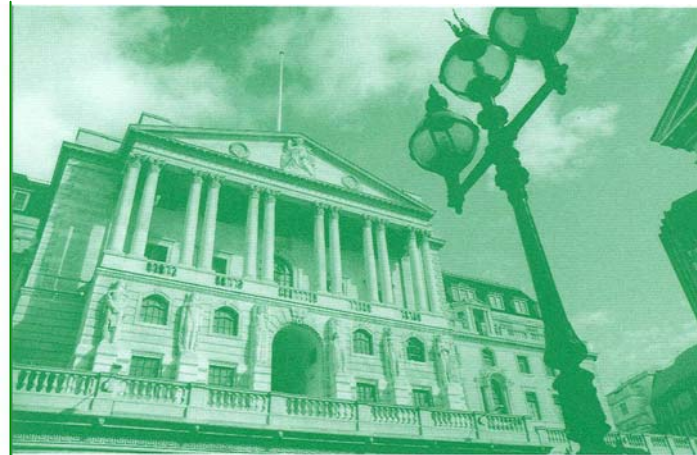




# Monetary & Financial Statistics



## **In this Issue:**

- *Seasonal adjustment: 2008 annual review*
- *A work programme in financial statistics – April 2008*

April 2008

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# Introduction

1. The tables in this publication reproduce (sometimes with more detail) information from the statistical releases published by the Monetary and Financial Statistics Division and other data compiled by the Bank. Where relevant (ie where the data are taken from the same updating exercise, and are compiled for end-months and for UK-located entities), the statistics are in principle **consistent with** those published in the **National Statistics** publications (produced by the ONS) for the UK national accounts (including the financial and balance of payments accounts).

## Contacts

2. A name, telephone number and an email address are given below, for data and statistical **enquiries** for each table. Press enquiries should be directed to the Bank's Press Office, Tel: 020 7601 4411.

| Table                     | Subjects   | Data Enquiries<br>Tel: 020 7601 xxxx: | Enquiries on the structure of the Statistics etc<br>Tel: 020 7601 xxxx | Email                                  |
|---------------------------|--|---------------------------------------|--|--|
| A1.1.1 – A3.2, A7.1       | Monetary Aggregates (Notes & Coin, M4) Counterparts, Liquid Assets   | Michael MacDonald x3598               | Freya Jupe x5008   | mfsd_ms@bankofengland.co.uk            |
| A4.1 – A4.6, A6.1         | Sectoral analysis of M4 and M4 lending, Divisia  | Courtney Escudier x5614               | Martin Cleaves x5478   | mfsd_ms@bankofengland.co.uk            |
| A5.1 – A5.13              | Lending to Individuals   | Nicola Feeley x3908                   | Erica Wong Min x4145   | mfsd_ms@bankofengland.co.uk            |
| B1.1.1 – B1.2.1           | Central Bank and other banks balance sheets, write-offs  | Natasha Moss x5467                    | Stephen Burgess x5356  | mfsd_ms@bankofengland.co.uk            |
| B1.3, B1.3.1, B2.1 – B2.4 | Building Societies balance sheet and MFI consolidated Balance Sheet  | Natasha Moss x5467                    | Stephen Burgess x5356  | mfsd_ms@bankofengland.co.uk            |
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| B4.1                      | Banks' income and expenditure vis-à-vis non-residents  | Paul Burton x4340                     | Abigail Hughes x4174   | mfsd_bop@bankofengland.co.uk           |
| C1.1 – C1.3, C2.1         | Industrial analysis of banks deposits and lending  | Antony Ford x5600                     | Alex Golledge x3882  | mfsd_ms@bankofengland.co.uk            |
| C3-C4                     | External business of banks operating in the UK and consolidated claims of UK banks                           | Beth Hall x5358                       | Nick Butt x5573  | mfsd_ibs@bankofengland.co.uk           |
| C5.1                      | Channel Islands and Isle of Man balance sheet  | Antony Ford x5600                     | Jenny Gardener x5465   | mfsd_ms@bankofengland.co.uk            |
| D2.1.1- D2.2.2            | Bank of England Open Market Operations   | Liz Tregear x5207                     | Andrew Moorhouse x4069   | liz.tregear@bankofengland.co.uk        |
| D3.1                      | Gilt Repo and Stock Lending  | Antony Ford x5600                     | Alex Golledge x3882  | mfsd_ms@bankofengland.co.uk            |
| D4 - D6                   | UK reserves, UK public sector foreign currency debt, Bank of England foreign currency liabilities and assets | Ryan Baigent x4881                    | Paul Burton x4340  | mfsd_res@bankofengland.co.uk           |
| E3                        | Capital issuance   | Sophie McLaren x4763                  | Mhairi Burnett x5479   | mfsd_ci@bankofengland.co.uk            |
| F1.1                      | Financial derivative positions of banks  | Beth Hall x5358                       | Pat O'Connor x4450   | mfsd_derivs@bankofengland.co.uk        |
| G1.1, G1.2                | Wholesale interest rates, yields and exchange rates  | Nazira Khanam x5502                   | Leslie Lambert x4544   | mfsd_rates_queries@bankofengland.co.uk |
| G1.3                      | Quoted sterling interest rates for the household sector  | Sally Hills x4342                     | Mhairi Burnett x5479   | mfsd_ir@bankofengland.co.uk            |
| G1.4                      | Banks' average interest rates  | Gemma Teggart x3555                   | Mhairi Burnett x5479   | mfsd_ir@bankofengland.co.uk            |

## *Symbols*

3. Almost all the tables within this publication have **series codes**, which have been created to identify uniquely some of the series. Most of the codes have seven letters/numbers and are designed to facilitate the identification of series. The first letter of each code signifies the area in the Bank responsible for this data, the second denotes the publication status and the third represents the frequency of that series (M for monthly, Q for quarterly and A for annual). The remaining four letters/numbers are series-identifier codes. Where these series are identical to National Statistics, the same series-identifying codes have been used. Some codes contain a suffix of further characters which identify breakdowns of a series (e.g. Table B1.2.1).

|      |                         |       |  |                       |  |
|------|-------------------------|-------|--|-----------------------|--|
| BoE  | Bank of England         | FRN   | Floating Rate Note   | SDR                   | Special Drawing Rights   |
| GDP  | Gross Domestic Product  | TESSA | Tax-Exempt Special Savings Account   | ISA                   | Individual Savings Account   |
| SAYE | Save As You Earn        | CGNCR | Central government net cash requirement  | M4 private sector o/w | All UK residents other than the public sector, and monetary financial institutions<br>Of which |
| NIB  | Non-interest-bearing    | LGNCR | Local government net cash requirement  | Nsa                   | Not seasonally adjusted  |
| IB   | Interest-bearing        | PCNCR | Public corporations' net cash requirement  | Sa                    | Seasonally adjusted  |
| £    | Sterling                | PSNCR | Public sector net cash requirement   | Household sector      | Previously – Personal sector   |
| FC   | Foreign currency        | PNFCs | Private non-financial corporations (previously Industrial and commercial companies (ICCs)) | TBs                   | Treasury bills   |
| CDs  | Certificates of deposit | MFIs  | Monetary financial institutions  | BIS                   | Bank for International Settlements   |
| CG   | Central government      | OFCs  | Other financial corporations (previously Other financial institutions (OFIs))              | -                     | Nil or less than £0.5 million or 0.05%   |
| LG   | Local government        | OPS   | Other public sector (ie LG and PCs)  | ..                    | Data not available or are suppressed for reasons of confidentiality                            |
| PCs  | Public corporations     | ECGD  | Export Credits Guarantee Department  | #                     | Start or end of a series   |
| PS   | Public sector           |       |  |                       |  |

## *Supplementary information on Tables etc*

4. A slightly more detailed version of Table **B2.2** (Central bank's contribution to MFI consolidated balance sheet) which meets the requirements of IMF's Special Data Dissemination Standard and Table **A2.3** (M3 Estimates of EMU aggregates for the UK), can be found in Microsoft Excel format. Not seasonally adjusted data for Table **C1.3** (Industrial analysis of sterling bank lending to UK residents: long runs) can also be found in Microsoft Excel format. These data are also available on the Interactive Database.

5. Following the transition of building societies statistical reporting from the FSA to the Bank of England on 1st January 2008, additional data has been included in table A6.1. Table B1.3 will be discontinued as at end-December 2007 and replaced with Table B1.3.1. Tables B3.1, B4.1, C1.1, C1.2, C1.3 and C2.1 will have additional data included in future publications. More information will be given in the explanatory notes to each table once the new data are published

6. The “Diary of events” relevant to the interpretation of both monetary and financial statistics is available at: [www.bankofengland.co.uk/statistics/ms/diaryofevents.htm](http://www.bankofengland.co.uk/statistics/ms/diaryofevents.htm).

## *Electronic dissemination, and longer runs of data*

7. The **Interactive Database (IADB)**, available on the Bank's website ([www.bankofengland.co.uk/mfsd/iadb](http://www.bankofengland.co.uk/mfsd/iadb)), provides the latest and long runs of statistical data. The site has comprehensive search options and the ability to download the data in a variety of formats, and covers the series found in this publication and some additional data e.g daily exchange rates.

