 329	57	20 980	12 255	2 259	15 151	33 148
Aug	14 927	2 901	1 077	57	18 961	10 697	2 863	14 177	32 349
Sep	13 283	3 075	900	57	17 314	11 981	2 584	14 822	33 880
Oct	12 897	3 032	755	72	16 757	12 096	2 848	15 255	32 554
Nov	11 824	2 937	625	72	15 458	7 622	2 423	10 290	27 501
Dec	11 272	2 726	540	72	14 609	7 688	1 109	8 979	32 509
2009 Jan	10 923	1 895	455	72	13 345	8 012	558	8 855	32 285
Feb	10 082	1 555	397	72	12 106	7 979	828	9 113	38 183
Mar	9 683	1 578	388	72	11 722	7 728	1 354	9 462	40 038
Apr	8 852	1 599	369	72	10 892	7 819	1 540	9 777	43 201

Net lending

	Banks (a)(g)	Building societies (a)	Other specialist lenders (a)(b)(g)	Other (a)	Total (c)	Acquisitions and disposals: Mortgage portfolios (not seasonally adjusted)			
						Banks	Building societies	Other specialist lenders	Other
LPM	VTVH	VTVI	VUFM	VUFN	VTVJ	VUJB	VUJC	VUJD	VUJE
2008 Apr	- 10 418	836	14 201	283	5 604	- 15 966	-	15 724	242
May	10 119	73	- 4 781	76	3 332	3 178	-	- 3 178	-
Jun	1 886	- 441	304	64	2 865	- 2 484	-	2 484	-
Jul	- 19 005	- 70	16 977	57	3 099	- 19 603	-	19 603	-
Aug	- 8 337	- 234	9 360	47	441	- 10 708	-	10 708	-
Sep	392	261	3 391	51	1 462	- 5 122	-	5 122	-
Oct	- 8 026	184	9 087	275	827	- 12 811	-	12 624	187
Nov	1 015	332	1 716	90	803	- 4 911	- 32	4 943	-
Dec	- 26 008	425	28 843	78	1 858	- 31 749	-	31 749	-
2009 Jan	1 545	- 632	- 1 012	39	986	- 1 419	28	1 391	-
Feb	- 1 637	- 719	- 2 167	- 25	1 431	402	-	- 402	-
Mar	7 127	- 673	- 3 063	38	640	1 360	-	- 1 360	-
Apr	2 925 (e)	- 623	- 949 (e)	48	973	- 552	-	552	-

Amounts

outstanding	VTXI	VTXJ	VUFO	VUFP	VTXK
2008 Apr	635 039	207 666	359 995	3 594	1 206 127
May	645 139	207 739	355 152	3 670	1 209 380
Jun	647 925	207 298	355 047	3 734	1 212 732
Jul	630 042	207 228	372 711	3 791	1 217 647
Aug	621 906	206 930	381 498	3 836	1 217 654
Sep	622 267	207 191	386 268	3 887	1 220 460
Oct	614 922	207 374	395 586	3 973	1 222 012
Nov	616 271	207 706	398 098	4 063	1 223 943
Dec	589 479	208 153	426 218	4 142	1 224 321
2009 Jan	590 942	207 468	425 178	4 180	1 225 145
Feb	589 223	206 748	423 007	4 207	1 226 489
Mar	595 744	206 075	419 944	4 245	1 226 524
Apr	691 189 (e)	205 451	326 607 (e)	4 293	1 227 276

