

## TOTAL LENDING TO INDIVIDUALS

£ millions

Seasonally adjusted

	Net lending				Total (b)	of which:	
	Banks (a)	Building societies (a)	Other lenders (a)			secured on dwellings	consumer credit
LPM	VTUR	VTUS	BM64	VTUV	VTVJ	RLMH	
2008 Sep	-1 137	271	3 334	<b>1 320</b>	1 239	81	
Oct	-4 379	224	7 816	<b>1 403</b>	776	627	
Nov	186	445	-1 972	<b>1 430</b>	742	688	
Dec	-28 685	519	35 068	<b>2 082</b>	1 861	221	
2009 Jan	197	-696	190	<b>1 107</b>	986	121	
Feb	-1 236	-740	3 591	<b>1 634</b>	1 538	95	
Mar	3 342	-697	-3 298	<b>692</b>	720	-27	
Apr	1 879 (c)	-722	838 (c)	<b>1 140</b>	922	218	
May	3 870	-752	-3 741	<b>651</b>	440	211	
Jun	205	-538	-1 263	<b>400</b>	371	28	
Jul	592	-590	-1 159	<b>-612</b>	-292	-320	
Aug	4 500	-597	-3 326	<b>911</b>	1 284	-373	
Sep	1 822	-712	1 688	<b>660</b>	922	-262	

Amounts outstanding	VZQD	VZQE	BM66	VTXC	VTXK	VZRI	
2008 Sep	766 565	209 271	480 235	<b>1 457 282</b>	1 220 657	236 625	
Oct	759 560	209 490	487 999	<b>1 455 992</b>	1 222 159	233 833	
Nov	759 136	209 929	486 720	<b>1 457 506</b>	1 224 028	233 479	
Dec	728 890	210 464	520 977	<b>1 457 244</b>	1 224 409	232 835	
2009 Jan	728 231	209 706	522 026	<b>1 458 301</b>	1 225 112	233 188	
Feb	726 561	208 955	525 508	<b>1 459 381</b>	1 226 565	232 816	
Mar	728 897	208 247	522 095	<b>1 458 936</b>	1 227 201	231 735	
Apr	821 908 (c)	207 518	430 106 (c)	<b>1 458 556</b>	1 226 971	231 586	
May	826 373	206 760	426 260	<b>1 459 697</b>	1 227 322	232 375	
Jun	826 407	206 885	423 914	<b>1 459 510</b>	1 227 730	231 780	
Jul	826 139	206 289	422 639	<b>1 457 908</b>	1 227 505	230 403	
Aug	841 501	194 181	419 042	<b>1 457 960</b>	1 228 537	229 423	
Sep	840 872	193 462	423 089	<b>1 458 505</b>	1 229 478	229 027	

## LENDING SECURED ON DWELLINGS

£ millions

Seasonally adjusted

	Gross lending					Total	Value of all loans approved <sup>(d)</sup>			No. of apps. for house purchase <sup>(d)</sup>	
	Banks	Building societies	Other specialist lenders	Other			Banks	Building societies	Total (including OSLs)	Total (including OSLs)	
LPM	VTVA	VTVB	VUFL	VUFL	VTVC	VTVO	VTVP	VTVQ	VTVX		
2008 Sep	12 595	2 764	852	65	<b>16 277</b>	11 840	2 561	<b>14 663</b>	<b>33 419</b>		
Oct	12 464	2 709	722	81	<b>15 976</b>	12 007	2 820	<b>15 148</b>	<b>32 089</b>		
Nov	11 450	2 628	601	81	<b>14 761</b>	7 672	2 422	<b>10 347</b>	<b>27 257</b>		
Dec	10 995	2 439	528	81	<b>14 043</b>	7 740	1 106	<b>9 032</b>	<b>32 117</b>		
2009 Jan	10 751	1 673	453	262	<b>13 140</b>	8 297	562	<b>9 145</b>	<b>33 228</b>		
Feb	9 978	1 382	402	262	<b>12 025</b>	8 272	823	<b>9 401</b>	<b>39 421</b>		
Mar	9 658	1 419	414	262	<b>11 754</b>	8 160	1 351	<b>9 881</b>	<b>41 672</b>		
Apr	8 891	1 467	418	56	<b>10 832</b>	8 363	1 553	<b>10 319</b>	<b>45 332</b>		
May	8 791	1 414	418	56	<b>10 679</b>	8 874	1 483	<b>10 700</b>	<b>46 164</b>		
Jun	9 009	1 606	427	56	<b>11 099</b>	9 718	1 559	<b>11 655</b>	<b>50 307</b>		
Jul	9 461	1 585	417	56	<b>11 520</b>	10 907	1 368	<b>12 683</b>	<b>52 881</b>		
Aug	9 871	1 524	445	56	<b>11 895</b>	10 340	1 346	<b>11 998</b>	<b>52 970</b>		
Sep	10 112	1 488	415	56	<b>12 070</b>	9 987	1 473	<b>11 723</b>	<b>56 215</b>		