8. **Selected information from this publication is available under the following page references:**

|                               |                       |                    |
|-------------------------------|-----------------------|--------------------|
| Bloomberg News Service NH BOE |                       | Telerate 393 – 401 |
| Knight Ridder                 | BOE/STATS1-BOE/STATS8 | Topic 44799        |
| Reuters                       | BOE/STATS1-BOE/STATS8 |                    |

9. **Most** series within this publication are available on Thomson Datastream. Users of Advance can see the codes by accessing Drilldown and selecting UK and then Monetary Sector. DSWindows users should access the program 150Z and select option 1 then option 8 Monetary Sector. A substantial section of this publication has also been incorporated into Global Insight's economic database. For more information please call Global Insight sales on 020 8544 7898 or email: rob.smith@globalinsight.com. A considerable number of series within this publication are also available online on EcoWin – The Economic Window; for further information, please contact EcoWin on 46 31 7432500 (Sweden) or via web page [www.ecowin.com](http://www.ecowin.com).

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### ***Next Monetary & Financial Statistics***

11. **The next edition of *Monetary & Financial Statistics*** will be released on the Internet and via selected commercial electronic providers on Monday 2 June 2008 at 9.30 am or soon after.

## Brief background to tables

1. This publication contains the monetary and other financial statistics compiled by the Bank of England. Many of these statistics reappear in *Financial Statistics*, issued by the Office for National Statistics, in the context of comprehensive coverage of the UK's financial accounts; but the Bank's publication contains extra detail, particularly on money and banking, government financing, the money markets (including the gilt repo market) and capital issues, and a different range of interest rates.
2. Notes and coin (Table A1.1.1) is the UK's narrow monetary aggregate, intended to capture money held for transactions rather than as wealth. The level of notes and coin in circulation is likely to be related to economic transactions such as retail sales.
3. **M4** (Tables A2 to A4) is the UK's main broad monetary aggregate; M4 is held not only for transactions purposes but also as a form of wealth. '**Divisia money**' (Table A6.1) attempts to weight the components of M4 by the likely transactions services they offer, on the assumption that components which bear lower interest rates offer more transactions services. Because M4 comprises mainly deposit liabilities of the bank and building society sectors, it can readily be shown as either rearrangement of the MFIs' consolidated balance sheet (Table A3.1) or as part of a simplified financial accounts matrix incorporating the other elements of these sectors' balance sheets (e.g. their lending) and such as the public sector net cash requirement, public sector financing and the balance of payments (Table A3.2). Since the motives of the holders of money and of borrowers are likely to differ according to their economic sector, the **sectoral analysis** of M4 and lending (Table A4) is likely to be particularly illuminating: for examples of this and of use of other financial and economic data see the relevant sections of the Bank's quarterly *Inflation Report* and research articles in the *Quarterly Bulletin*.
4. Although the competitiveness of the bank and building society sectors means that they account for the bulk of the liquidity holdings and borrowing of UK residents, **liquidity** is held also **in other forms** (see Table A7.1) and there are **other channels through which finance is provided** (Table A5 includes individuals' borrowing from other lenders, who may in turn at least partly finance themselves from the banks and building societies, and Table E3 shows companies' finance from issuing paper and securities on the UK capital markets).
5. Tables B1 and B2 show the balance sheets of the **monetary financial institutions' (MFI), central bank, other banks' and building societies' sector**. The MFI consolidated balance sheet forms the basis for the construction of the monetary statistics shown in Tables A2 to A4.
6. Tables B3.1 and B4.1 show UK banks' income and expenditure. The former table shows income and expenditure for UK banks as a whole, whilst the latter shows UK banks' income and expenditure vis-à-vis non-residents. The data are calculated in accordance with international statistical standards for National Accounts and it is therefore not possible to derive a conventional profit and loss figure for the banking sector from these data.
7. Table C1 supplements the economic sector analysis in Table A4 by showing an **industrial analysis** of bank deposits from and lending to UK residents.; Table C3 analyses this business by country of customer and by currency. UK registered banks also report their international lending on a consolidated bank group basis, with detail such as risk transfers, sector plus classification analysis and a limited maturity split; Table C4.2 shows these data for UK-owned banks.
8. Table C5.1 aggregates **balance sheet information** on all banks and building societies in **Jersey, Guernsey and the Isle of Man**, as reported by the islands' institutions. Tables D2 to D6 cover the public sector debt and monetary policy operations (in addition, details of Bank of England foreign currency assets and liabilities are shown in Table D5), appropriate elements of which have already been included as counterparts of M4 in Table A3, and more general data on activity in the gilt strips market and borrowing and lending secured on government stock (**gilt repo**). As already mentioned, Table E3 covers finance raised by UK companies - and others - from the **UK capital markets**. Table F1.1 shows banks **positions in financial derivatives**, broken down by product, risk category and counterparty. A selection of **interest rates, yields, equity prices and exchange rates** (ie the prices at which financial activity occurs) is shown in Table G1.



# Previous articles published in Monetary & Financial Statistics

All articles listed here are available at: [www.bankofengland.co.uk/statistics/ms/articles.htm](http://www.bankofengland.co.uk/statistics/ms/articles.htm)

|      |           |  |
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| 2008 | March     | Assessing data quality by Michael Lyon   |
|      |           | Updated distribution of effective interest rates data by Deborah Gould and Gemma Teggart   |
|      | February  | Changes to quoted household interest rates series by Mhairi Burnett  |
|      |           | Extended coverage of credit derivatives data by Pat O'Connor   |
|      | January   | Transition of building society statistical reporting by Pat O'Connor   |
| 2007 | September | Broad money statistical releases: an update by Jo Paisley  |
|      | August    | Proposed changes to broad and narrow money statistical releases: consultation with users by Stephen Burgess                                      |
|      | July      | Proposed changes to quoted rates series: consultation with users by Mhairi Burnett   |
|      | June      | Revisions to monetary and financial statistics published by the Bank of England by Jolyon Foster and Mhairi Burnett                              |
|      | May       | A revised presentation of <i>Bankstats</i> by Mick Bollan  |
|      | April     | A work programme in financial statistics – April 2007 by Nick Davey  |
|      |           | Change in policy for seasonal adjustment of quarterly series by Stephen Burgess  |
|      | March     | Banks' capital expenditure data: managing the trade-off between cost minimization and transparency for reporting institutions by Stephen Burgess |
|      |           | Proposed changes to broad and narrow money statistical releases: consultation with users by Stephen Burgess                                      |
|      |           | Publication of new data on the external business of banks operating in the UK by Jolyon Foster   |
|      |           | Update of effective interest rates data by Deborah Gould and Gemma Doyle   |
|      | February  | Monetary and Financial Statistics (Bankstats): a user consultation by Robert Westwood  |
| 2006 | September | The treatment of market price changes in the derivation of monetary flow series by Stephen Burgess   |
|      | June      | The implications of money market reform for data published in <i>Monetary and Financial Statistics</i>   |
|      | May       | Proposed changes to industrial analysis of bank deposits from and lending to UK residents: consultation with users by Duncan Weldon              |
|      | April     | A work programme in financial statistics - April 2006 by Nick Davey  |
|      | March     | The treatment of securitisations and loan transfers when seasonally adjusting using X-12-ARIMA by Martin Daines                                  |
|      |           | Update of new effective interest rates data by Rob Spillett and Michelle Rowe  |
|      | February  | Seasonal adjustment of UK monetary aggregates: direct versus indirect approach by Mhairi Burnett   |
|      |           | Suspense items – allocations within aggregate banks' data by Sue Docker  |
| 2005 | September | Cost benefit analysis workshop, 14 – 15 July 2005 by Andrew Holder   |
|      |           | The statistical code of practice – a review of progress by Mick Bollan and Nick Davey  |
|      | July      | A method for examining revisions to published statistics by Alison Franklin  |

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|      | June      | Consolidated external claims of UK-owned banks: a new dataset by Kerry Baker   |
|      |           | Understanding the Bank of England's statistical requirements under International Financial Reporting Standards by Robert Westwood                          |
|      | May       | New range of effective interest rates by Hannah Reynolds, Michelle Ryan and Jonathan Bailey  |
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|      | January   | A comparison of the industrial analysis of bank lending to and deposits from UK residents and sectoral M4 and M4 lending by Robert Golcher and Simon Walls |
|      |           | A new measure of Divisia money by Matthew Hancock  |
| 2004 | November  | Impact of securitisations and loan transfers activity on M4 lending by Lorna Hall  |
|      | October   | Capital issuance statistics: changes to definitions and presentation by Hannah Reynolds  |
|      | September | UK banks' write-offs of bad debt by Al Cattermole  |
|      | July      | Prospective change in the Bank's measure of Divisia money: consultation with users   |
|      | May       | Data cleansing for Banking and monetary statistics by Julie Bigwood  |
|      | April     | A work programme in financial statistics – April 2004 update by Sheila Watson  |
|      |           | Population review for Other Specialist mortgage Lenders by Lorna Hall  |
|      | March     | A new statistical code of practice for the Bank of England by Chris Wright   |
|      | February  | An introduction to Financial Soundness Indicators by Andrew Moorhouse  |
|      |           | Developments in UK international banking statistics by Pat O'Connor  |
|      | January   | Historical comparison of seasonally adjusted series using GLAS and X-12-ARIMA by Martin Daines (see related article below)                                 |
| 2003 | December  | Change in seasonal adjustment method to X-12-ARIMA by John Thorp (see related article above)   |
|      | November  | Public sector net debt: end-March 2003 by Paul Burton  |
|      | October   | Changes to Bank of England series identifiers by Karen Westley   |
|      | August    | Calculation of holders of marketable securities: UK approach by Richard Walton   |
|      |           | Surveying issuing and paying agents (IPAs) of securities in the UK by Bruce Devile   |
|      | July      | Electronic access to official financial statistics: a report on a meeting of the Financial Statistics Users' Group by Karen Westley                        |
|      |           | UK monetary aggregates: main definitional changes  |
|      | April     | A work programme in financial statistics – April 2003 update by Simon Humphries (ONS) and Ben Norman   |
|      | February  | Prospective change in seasonal adjustment methodology: consultation with users: summary of responses   |
| 2002 | November  | Property prices, measurement and impact: a report on a meeting of the Financial Statistics Users' Group by Andrew Moorhouse and Robert Golcher             |
|      |           | Prospective change in seasonal adjustment methodology: consultation with users   |
|      | October   | Assessing the reliability of monetary statistics by Chris Wright   |