Notes at end of table

CONSUMER CREDIT

£ millions

Seasonally adjusted

Gross lending

	Banks	Building societies	Other consumer credit lenders	Total (e)	of which:	
					credit card	other
LPM	VZQJ	VZQK	BM56	VZQN	VZQO	VZQP
2008 Apr	12 791	301	2 974	16 107	10 885	5 279
May	13 071	306	3 159	16 474	11 190	5 330
Jun	12 827	320	3 101	16 258	11 048	5 162
Jul	12 581	300	2 995	15 894	10 755	5 018
Aug	12 547	316	2 873	15 726	11 024	4 641
Sep	12 451	318	3 040	15 865	10 907	4 951
Oct	12 137	303	2 792	15 202	10 712	4 512
Nov	11 995	313	2 631	14 964	10 574	4 357
Dec	11 830	297	2 749	14 825	10 376	4 237
2009 Jan	11 643	301	2 654	14 604	10 392	4 278
Feb	11 300	303	2 653	14 288	10 231	4 155
Mar	11 456	286	2 598	14 365	10 378	4 050
Apr	11 424	336	2 622	14 410	10 422	4 056

Net lending

	Banks (a)	Building societies (a)	Other consumer credit lenders (a)	Total (e)	of which:	
					credit card	other
LPM	VRZZ	VZQU	BM62	RLMH	VZQX	VZQY
2008 Apr	770	10	244	891	65	827
May	1 121	- 3	279	1 449	651	797
Jun	493	34	226	653	422	231
Jul	517	- 7	283	986	308	678
Aug	934	- 1	157	1 001	619	382
Sep	34	15	93	68	203	- 136
Oct	863	- 7	48	746	375	371
Nov	411	- 9	241	778	426	352
Dec	-4 329	36	4 516	346	- 2	348
2009 Jan	- 181	7	263	91	297	- 206
Feb	- 476	4	476	98	219	- 121
Mar	40	22	45	52	284	- 231
Apr	- 494 (d)	6	658	314 (d)	343 (d)	- 29

Amounts outstanding	VRVV	VZRG	BM58	VZRI	VZRJ	VZRK
2008 Apr	144 005	2 062	84 635	230 653	54 994	175 659
May	144 777	2 056	84 827	231 663	55 739	175 924
Jun	143 884	2 072	84 969	230 843	55 425	175 418
Jul	144 058	2 050	89 664	235 894	54 203	181 691
Aug	144 382	2 088	89 737	236 223	54 676	181 548
Sep	144 873	2 083	89 672	236 584	55 608	180 976
Oct	142 422	2 086	89 624	233 914	53 009	180 905
Nov	141 893	2 085	89 770	233 650	53 190	180 460
Dec	136 801	2 086	94 192	233 132	52 819	180 313
2009 Jan	136 271	2 100	94 348	232 757	52 974	179 782
Feb	135 443	2 110	94 719	232 387	53 054	179 333
Mar	135 074	2 106	94 649	231 906	52 722	179 185
Apr	134 376 (d)	2 106	95 205	231 905 (d)	53 126 (d)	178 779

Acquisitions and disposals: Consumer credit portfolios

Not seasonally adjusted

	Banks	Building societies	Other consumer credit lenders
LPM	VUJF	VUJG	BM74
2008 Apr	-	-	-
May	835	-	- 835
Jun	-	-	-
Jul	-	-	-
Aug	823	-	- 823
Sep	-	-	-
Oct	583	-	- 583
Nov	-	- 25	25
Dec	-4 000	-	4 000
2009 Jan	-	-	-
Feb	-	-	-
Mar	-	-	-
Apr	..	-	..

- (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 increased by £0.4bn following the de-securitisation of a credit card portfolios from a UK banks to associated non-resident companies This movement has been adjusted out of the lending flows for April 2009
- (e) From April 2009 data onwards, assets previously held by covered bond entities are now included on the banks' and building societies' balance sheets. This led to a £92 billion increase in the amount outstanding of Banks' lending secured on dwellings in April, of which £3.5 billion related to loans to housing associations, and there was a corresponding £92 billion decrease in the amount outstanding of Other Specialist Lenders' lending secured on dwellings. All these effects have been removed from the flows (changes) data for April
- (f) 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 on dwelling: gross approvals and cancellations, not seasonally adjusted". All series for numbers of approvals are from now on shown in actual numbers, rather than in thousands
- (g) 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.