	Net lending					Acquisitions and disposals: Mortgage portfolios (not seasonally adjusted)				
	Banks (a)(e)	Building societies (a)	Other specialist lenders (a)(e)	Other (a)	Total (b)	Banks	Building societies	Other specialist lenders	Other	
LPM	VTVH	VTVI	VUFM	VUFN	VTVJ	VUJB	VUJC	VUID	VUIE	
2008 Sep	26	280	3 391	75	<b>1 239</b>	-5 122	-	5 122	-	
Oct	-8 353	221	9 087	301	<b>776</b>	-12 811	-	12 624	187	
Nov	807	387	1 716	119	<b>742</b>	-4 911	-32	4 943	-	
Dec	-26 096	503	28 843	129	<b>1 861</b>	-31 749	-	31 749	-	
2009 Jan	1 532	-682	-1 012	161	<b>986</b>	-1 419	28	1 391	-	
Feb	-1 901	-727	-2 167	139	<b>1 538</b>	402	-	-402	-	
Mar	7 096	-696	-3 063	179	<b>720</b>	1 360	-	-1 360	-	
Apr	3 027 (c)	-708	-921 (c)	29	<b>922</b>	-552	-	552	-	
May	4 085	-739	-2 366	76	<b>440</b>	789	-	-789	-	
Jun	880	-532	-2 333	84	<b>371</b>	1 269	-	-1 269	-	
Jul	1 259	-583	-2 430	77	<b>-292</b>	613	-	-613	-	
Aug	2 730	-655	-1 478	81	<b>1 284</b>	810	-	-810	-	
Sep	3 244	-687	1 436	76	<b>922</b>	-2 302	-	2 302	-	
Amounts outstanding	VTXI	VTXJ	VUFO	VUFP	VTXK					
2008 Sep	622 699	207 183	386 268	3 975	<b>1 220 657</b>					
Oct	615 027	207 403	395 586	4 086	<b>1 222 159</b>					
Nov	616 167	207 790	398 098	4 203	<b>1 224 028</b>					
Dec	589 288	208 315	426 218	4 332	<b>1 224 409</b>					
2009 Jan	590 618	207 580	425 178	4 493	<b>1 225 112</b>					
Feb	588 635	206 852	423 007	4 633	<b>1 226 565</b>					
Mar	595 649	206 156	419 944	4 812	<b>1 227 201</b>					
Apr	690 204 (c)	205 447	326 636 (c)	4 841	<b>1 226 971</b>					
May	694 202	204 707	324 269	4 916	<b>1 227 322</b>					
Jun	695 062	204 844	321 325	5 000	<b>1 227 730</b>					
Jul	696 388	204 259	318 895	5 077	<b>1 227 505</b>					
Aug	710 459	192 100	317 257	5 157	<b>1 228 537</b>					
Sep	713 724	191 411	318 693	5 233	<b>1 229 478</b>					