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|      | October   | Compilation methods of the components of broad money and its balance sheet counterparts by Karen Westley and Stephen Brunken  |
|      | July      | Development of Euro business of banks in the European Union by Richard Walton   |
|      | July      | Economic activity of bank holding companies by Michelle Rowe  |
|      | April     | Prices indices: a report on a meeting of the Financial Statistics and Business Statistics Users' Groups by Darran Tucker (ONS)  |
|      |           | A work programme in financial statistics – April 2002 update by Ben Norman and David Shawyer (ONS)  |
| 2001 | November  | Statistics for Financial Stability: a report on a meeting of the Financial Statistics Users' Group by Pat O'Connor, Andrew Moorhouse and Lisa Zammit                  |
|      | September | 2000 gilt ownership survey by Bruce Devile  |
|      | August    | Articles presented at the International Statistical Institute Conference, Seoul:  |
|      |           | Recent developments in statistical requirements for financial stability, and in their use - the perspective of a central bank of a developed country by Sarah Wharmby |
|      |           | Measuring the service earnings of financial intermediaries: the role of the balance sheet in the production process by Chris Wright                                   |
| 2001 | May       | Measuring the contribution of financial services to the economy: a report on a meeting of the Financial Statistics Users' Group by Daniel Wallace                     |
|      | April     | A work programme in financial statistics by Chris Wright, Bank of England & David Shawyer (ONS)   |
|      | March     | UK banks' income and expenditure by Will Kerry and Daniel Wallace   |
|      | February  | Banks' average interest rates by Jonathan Bailey and Jim Thame  |
| 2000 | December  | Personal sector lending: a report of a half-day meeting of the Financial Statistics Users' Group by Sid Downie (Barclays Group Treasury)                              |
|      | August    | Developments in international banking statistics in 1999 by Sarah Wharmby   |
|      |           | New estimates of the UK term structure of interest rates by John Sleath   |
|      | July      | Commercial property statistics: a report of a half-day meeting of the Financial Statistics Users' Group by Richard Windram  |
|      | June      | Calculating the accrual of interest on debt securities by Chris Wright  |
|      |           | E-commerce and financial statistics: a report of a half-day meeting of the Financial Stats. Users' Group by Graham Clark  |
|      | April     | Monetary financial institutions' in Jersey, Guernsey and Isle of Man balance sheet by Jim Thame and Richard Lamming   |
|      | January   | Statistics for European Monetary Union: a report of a half-day meeting of the Financial Statistics Users' Group by Jenny Dawuda and Neil Walker                       |
| 1999 | November  | Derivative statistics: a report of a half-day meeting of the Financial Statistics Users' Group by Gillian Finbow (BBA) and Mike Shemwell (ONS)                        |
|      |           | A strategy and work programme for official financial statistics by BoE and the ONS  |
|      | August    | Financial market data for international financial stability by Robert Heath (IMF)   |
|      |           | Internationalisation of financial markets and implications for data collection and statistics by Robert Hamilton  |
|      |           | Statistics for international financial markets by Michael Bollan and Robert Hamilton  |
|      | July      | Developments in international banking statistics in 1998 by Michael Bollan  |
|      |           | Monetary statistics and the monetary financial institutions consolidated balance sheet by Sue Docker and David Willoughby   |

|      |           |  |
|------|-----------|--|
|      | July      | New data on financial derivatives for the UK National Accounts and Balance of Payments by Andrew Grice   |
|      |           | 1998 gilt ownership survey by Jonathan Bailey  |
|      | February  | The relative importance of the banking sector's contribution to the balance of payments current account by Andrew Grice  |
|      | January   | The new industrial analysis of bank deposits and lending by Karen Westley  |
|      |           | The UK banking sector's contribution to the balance of payments: developments in the banking sector current account data by Andrew Grice                       |
| 1998 | November  | Banks' gilt repo transactions by Jonathan Bailey   |
|      | October   | Official financial statistics: current published data and future plans by Elizabeth Ogborn and Christopher Yeates  |
|      | September | Mortgage market statistics by Stephen Senior   |
|      | August    | Statistics for European Monetary Union by Liz Dixon  |
|      |           | The banking sector's contribution to the balance of payments: statistical concepts and data compilation by Andrew Grice  |
| 1998 | June      | Developments in international banking statistics in 1997 by Michael Bollan   |
|      |           | Measuring market share in financial services by Andrew Colquhoun and Jonathan Bailey   |
|      | March     | Recording financial derivatives in the UK National Accounts and Balance of Payments by Chris Wright  |
|      | February  | Impact of the review of banking statistics: changes and additions to public data by Hilary Brown   |
| 1997 | November  | New IMF standards for dissemination of data by Helen Brown   |
|      | October   | Reporting panel selection: a review of the income and expenditure enquiry form by Robert Hamilton  |
|      | September | Outcome of the review of banking statistics, including effects on monetary and other banking statistics - includes a list of the banking returns by John Thorp |
|      | June      | Developments in international banking statistics in 1996 by Michael Cross  |
|      | May       | Reporting panel selection and the cost effectiveness of statistical reporting by Martin Boyle  |
|      | March     | Financial statistics user seminar by David Willoughby  |

# Seasonal adjustment: 2008 annual review

By Stephen Burgess

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*The Bank of England has recently reviewed the seasonal adjustment of its published series. This article outlines the scope of the review and summarises the changes made.*

At the time of the switch to using X-12-ARIMA in 2004, the Bank undertook to review all of its series for seasonality on a regular basis<sup>1</sup>. Since 2005, a thorough review of seasonally adjusted series has been carried out annually. Such reviews form part of the Bank's new Data Quality Framework, announced in the March edition of this publication<sup>2</sup>. The 2008 review focused primarily on two classes of series:

- Those which appear on the Bank's statistical releases, as well as those that have generated significant user interest in the past;
- A selection of less prominent series where diagnostic tests produced by X-12-ARIMA had indicated that the existing seasonal adjustments could be refined in some way.

Based on these criteria, 82 series were given a full review this year. Seasonality tests were run on all these series to determine whether they should continue to be adjusted. For each of the series that was shown to be seasonal, the following settings were considered: the choice of ARIMA model; the inclusion of trading day and Easter regressors<sup>3</sup>; outliers; and the length of trend and seasonal filters.

**Table 1: Number of series changing as a result of the 2008 annual review<sup>4</sup>**

| Change                                | Number of series |
|---------------------------------------|------------------|
| ARIMA model changed                   | 53               |
| Outliers changed                      | 24               |
| Trading day variables added           | 9                |
| Trading day variables removed         | 5                |
| Easter effect variable removed        | 8                |
| Changes to trend or seasonal filters  | 5                |
| Changed from seasonal to non-seasonal | 1                |
| Changed from non-seasonal to seasonal | 2                |

Twenty-one series had their settings left unchanged following the review. For the remaining series, most of the alterations were relatively minor, reflecting the work done in previous reviews to monitor the quality of the

adjustments. Table 1 summarises the main changes that were made.

As shown in the table, one series that had hitherto been adjusted was found to be non-seasonal, and conversely two series that were previously non-seasonal were now judged to warrant seasonal adjustment. The affected series have been highlighted in this publication and on the Bank's Interactive Database to explain the revised treatment.

These changes are being introduced in April 2008, when data for March 2008 are first published.

## *X-12-ARIMA updates*

The December 2003 article stated that the Bank would consider each year whether to introduce any updates to X-12-ARIMA that had been released. Although the US Census Bureau (USCB) has recently introduced an updated version, X-12-ARIMA Version 0.3, the Bank decided not to apply its new features immediately in its seasonal adjustment. However, the USCB plan to release a new package, X-13A-S, and the Bank is participating in a Government Statistical Service (GSS) Task Force to evaluate the impact of the new package on published data. More information on this work can be found in the article 'A work programme in financial statistics – April 2008', in the same issue of this publication<sup>5</sup>.

The Bank will apply cost-benefit analysis in its assessment of future updates to its seasonal adjustment software, to ensure that any improvements to published data are sufficient to justify the costs.

<sup>5</sup> See

<http://www.bankofengland.co.uk/statistics/ms/articles/art2apr08.pdf>

<sup>1</sup> See paragraphs 29-30 of "Change of Seasonal Adjustment Method to X-12-ARIMA", *Monetary and Financial Statistics*, December 2003: <http://www.bankofengland.co.uk/statistics/ms/articles/artdec03.pdf>.

<sup>2</sup> For more information, see the article "Assessing data quality", *Monetary and Financial Statistics*, March 2008: <http://www.bankofengland.co.uk/statistics/ms/articles/art1Mar08.pdf>.

<sup>3</sup> These regressors perform a calendar adjustment of the series, removing the effects of the day of measurement of a series (i.e. the last day of the month), the number of working days in the month (for a series adjusted as a flow), and the position of Easter. More information can be found in the articles

<http://www.bankofengland.co.uk/statistics/ms/articles/artdec03.pdf> and <http://www.bankofengland.co.uk/statistics/ms/articles/art2apr05.pdf>.

<sup>4</sup> Series affected by multiple changes are included more than once.

# A work programme in financial statistics – April 2008

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*This article is the latest in an annual series reviewing developments in the monetary and financial statistical work programme at the Bank of England. It updates the developments reported in previous articles in this publication and looks ahead to the research and development work planned in 2008/09 by the Bank of England's Monetary and Financial Statistics Division (Bank). It covers both the Bank's in-house projects and those undertaken with other institutions, in particular the Office for National Statistics (ONS).*

## Introduction

This article looks ahead to work planned in the coming year as well as providing an update on ongoing and completed work - outlined in this publication last April<sup>1</sup>.

ONS and Bank staff continue to work closely together to achieve the work programme's objectives. There are regular meetings to review progress and to plan forthcoming work. This process is complemented by everyday contact between staff at the two organisations. The ONS also continues to report publicly on the Bank's performance in its regular supply of financial sector data to the ONS (see '2007 Review and Update of the Firm Agreement between the Bank and the ONS' below).

Readers who require more information on individual projects or have suggestions for future work are invited to contact the author of this article.

## New Projects

### *Revision of the European System of Accounts (ESA 1995)*

Within the European Union, the implementation of updated international statistical standards is achieved through the development of a revised European System of Accounts (ESA) and consequent amendment of the relevant regulations. Drafting of this revised standard has recently begun and is scheduled to continue until early next year.

The Bank and the ONS will both contribute to the revision process. A project has accordingly been added to the Bank/ONS work programme, with a coordination role for both organisations, to ensure the most effective use of resources in areas of mutual interest. Because of the Bank's fairly narrow statistical focus, this will effectively cover those aspects of the ESA framework to which Bank outputs contribute either directly or indirectly. A management framework is currently being established to ensure adequate communication at working level, particularly ahead of associated European meetings.

### *Statistical Reporting of Special Purpose Vehicles (SPVs) and related entities involved in asset securitisations*

The Bank receives statistical data from banks and building societies on their securitisations of mortgage assets. In the present statistical framework, securitised assets are usually reported *off* banks' and building societies' balance sheets. The primary aim of this project is to assess the best framework for statistical reporting of securitisations of assets (and associated liabilities) from the perspective of compiling money and credit data. The impact of any proposed framework will also be scrutinised from the perspective of data used for financial stability and National Accounts purposes, as well as the reporting institutions.

### *Evaluation of X-13A-S*

The Bank currently uses the X-12-ARIMA<sup>2</sup> seasonal adjustment package to seasonally adjust its monetary statistical series<sup>3</sup>. The United States Census Bureau (USCB) is the agency that currently maintains and supports this software which is also used by several statistical agencies and central banks around the world.

The USCB are currently in the process of developing a new package X-13A-S<sup>4</sup> and plan to release this package imminently to interested parties. X-13A-S will allow users to generate and compare X-11 and the model-based Signal Extraction in ARIMA Time Series (SEATS) seasonal adjustments, using a common interface and a common set of diagnostics. The package will also incorporate any subsequent seasonal adjustment changes and improvements (for both X-11 and SEATS).

The Bank will participate in a Government Statistical Service (GSS) taskforce charged with evaluating the X-13A-S package. The evaluation will look at the potential benefits of the package including new methodological improvements e.g. the possibility of providing confidence intervals around seasonally adjusted data points. Possible risks will also be considered, including compatibility with current Bank systems.

<sup>1</sup> See <http://www.bankofengland.co.uk/statistics/ms/articles/art1apr07.pdf>

<sup>2</sup> See <http://www.bankofengland.co.uk/statistics/ms/articles/artdec03.pdf>

<sup>3</sup> See <http://www.bankofengland.co.uk/statistics/ms/articles/art1apr08.pdf>

<sup>4</sup> See <http://www.census.gov/ts/papers/jsm2003bcm.pdf>

## Review of Key Performance Targets

This project will review the current key performance targets that are used to assist the monitoring of revisions to data supplied by the Bank to the ONS as part of the *Firm Agreement*<sup>5</sup> (Annex 9), to ensure these targets remain fit-for-purpose.

## Continuing Projects

### Rolling Review of Forms

In compliance with the Bank's *Statistical Code of Practice*<sup>6</sup>, a review of existing forms continues on a rolling five-year schedule.

The implementation of the following form changes<sup>7</sup> - resulting from completed reviews - took place in October 2007 (and December 2007 for quarterly forms):

- BT: Balance sheet
- BE: Sectoral analysis of certain balance sheet items
- AD/AL: Industrial breakdown of deposits and loans
- QX: Supplementary balance sheet items
- CA: Currency breakdown of liabilities and claims other than in sterling and euro
- CC: Country breakdown of UK external claims
- CL: Country breakdown of UK external liabilities
- DQ: Derivatives analysis
- Q1(D): Further analysis of certain items of lending to UK residents
- HI: Country analysis: levels of inward foreign direct investment
- HO: Country analysis: levels of outward foreign direct investment

For most returns the reviews generally involved removing unused data and reducing the reporting panels. More substantial changes were made to forms AL, QX, Q1(D), DQ and CA. On form AL, the requirement to report separate details of bank acceptances and commercial paper has been removed and on form DQ the requirement to report net transactions in derivative assets and liabilities has been dropped, as has the detailed currency breakdown of derivative asset and liability positions. On form CA, the scope of the currency analysis has been greatly reduced.

The QX form has been split into three more focussed forms: Capital expenditure and finance leasing data (CX); Foreign direct investment transactions (HF); and Analysis of net write-offs (WO). Additional information technology capital expenditure splits for hardware and software have been included on the CX form, at the ONS's request. The Q1(D) form has also been split into

three forms: Further analysis of secured lending to UK individuals (IS); Further analysis of credit card lending to UK individuals (IC); and Further analysis of loans and advances to UK individuals (IO).

The following forms are scheduled for review in 2008:

- G: Transactions in gold
- CE: UK-owned banking groups country exposure report
- C1: UK registered banking subsidiaries country exposure report
- HC: Bank holding companies annual income, expenditure and balance sheet positions
- IPA: Debt securities-issues/repayments of bonds and commercial paper

The Bank has agreed with the British Bankers' Association (BBA) Statistics Advisory Panel that the review of the Profit and loss return (PL) and the Effective interest rates return (ER), initially scheduled for 2007, will be postponed; the likely timing is currently under discussion. The reviews of the Specialist mortgage institutions, analysis of secured lending to individual trusts return (form MM) and the Specialist mortgage institutions balance sheet (form MQ) forms have been put on hold, awaiting the results of the securitisations project discussed earlier.

The next cycle of form reviews is scheduled to begin in 2009.

### Sectoral Accounts

In 2006, a project was initiated to research the use of Bank data in National Accounts Sector Tables. This project aims to analyse the current use of Bank sectoral monetary data to improve coherence with the use of these data in ONS publications. This would allow the Bank to focus resources on outputs that are most relevant for the ONS.

Progress has been made in reviewing all deposits and loans lines within National Accounts. A revised methodology has been proposed and discussed for all sectors and new data series are being set up ready for exchange.

### Data Quality Framework

Section 3 of the *Statistical Code of Practice* outlines the Bank's commitment to monitor the quality standards of its statistics. An article in March's issue of this publication<sup>8</sup> reported on work in this area. This project

<sup>8</sup> See

<http://www.bankofengland.co.uk/statistics/ms/articles/art1Mar08.pdf>

<sup>5</sup> See <http://bankofengland/statistics/about/firmagreement.pdf>

<sup>6</sup> See <http://www.bankofengland.co.uk/statistics/about/code.pdf>

<sup>7</sup> More information on reporting forms available <http://www.bankofengland.co.uk/statistics/reporters/defs/defs.htm>

aims to set out quantitative measures and more general information to enable users to understand the quality of Bank's statistical outputs.

The Data Quality Framework will be based on the six dimensions of quality set out by the European Statistical System: relevance; accuracy; timeliness and punctuality; accessibility and clarity; comparability; and coherence.

The proposed Framework will define measurement criteria for data accuracy (through coverage and revisions measures) and will formalise existing practices with respect to reporting the annual review of seasonal adjustment. It will serve as a public statement of the Bank's commitment to maintaining high levels of data quality and will help to explain some of the trade-offs that can arise between competing dimensions of quality (for example, between timeliness and accuracy of data).

### *Panel Selection*

Since the Bank's data collections are not sample survey based, standard statistical approaches for assessing panel sizes (i.e. estimating sampling error) are not applicable. Panel reviews, undertaken in the "Rolling Review of Forms" project, have generally resulted in a reduction in panel sizes; and a variety of approaches have been employed to estimate the impact of these reductions. This project will involve a review of the approaches employed and the production of guidance aimed at promoting best practice in future reviews.

### *Building Societies*

On the 1<sup>st</sup> January 2008 the collection of the monetary and financial statistical data from building societies was transferred from the Financial Services Authority (FSA) to the Bank. This brings building societies' statistical reporting into line with that of banks.

This was successfully achieved. The Bank liaised on the transition with various parties, including the Building Societies Association, the ONS as well as users of building society data. The "Transition of building society statistical reporting" article<sup>9</sup> gives further information on this change and how this affects the Tables in this publication, as a result of this transition.