Notes at end of table

# CONSUMER CREDIT

£ millions

## Seasonally adjusted

### Gross lending

	Banks	Building societies	Other consumer credit lenders	Total (b)	of which:	
					credit card	other
LPM	VZQJ	VZQK	BM56	VZQN	VZQO	VZQP
2008 Sep	12 466	317	2 949	15 722	10 861	4 818
Oct	12 140	303	2 811	15 214	10 706	4 530
Nov	11 983	313	2 658	14 982	10 571	4 386
Dec	11 823	296	2 795	14 833	10 365	4 270
2009 Jan	11 629	299	2 733	14 659	10 380	4 381
Feb	11 282	301	2 719	14 390	10 211	4 223
Mar	11 436	288	2 671	14 412	10 345	4 110
Apr	11 390	307	2 696	14 437	10 353	4 142
May	11 242	298	2 777	14 240	10 208	4 070
Jun	11 203	296	2 638	14 181	10 173	3 952
Jul	11 143	293	2 454	13 965	10 133	3 734
Aug	10 978	276	2 382	13 653	10 083	3 553
Sep	10 912	299	2 798	14 077	10 260	3 820

### Net lending

	Banks (a)	Building societies (a)	Other consumer credit lenders (a)	Total (b)	of which:	
					credit card	other
LPM	VRZZ	VZQU	BM62	RLMH	VZQX	VZQY
2008 Sep	3	17	232	81	321	- 240
Oct	837	- 6	- 75	627	368	259
Nov	384	- 8	125	688	417	271
Dec	-4 319	36	4 390	221	- 6	227
2009 Jan	- 195	6	267	121	267	- 146
Feb	- 509	4	455	95	183	- 88
Mar	- 42	20	- 13	- 27	236	- 263
Apr	- 545	- 2	575	218	255	- 37
May	- 314	- 18	846	211	157	54
Jun	76	- 3	- 107	28	145	- 116
Jul	- 464	- 7	165	- 320	88	- 408
Aug	- 441	19	240	- 373	178	- 551
Sep	- 137 (f) (g)	- 6	118 (f) (g)	- 262	79 (g)	- 341

Amounts outstanding	VRVV	VZRG	BM58	VZRI	VZRJ	VZRK
2008 Sep	144 942	2 090	89 770	236 625	55 670	180 955
Oct	142 460	2 090	89 599	233 833	53 061	180 773
Nov	141 903	2 092	89 628	233 479	53 233	180 246
Dec	136 821	2 092	93 924	232 835	52 857	179 978
2009 Jan	135 978	2 103	95 086	233 188	52 983	180 205
Feb	135 117	2 110	95 435	232 816	53 027	179 789
Mar	134 147	2 100	95 308	231 735	52 648	179 087
Apr	133 342	2 099	95 780	231 586	53 030	178 555
May	133 712	2 082	96 523	232 375	54 253	178 122
Jun	133 638	2 065	95 950	231 780	54 441	177 339
Jul	132 239	2 059	96 000	230 403	53 882	176 521
Aug	131 307	2 067	96 128	229 423	53 831	175 592
Sep	128 690 (f) (g)	2 039	98 611 (f) (g)	229 027	54 147 (g)	174 880

### Acquisitions and disposals: Consumer credit portfolios

#### Not seasonally adjusted

	Banks	Building societies	Other consumer credit lenders
LPM	VUJF	VUJG	BM74
2008 Sep	0	0	0
Oct	583	0	- 583
Nov	0	- 25	25
Dec	-4 000	0	4 000
2009 Jan	0	0	0
Feb	0	0	0
Mar	0	0	0
Apr	..	0	..
May	0	0	0
Jun	0	0	0
Jul	0	0	0
Aug	0	0	0
Sep	0	0	0

- (a) Series may be affected by acquisitions/disposals of mortgage or consumer credit portfolios. For effects see acquisitions and disposals.
- (b) 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.
- (c) 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.
- (d) From January 2008 additional monthly gross approvals and cancellations data are available on the Bank's statistical interactive database. The database can be secured accessed at [www.bankofengland.co.uk/mfsd/iadb](http://www.bankofengland.co.uk/mfsd/iadb). The additional series can be downloaded by clicking on "Tables", "Money and Lending", "Monthly lending on dwellings: 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.
- (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) During September 2009, there was a switch of both credit card lending and other unsecured lending from the banking sector to the other specialist lenders sector; that has affected the amounts outstanding. These movements have been adjusted out of the lending flows data. Amounts outstanding and flows data for total unsecured lending were not affected.
- (g) The amount outstanding of credit card lending increased by £0.6bn following the de-securitisation of credit card portfolios to several UK banks from associated non-resident companies. This movement has been adjusted out of the lending flows for September 2009.