The project continues with the management of the transfer of the supply of the building society data to the ONS. This has included identifying those data series currently sourced from the FSA and still required by the ONS. A limited number of changes have been identified, with these being taken forward on a bilateral basis.

### *Implementing a new business model for "Plausibility" checking*

Reporting institutions currently supply data to the Bank in a timely manner using electronically submitted forms. Initial validation tests are automatically done to ensure compliance with a set of basic accounting identities (e.g. total assets must equal total liabilities on a balance sheet return). In addition all reported data are subject to 'plausibility' checking as part of the wider data cleansing process. Plausibility checks currently involve assessing

the 'plausible' range for individual data items, or the relationship between items, based on past behaviour. These checks may be different for each form, and can be different for individual or groups of data items, for example they may be country specific.

This project seeks to develop a method that prioritises potential reporting errors on the basis of their size and variability, as well as their importance for the aggregate data that they feed into.

### *Central Clearing Counterparties (CCPs)*

This project assesses the impact of central clearing counterparties (CCPs), principally the LCH.Clearnet Group (LCH), on Bank data. An article in the 2007 Q3 issue of the *Quarterly Bulletin*<sup>10</sup> outlines proposals to change the boundary between the money-creating and the money-holding sectors. One proposal is to consider excluding CCPs from the money-holding sector.

Since August 2002, LCH's RepoClear service has enabled members to net off their gilt repo and reverse repo transactions with LCH (essentially deposits and loans secured by collateral included in M4 and M4 lending respectively), thereby reducing both sides of their balance sheets.

Prior to the introduction of RepoClear, banks would undertake such repo transactions directly with other banks (i.e. interbank business), which did not affect the monetary aggregates. But because LCH is part of the money-holding Other Financial Corporations (OFC) sector, its intermediary role in gilt repo transactions has affected both M4 and M4 Lending. The project explores the impact (including legal, practical constraints and costs) of excluding CCPs from the money-holding sector, at least as far as their business reflects interbank activities. That may require CCPs to start reporting data to the Bank, in line with banks and building societies.

### *Other ongoing projects*

Two continuing projects relate to the Bank's participation in the ECB's Centralised Securities Database (CSDB) project, and the Services Producer Price Index (SPPI) project. Work is continuing on the construction and use of the CSDB. From the UK perspective the Bank now exports monthly data to the CSDB. Once the Bank has on-line access it will explore the scope to source additional data about securities from the CSDB.

The SPPI project is ongoing with the ONS intending to re-start publication in late 2008/early 2009. This project looks at the quarterly survey of prices charged for a range of services provided by businesses to other businesses and to Government.

<sup>10</sup> See pages 402-414  
<http://www.bankofengland.co.uk/publications/quarterlybulletin/qb0703.pdf>

<sup>9</sup> See  
<http://www.bankofengland.co.uk/statistics/ms/articles/art1Jan08.pdf>



## Completed Projects

### *1993 System of National Accounts (SNA)*

Since 2004, the Bank has been contributing to an international work programme to review and revise the agreed standards for the production of National Accounts. The first phase of work, from 2004-06, mainly concerned the accounting definitions and concepts<sup>11</sup>. More recently, the focus has been on reviewing draft chapters for the revised manuals. The Bank also submitted a paper on the statistical treatment of securitisation vehicles. This paper was additionally presented at an OECD meeting on financial statistics in October 2007<sup>12</sup>.

With the international agencies' conceptual work for SNA Rev.1 and the 6<sup>th</sup> edition of the Balance of Payments Manual substantially complete and many of the draft chapters now in near final form, the Bank has concluded that its contribution to the international work programme can be scaled down. However, within Europe, implementation of these updated standards will be linked to the development of a revised European System of Accounts (ESA) - subject to European law - and work on this related standard is only now beginning.

### *The Statistical Treatment of Gold*

International discussions on the conceptual treatment of gold in National Accounts were concluded in 2007, since then the Bank has turned its attention to an investigation of the practicalities of data collection in this area. This will include an investigation of estimation techniques with the aim of minimising reporting burden while delivering data of acceptable quality to the ONS. The original project was accordingly judged to have been completed with any subsequent work now due to be carried forward as part of the scheduled review of the gold collection form (form G) under the Rolling Review of Forms project.

### *International Financial Reporting Standards (IFRS)*

In late 2003, the Bank launched a project to investigate the implications for statistical reporting of the adoption of International Financial Reporting Standards (IFRS) from the start of 2005. The conclusion at that time was that while the IFRS appeared to imply changes to source data in a number of key areas, reporting banks initially favoured supplying most statistical data on the pre-IFRS basis. Most banks did not expect to change core accounting systems in the short term – delivering IFRS based accounts through the use of macro adjustments at a portfolio level.

Since 2005, the Bank has received periodic requests from reporters to report some or all of their statistical data on an IFRS basis. The Bank has responded to these approaches on a case-by-case basis and has developed internal procedures to ensure consistency of treatment. Data required to compile the National Accounts can differ materially from those for financial reporting so there remain areas where different reporting standards

need to be upheld. But there are also many areas where the adoption of IFRS is consistent with statistical standards or where a change is acceptable on grounds of low materiality. These judgements now form part of the Bank's regular production process so that the earlier development project has been concluded.

### *Financial Intermediation Services Indirectly Measured (FISIM)*

Some financial services, particularly those associated with loan and deposit facilities are charged for indirectly - through the interest rate paid/received by customers rather than payment of a fee or commission. The differential between interest received/paid by reporters from/to their customers and an assumed 'reference rate', representing the theoretical risk free cost of funds, may therefore be thought of as the value of the financial service provided – referred to as Financial Intermediation Services Indirectly Measured (FISIM)<sup>13</sup>.

Following a joint development project with the ONS, systems are now in place for the regular transfer to the ONS of FISIM estimates compiled by the Bank. FISIM data are now included in a separate ONS experimental data release using the Bank's data and will be integrated within the National Accounts in due course.

### *2007 Review and Update of the Firm Agreement between the Bank and ONS*

The *Firm Agreement* between the Bank and the ONS<sup>14</sup> covers the Bank's contribution in the compilation of and/or supply of data for use in National Accounts and other statistical products compiled by the ONS; it establishes the arrangements for supply; and it establishes procedures for monitoring the quality of the Bank's contribution and improving it where necessary. It also covers the supply of certain statistics by the ONS to the Bank.

The Firm Agreement is revised and updated every three years. This project put in place the version that will be in force for the period 2007-2010.

### *Other completed projects*

The Bank Holding Companies, Derivatives and Income Data Quality and Top-to-Bottom Accounts projects have either been completed or have been incorporated in other ongoing projects.

## Finally

The summary above is not exhaustive, and different projects could take precedence during the year. However, the article gives a flavour of the work the Bank is expecting to undertake, subject to resources being available.

<sup>11</sup> See <http://unstats.un.org/unsd/sna1993/issues.asp>

<sup>12</sup> See <http://www.oecd.org/dataoecd/19/11/39454918.ppt>

<sup>13</sup> See

[http://www.statistics.gov.uk/elmr/05\\_07/downloads/ELMR\\_0507Akriti\\_dis.pdf](http://www.statistics.gov.uk/elmr/05_07/downloads/ELMR_0507Akriti_dis.pdf)

<sup>14</sup> See <http://bankofengland/statistics/about/firmagreement.pdf>

## TABLE A1.1.1 NOTES AND COIN AND RESERVE BALANCES

Percentage growth rates (3 & 6 month rates are annualised)

|          | Notes and coin |          |                     |          |          |          | Reserve balances |         |         |          |
|----------|----------------|----------|---------------------|----------|----------|----------|------------------|---------|---------|----------|
|          | Unadjusted     |          | Seasonally adjusted |          |          |          | Unadjusted       |         |         |          |
|          | 1 month        | 12 month | 1 month             | 3 month  | 6 month  | 12 month | 1 month          | 3 month | 6 month | 12 month |
| LPM      | VQVT           | VQUX     | VQUT (a)            | VQUV (a) | VQUW (a) | VQUU (a) | BL24             | BL25    | BL26    | BL27     |
| 2003 Jul | 1.1            | 7.8      | 0.5                 | 4.7      | 9.1      | 7.7      |                  |         |         |          |
| Aug      | 1.8            | 7.8      | 0.7                 | 3.5      | 8.7      | 7.8      |                  |         |         |          |
| Sep      | -0.4           | 7.9      | 0.5                 | 7.0      | 8.6      | 7.8      |                  |         |         |          |
| Oct      | 0.1            | 7.3      | 0.4                 | 6.8      | 5.7      | 7.2      |                  |         |         |          |
| Nov      | 1.7            | 7.8      | 0.8                 | 7.3      | 5.4      | 8.0      |                  |         |         |          |
| Dec      | 5.6            | 7.1      | 0.2                 | 5.8      | 6.4      | 7.6      |                  |         |         |          |
| 2004 Jan | -5.1           | 7.9      | 0.3                 | 5.3      | 6.0      | 7.6      |                  |         |         |          |
| Feb      | -1.7           | 6.9      | 0.2                 | 2.9      | 5.1      | 6.9      |                  |         |         |          |
| Mar      | 0.8            | 6.9      | 0.6                 | 4.6      | 5.2      | 6.9      |                  |         |         |          |
| Apr      | 2.5            | 5.7      | 0.6                 | 5.7      | 5.5      | 5.6      |                  |         |         |          |
| May      | -0.3           | 4.8      | 0.7                 | 7.9      | 5.4      | 5.4      |                  |         |         |          |
| Jun      | 1.0            | 7.0      | 0.6                 | 8.0      | 6.3      | 6.3      |                  |         |         |          |
| Jul      | 0.1            | 6.0      | -                   | 5.7      | 5.7      | 5.9      |                  |         |         |          |
| Aug      | 0.9            | 5.0      | 0.1                 | 3.1      | 5.5      | 5.3      |                  |         |         |          |
| Sep      | 0.7            | 6.1      | 1.1                 | 5.1      | 6.5      | 5.9      |                  |         |         |          |
| Oct      | -0.1           | 6.0      | 0.5                 | 6.9      | 6.3      | 5.9      |                  |         |         |          |
| Nov      | 1.2            | 5.4      | 0.2                 | 7.5      | 5.2      | 5.3      |                  |         |         |          |
| Dec      | 5.2            | 5.0      | 0.6                 | 5.4      | 5.2      | 5.8      |                  |         |         |          |
| 2005 Jan | -3.9           | 6.3      | 0.3                 | 4.8      | 5.8      | 5.8      |                  |         |         |          |
| Feb      | -2.2           | 5.8      | 0.3                 | 4.9      | 6.2      | 5.8      |                  |         |         |          |
| Mar      | 1.5            | 6.6      | -0.1                | 2.1      | 3.8      | 5.1      |                  |         |         |          |
| Apr      | -0.4           | 3.5      | 0.3                 | 2.1      | 3.4      | 4.8      |                  |         |         |          |
| May      | 0.5            | 4.3      | 0.1                 | 1.3      | 3.1      | 4.2      |                  |         |         |          |
| Jun      | 0.6            | 3.9      | 0.3                 | 2.8      | 2.5      | 3.8      |                  |         |         |          |
| Jul      | 0.9            | 4.7      | 0.7                 | 4.6      | 3.3      | 4.6      |                  |         |         |          |
| Aug      | 1.2            | 5.0      | 0.4                 | 6.1      | 3.6      | 4.9      |                  |         |         |          |
| Sep      | -0.6           | 3.7      | 0.1                 | 5.1      | 3.9      | 3.8      |                  |         |         |          |
| Oct      | -0.2           | 3.6      | 0.2                 | 2.8      | 3.7      | 3.6      |                  |         |         |          |
| Nov      | 1.7            | 4.1      | 0.5                 | 2.9      | 4.5      | 3.8      |                  |         |         |          |
| Dec      | 4.9            | 3.8      | -                   | 2.7      | 3.9      | 3.2      |                  |         |         |          |
| 2006 Jan | -3.6           | 4.1      | 1.2                 | 7.0      | 4.9      | 4.1      |                  |         |         |          |
| Feb      | -1.9           | 4.5      | 0.6                 | 7.7      | 5.3      | 4.5      |                  |         |         |          |
| Mar      | 0.8            | 3.8      | 0.5                 | 9.9      | 6.3      | 5.1      |                  |         |         |          |
| Apr      | 2.5            | 6.8      | 0.6                 | 7.3      | 7.1      | 5.4      |                  |         |         |          |
| May      | -0.4           | 5.9      | 0.1                 | 5.0      | 6.3      | 5.4      |                  |         |         |          |
| Jun      | -              | 5.2      | 0.5                 | 4.8      | 7.4      | 5.6      | -9.5             |         |         |          |
| Jul      | 1.1            | 5.4      | 0.5                 | 4.4      | 5.8      | 5.3      | -9.4             |         |         |          |
| Aug      | 0.9            | 5.1      | 0.1                 | 4.7      | 4.8      | 5.0      | -3.2             | -60.3   |         |          |
| Sep      | -0.6           | 5.0      | 0.1                 | 2.9      | 3.9      | 5.1      | -3.7             | -49.2   |         |          |
| Oct      | 0.2            | 5.4      | 0.5                 | 3.0      | 3.7      | 5.4      | 0.4              | -23.3   |         |          |
| Nov      | 1.1            | 4.8      | 0.3                 | 3.8      | 4.2      | 5.3      | -5.5             | -30.4   | -47.4   |          |
| Dec      | 4.7            | 4.7      | -0.1                | 2.9      | 2.9      | 5.1      | 14.2             | 37.7    | -16.3   |          |
| 2007 Jan | -4.2           | 4.0      | 0.4                 | 2.4      | 2.7      | 4.3      | -7.1             | 0.9     | -12.0   |          |
| Feb      | -1.7           | 4.1      | 0.5                 | 3.0      | 3.4      | 4.1      | -5.8             | -0.6    | -16.8   |          |
| Mar      | 0.8            | 4.2      | 0.5                 | 5.7      | 4.3      | 4.1      | 0.1              | -41.3   | -10.1   |          |
| Apr      | 2.1            | 3.7      | 0.2                 | 5.0      | 3.7      | 3.7      | 2.6              | -12.5   | -6.1    |          |
| May      | 0.5            | 4.6      | 0.9                 | 6.9      | 4.9      | 4.6      | -3.3             | -2.9    | -1.7    | -28.1    |
| Jun      | 0.1            | 4.8      | 0.7                 | 7.7      | 6.7      | 4.8      | 2.3              | 5.8     | -21.2   | -18.8    |
| Jul      | 0.7            | 4.4      | 0.1                 | 6.8      | 5.9      | 4.3      | 24.2             | 127.1   | 41.0    | 11.3     |
| Aug      | 1.2            | 4.8      | 0.4                 | 4.8      | 5.9      | 4.6      | -17.7            | 19.4    | 7.7     | -5.3     |
| Sep      | -0.1           | 5.2      | 0.8                 | 5.4      | 6.5      | 5.4      | 34.5             | 257.1   | 94.4    | 32.2     |
| Oct      | 0.4            | 5.4      | 0.5                 | 7.4      | 7.1      | 5.4      | -7.9             | 7.9     | 56.5    | 21.3     |
| Nov      | 1.4            | 5.7      | 0.3                 | 6.8      | 5.8      | 5.4      | 2.4              | 158.7   | 75.8    | 31.4     |
| Dec      | 4.9            | 5.9      | 0.3                 | 4.5      | 5.0      | 5.8      | 2.6              | -12.2   | 77.0    | 18.1     |
| 2008 Jan | -3.0           | 7.2      | 0.9                 | 6.1      | 6.7      | 6.3      | -0.4             | 20.3    | 13.9    | 26.7     |
| Feb      | -2.2           | 6.6      | 0.7                 | 7.9      | 7.3      | 6.6      | -4.1             | -7.6    | 54.6    | 29.0     |
| Mar      | 2.3            | 8.2      | 0.7                 | 9.6      | 7.0      | 6.8      | 12.7             | 34.2    | 8.5     | 45.2     |

Notes at end of Table

**TABLE A1.1.1 (continued)**

£ millions

|          | Average amounts outstanding (b)                           |                     |                  | Changes between average amounts outstanding               |                     |                  |
|----------|---|---------------------|------------------|---|---------------------|------------------|
|          | Notes and coin in circulation outside the Bank of England |                     | Reserve balances | Notes and coin in circulation outside the Bank of England |                     | Reserve balances |
|          | Unadjusted  | Seasonally adjusted | Unadjusted       | Unadjusted  | Seasonally adjusted | Unadjusted       |
|          | AVAA  | AVAB (a)            | BL22             | AVAF  | AVAG (a)            | BL23             |
| LPM      |   |                     |                  |   |                     |                  |
| 2003 Jul | 38 736  | 38 950              |                  | 403   | 182                 |                  |
| Aug      | 39 418  | 39 217              |                  | 682   | 267                 |                  |
| Sep      | 39 269  | 39 426              |                  | - 149   | 209                 |                  |
| Oct      | 39 314  | 39 593              |                  | 45  | 167                 |                  |
| Nov      | 39 983  | 39 911              |                  | 669   | 318                 |                  |
| Dec      | 42 238  | 39 988              |                  | 2 255   | 77                  |                  |
| 2004 Jan | 40 083  | 40 109              |                  | -2 155  | 121                 |                  |
| Feb      | 39 391  | 40 198              |                  | - 692   | 90                  |                  |
| Mar      | 39 694  | 40 439              |                  | 303   | 241                 |                  |
| Apr      | 40 705  | 40 671              |                  | 1 011   | 231                 |                  |
| May      | 40 595  | 40 969              |                  | - 110   | 299                 |                  |
| Jun      | 41 011  | 41 225              |                  | 415   | 255                 |                  |
| Jul      | 41 045  | 41 233              |                  | 34  | 9                   |                  |
| Aug      | 41 402  | 41 281              |                  | 357   | 47                  |                  |
| Sep      | 41 682  | 41 736              |                  | 280   | 455                 |                  |
| Oct      | 41 654  | 41 926              |                  | - 28  | 190                 |                  |
| Nov      | 42 156  | 42 030              |                  | 502   | 103                 |                  |
| Dec      | 44 347  | 42 289              |                  | 2 191   | 260                 |                  |
| 2005 Jan | 42 619  | 42 417              |                  | -1 728  | 128                 |                  |
| Feb      | 41 686  | 42 537              |                  | - 933   | 120                 |                  |
| Mar      | 42 300  | 42 513              |                  | 615   | - 24                |                  |
| Apr      | 42 124  | 42 635              |                  | - 177   | 121                 |                  |
| May      | 42 324  | 42 673              |                  | 200   | 38                  |                  |
| Jun      | 42 590  | 42 804              |                  | 267   | 131                 |                  |
| Jul      | 42 965  | 43 121              |                  | 375   | 317                 |                  |
| Aug      | 43 487  | 43 306              |                  | 522   | 184                 |                  |
| Sep      | 43 238  | 43 335              |                  | - 249   | 29                  |                  |
| Oct      | 43 168  | 43 423              |                  | - 70  | 88                  |                  |
| Nov      | 43 881  | 43 620              |                  | 713   | 196                 |                  |
| Dec      | 46 028  | 43 626              |                  | 2 146   | 7                   |                  |
| 2006 Jan | 44 380  | 44 164              |                  | -1 648  | 537                 |                  |
| Feb      | 43 554  | 44 433              |                  | - 826   | 269                 |                  |
| Mar      | 43 894  | 44 672              |                  | 340   | 240                 |                  |
| Apr      | 45 004  | 44 946              | #                | 1 110   | 274                 |                  |
| May      | 44 821  | 44 975              | 24 408           | - 183   | 29                  | #                |
| Jun      | 44 804  | 45 204              | 22 089           | - 18  | 229                 | -2 319           |
| Jul      | 45 306  | 45 428              | 20 009           | 502   | 223                 | -2 081           |
| Aug      | 45 694  | 45 491              | 19 374           | 388   | 64                  | - 635            |
| Sep      | 45 419  | 45 526              | 18 651           | - 275   | 34                  | - 723            |
| Oct      | 45 514  | 45 768              | 18 725           | 95  | 242                 | 74               |
| Nov      | 45 993  | 45 916              | 17 698           | 479   | 148                 | -1 027           |
| Dec      | 48 172  | 45 857              | 20 205           | 2 178   | - 58                | 2 507            |
| 2007 Jan | 46 145  | 46 043              | 18 765           | -2 027  | 186                 | -1 440           |
| Feb      | 45 350  | 46 253              | 17 671           | - 795   | 210                 | -1 094           |
| Mar      | 45 718  | 46 498              | 17 687           | 368   | 245                 | 16               |
| Apr      | 46 676  | 46 612              | 18 148           | 958   | 114                 | 461              |
| May      | 46 890  | 47 032              | 17 543           | 214   | 420                 | - 605            |
| Jun      | 46 956  | 47 364              | 17 940           | 66  | 332                 | 396              |
| Jul      | 47 292  | 47 389              | 22 280           | 336   | 26                  | 4 340            |
| Aug      | 47 867  | 47 589              | 18 339           | 575   | 200                 | -3 940           |
| Sep      | 47 803  | 47 989              | 24 661           | - 64  | 400                 | 6 321            |
| Oct      | 47 985  | 48 237              | 22 706           | 182   | 248                 | -1 954           |
| Nov      | 48 633  | 48 373              | 23 258           | 648   | 136                 | 551              |
| Dec      | 51 014  | 48 525              | 23 868           | 2 381   | 152                 | 611              |
| 2008 Jan | 49 459  | 48 952              | 23 779           | -1 555  | 427                 | - 90             |
| Feb      | 48 353  | 49 305              | 22 801           | -1 106  | 353                 | - 978            |
| Mar      | 49 488  | 49 646              | 25 688           | 1 136   | 341                 | 2 888            |

**Notes to Table A1.1.1**

(a) Users should be aware that the March 2008 observation for this series is different from that published in the March Narrow Money release on 7 April 2008 (see <http://www.bankofengland.co.uk/statistics/fnc/2008/mar/index.htm>). The data published here are the most up to date, and will be incorporated into the Narrow Money release when it is next published on 12 May 2008.

(b) Average of amounts outstanding at close of business on Wednesdays within the calendar month

**TABLE A2.1.1 MONTHLY GROWTH RATES OF M4 AND M4 LENDING**

Percentages: 3 and 6 month rates annualised

|          | <b>M4</b>                          |          |                     |         |         |          | <b>M4 lending <sup>(a)</sup></b> |          |                     |         |         |          |
|----------|------------------------------------|----------|---------------------|---------|---------|----------|----------------------------------|----------|---------------------|---------|---------|----------|
|          | Not seasonally adjusted            |          | Seasonally adjusted |         |         |          | Not seasonally adjusted          |          | Seasonally adjusted |         |         |          |
|          | 1 month                            | 12 month | 1 month             | 3 month | 6 month | 12 month | 1 month                          | 12 month | 1 month             | 3 month | 6 month | 12 month |
| LPM      | VQKY                               | VQLC     | VQJS                | VQKA    | VQKE    | VQJW     | VQKW                             | VQLA     | VQJQ                | VQJY    | VQKC    | VQJU     |
| 2006 Mar | 2.3                                | 12.4     | 1.0                 | 12.2    | 14.2    | 12.4     | 1.7                              | 11.5     | 1.5                 | 13.5    | 13.2    | 11.4     |
| Apr      | 1.0                                | 12.9     | 1.0                 | 13.5    | 13.5    | 12.7     | 1.6                              | 12.6     | 1.6                 | 19.2    | 14.9    | 12.6     |
| May      | 0.2                                | 11.2     | 0.3                 | 9.6     | 11.1    | 11.3     | 0.9                              | 12.6     | 0.9                 | 17.1    | 15.6    | 12.5     |
| Jun      | 2.4                                | 13.2     | 1.7                 | 12.7    | 12.5    | 13.1     | 2.3                              | 14.3     | 1.9                 | 19.1    | 16.3    | 14.2     |
| Jul      | -0.1                               | 12.5     | 0.9                 | 12.3    | 12.9    | 12.7     | 1.0                              | 14.1     | 1.0                 | 16.4    | 17.8    | 14.1     |
| Aug      | 0.6                                | 13.3     | 0.7                 | 14.3    | 12.0    | 13.2     | 0.8                              | 14.7     | 0.8                 | 16.3    | 16.7    | 14.6     |
| Sep      | 2.3                                | 13.9     | 1.8                 | 14.6    | 13.6    | 13.9     | 0.9                              | 13.7     | 0.4                 | 9.5     | 14.2    | 13.7     |
| Oct      | 0.6                                | 13.6     | 1.0                 | 14.9    | 13.6    | 13.6     | 0.4                              | 13.3     | 0.6                 | 7.6     | 11.9    | 13.4     |
| Nov      | 0.7                                | 12.7     | 0.6                 | 14.2    | 14.3    | 12.7     | 1.0                              | 14.4     | 1.5                 | 10.4    | 13.3    | 14.5     |
| Dec      | 1.4                                | 12.6     | 1.0                 | 10.8    | 12.7    | 12.6     | 0.4                              | 13.2     | 0.6                 | 11.5    | 10.5    | 13.3     |
| 2007 Jan | -0.5                               | 12.7     | 0.9                 | 10.5    | 12.7    | 12.8     | 1.9                              | 14.7     | 1.5                 | 15.7    | 11.6    | 14.7     |
| Feb      | 1.0                                | 12.6     | 1.0                 | 12.4    | 13.3    | 12.6     | 0.8                              | 14.5     | 1.1                 | 13.9    | 12.1    | 14.4     |
| Mar      | 2.5                                | 12.8     | 1.1                 | 12.9    | 11.9    | 12.7     | 0.7                              | 13.5     | 0.7                 | 14.2    | 12.8    | 13.5     |
| Apr      | 0.9                                | 12.7     | 1.3                 | 14.4    | 12.5    | 13.0     | 1.0                              | 12.8     | 1.1                 | 12.1    | 13.9    | 12.9     |
| May      | 1.4                                | 14.1     | 1.1                 | 15.1    | 13.7    | 14.0     | 1.2                              | 13.1     | 1.0                 | 11.6    | 12.8    | 13.0     |
| Jun      | 1.4                                | 12.9     | 0.8                 | 13.7    | 13.3    | 13.0     | 0.8                              | 11.5     | 0.5                 | 10.7    | 12.4    | 11.5     |
| Jul      | 0.2                                | 13.2     | 1.1                 | 12.8    | 13.6    | 13.2     | 1.3                              | 11.8     | 1.4                 | 12.0    | 12.0    | 11.8     |
| Aug      | 1.3                                | 14.0     | 1.3                 | 13.5    | 14.3    | 13.8     | 1.5                              | 12.6     | 1.3                 | 13.5    | 12.6    | 12.4     |
| Sep      | 1.4                                | 13.0     | 1.1                 | 14.6    | 14.2    | 13.0     | 1.5                              | 13.2     | 1.2                 | 16.6    | 13.6    | 13.2     |
| Oct      | -0.3                               | 12.0     | 0.2                 | 10.6    | 11.7    | 12.1     | 0.7                              | 13.6     | 0.9                 | 14.4    | 13.2    | 13.5     |
| Nov      | 0.8                                | 12.1     | 0.4                 | 6.9     | 10.2    | 11.9     | 0.3                              | 12.8     | 0.8                 | 11.9    | 12.7    | 12.7     |
| Dec      | 1.5                                | 12.2     | 1.5                 | 8.6     | 11.6    | 12.4     | 0.3                              | 12.8     | 0.8                 | 10.4    | 13.5    | 13.0     |
| 2008 Jan | 0.4                                | 13.3     | 1.6                 | 14.9    | 12.7    | 13.2     | 1.4                              | 12.3     | 1.0                 | 10.9    | 12.6    | 12.3     |
| Feb      | 0.4                                | 12.5     | 0.2                 | 13.8    | 10.3    | 12.3     | 0.7                              | 12.2     | 0.8                 | 11.1    | 11.5    | 12.0     |
| Mar      | 1.8                                | 11.7     | 0.8                 | 10.7    | 9.7     | 11.9     | 0.6                              | 12.0     | 0.8                 | 10.9    | 10.6    | 12.1     |
|          | <b>M4 retail deposits and cash</b> |          |                     |         |         |          | <b>M4 wholesale deposits</b>     |          |                     |         |         |          |
|          | Not seasonally adjusted            |          | Seasonally adjusted |         |         |          | Not seasonally adjusted          |          | Seasonally adjusted |         |         |          |
|          | 1 month                            | 12 month | 1 month             | 3 month | 6 month | 12 month | 1 month                          | 12 month | 1 month             | 3 month | 6 month | 12 month |
| LPM      | VQXX                               | VQYA     | VQWW                | VQXC    | VQXF    | VQWZ     | VRKC                             | VRKI     | VRGU                | VRHE    | VRHK    | VRGZ     |
| 2006 Mar | 2.3                                | 9.7      | 0.9                 | 10.6    | 9.4     | 9.8      | 2.3                              | 19.1     | 1.4                 | 14.5    | 25.4    | 19.2     |
| Apr      | 1.0                                | 10.1     | 0.7                 | 11.5    | 10.0    | 9.7      | 1.1                              | 19.8     | 1.7                 | 18.6    | 22.6    | 20.0     |
| May      | -0.1                               | 8.8      | 0.2                 | 7.4     | 8.5     | 8.8      | 0.9                              | 17.2     | -                   | 12.9    | 15.7    | 17.2     |
| Jun      | 1.0                                | 8.8      | 0.5                 | 5.8     | 8.2     | 8.6      | 5.6                              | 23.9     | 5.4                 | 31.6    | 22.8    | 24.2     |
| Jul      | -0.2                               | 8.1      | 0.5                 | 4.8     | 8.1     | 8.2      | -                                | 23.2     | 1.1                 | 28.7    | 23.6    | 23.2     |
| Aug      | 0.5                                | 8.1      | 0.6                 | 6.7     | 7.1     | 8.0      | 0.8                              | 26.1     | 0.6                 | 31.7    | 21.9    | 26.2     |
| Sep      | 0.8                                | 7.8      | 0.6                 | 6.9     | 6.4     | 7.9      | 5.4                              | 28.6     | 5.3                 | 31.4    | 31.5    | 28.4     |
| Oct      | 0.3                                | 7.9      | 0.6                 | 7.4     | 6.1     | 8.0      | 1.3                              | 27.0     | 1.6                 | 33.9    | 31.3    | 26.9     |
| Nov      | 1.1                                | 8.1      | 0.8                 | 8.4     | 7.5     | 8.0      | -0.1                             | 23.4     | 0.2                 | 32.0    | 31.9    | 23.5     |
| Dec      | 0.8                                | 7.9      | 0.5                 | 8.2     | 7.6     | 7.9      | 2.6                              | 23.1     | 1.8                 | 15.2    | 23.1    | 22.9     |
| 2007 Jan | -0.8                               | 7.8      | 0.5                 | 8.0     | 7.7     | 7.9      | 0.2                              | 23.8     | 1.3                 | 14.3    | 23.7    | 23.6     |
| Feb      | 0.6                                | 7.5      | 0.8                 | 7.7     | 8.0     | 7.5      | 1.8                              | 23.9     | 1.5                 | 20.3    | 26.0    | 24.0     |
| Mar      | 2.0                                | 7.2      | 0.5                 | 7.6     | 7.9     | 7.1      | 3.4                              | 25.2     | 2.5                 | 23.8    | 19.4    | 25.3     |
| Apr      | 0.5                                | 6.8      | 0.5                 | 7.5     | 7.7     | 6.9      | 1.7                              | 26.0     | 2.2                 | 28.2    | 21.0    | 26.1     |
| May      | 0.8                                | 7.8      | 0.8                 | 7.8     | 7.8     | 7.6      | 2.6                              | 28.1     | 1.7                 | 29.1    | 24.6    | 28.2     |
| Jun      | 1.0                                | 7.7      | 0.6                 | 8.1     | 7.8     | 7.7      | 2.2                              | 23.9     | 2.0                 | 26.6    | 25.2    | 24.1     |
| Jul      | -0.1                               | 7.8      | 0.6                 | 8.4     | 8.0     | 7.8      | 0.6                              | 24.7     | 1.6                 | 23.3    | 25.7    | 24.7     |
| Aug      | 0.3                                | 7.6      | 0.3                 | 6.3     | 7.0     | 7.5      | 3.0                              | 27.4     | 2.7                 | 28.4    | 28.7    | 27.4     |
| Sep      | 0.5                                | 7.3      | 0.3                 | 5.3     | 6.7     | 7.3      | 3.0                              | 24.5     | 2.8                 | 32.2    | 29.4    | 24.3     |
| Oct      | -0.1                               | 6.9      | 0.4                 | 4.4     | 6.4     | 7.1      | -0.7                             | 22.1     | -0.4                | 22.3    | 22.8    | 21.9     |
| Nov      | 0.9                                | 6.7      | 0.4                 | 4.6     | 5.4     | 6.6      | 0.6                              | 22.9     | 1.1                 | 14.7    | 21.4    | 23.0     |
| Dec      | 0.8                                | 6.6      | 0.7                 | 6.2     | 5.8     | 6.8      | 2.9                              | 23.3     | 2.0                 | 11.3    | 21.3    | 23.2     |
| 2008 Jan | -0.4                               | 7.1      | 0.8                 | 7.9     | 6.2     | 7.1      | 1.8                              | 25.3     | 3.0                 | 27.4    | 24.9    | 25.3     |
| Feb      | 0.4                                | 6.9      | 0.5                 | 8.3     | 6.4     | 6.7      | 0.2                              | 23.4     | 0.1                 | 22.4    | 18.5    | 23.5     |
| Mar      | 2.0                                | 6.9      | 0.5                 | 7.5     | 6.9     | 6.8      | 1.4                              | 21.0     | 0.4                 | 15.1    | 13.2    | 21.0     |

**Note to Table A2.1.1**

(a) The growth of M4 lending may be affected by securitisations and loan transfers. For the effects of these see Table A4.3

**TABLE A2.2.1 MONTHLY COMPONENTS OF M4: CHANGES**

£ millions

|                                | Retail deposits and cash in M4 |                             |                                 |                 | Wholesale deposits in M4 |  |              |                   | M4<br>(e) | M3<br>(estimate of<br>EMU aggregate<br>for the UK (f)) |
|--------------------------------|--------------------------------|-----------------------------|---------------------------------|-----------------|--------------------------|--|--------------|-------------------|-----------|--|
|                                | Notes &<br>coin                | Retail bank<br>deposits (a) | Building<br>society<br>deposits | Total<br>(b)(a) | Bank<br>deposits (c)     | Building<br>society<br>deposits<br>(c) | Total<br>(d) | of which<br>repos |           |  |
| <b>Not seasonally adjusted</b> |                                |                             |                                 |                 |                          |  |              |                   |           |  |
| LPM                            | VQLU                           | VQZB                        | VRLX                            | VQZA            | VQGW                     | VQSD                                   | VRLR         | VWDN              | AUZI      | VWXK   |
| 2006 Mar                       | 1 292                          | 17 727                      | 1 815                           | 20 834          | 9 209                    | 413                                    | 9 622        | 2 737             | 30 455    | 44 980   |
| Apr                            | 650                            | 6 480                       | 1 869                           | 8 999           | 5 064                    | - 399                                  | 4 664        | 4 797             | 13 664    | 18 044   |
| May                            | -1 158                         | - 613                       | 702                             | -1 070          | 3 891                    | -132                                   | 3 760        | -1 851            | 2 690     | 3 816  |
| Jun                            | 719                            | 7 800                       | 1 134                           | 9 653           | 23 681                   | 457                                    | 24 138       | - 258             | 33 790    | 12 972   |
| Jul                            | 86                             | -2 022                      | 292                             | -1 644          | - 885                    | 728                                    | - 157        | -3 650            | -1 801    | 2 372  |
| Aug                            | - 408                          | 4 190                       | 920                             | 4 703           | 3 198                    | 572                                    | 3 771        | -2 347            | 8 473     | 7 438  |
| Sep                            | 497                            | 6 207                       | 1 295                           | 7 999           | 25 672                   | - 702                                  | 24 969       | 6 150             | 32 968    | 38 251   |
| Oct                            | - 261                          | 1 956                       | 1 026                           | 2 721           | 5 811                    | 467                                    | 6 278        | 3 542             | 8 999     | 19 021   |
| Nov                            | 840                            | 9 042                       | 1 120                           | 11 002          | -1 331                   | 819                                    | - 511        | -5 530            | 10 490    | 14 322   |
| Dec                            | 1 546                          | 4 682                       | 1 598                           | 7 825           | 12 829                   | - 202                                  | 12 628       | -1 260            | 20 452    | 17 661   |
| 2007 Jan                       | -2 351                         | -6 601                      | 825                             | -8 127          | 308                      | 454                                    | 762          | - 386             | -7 366    | 2 371  |
| Feb                            | 409                            | 4 803                       | 807                             | 6 019           | 9 296                    | - 194                                  | 9 102        | 1 349             | 15 121    | 15 063   |
| Mar                            | 1 196                          | 16 198                      | 2 765                           | 20 159          | 18 253                   | - 704                                  | 17 549       | 5 302             | 37 708    | 35 690   |
| Apr                            | - 77                           | 3 285                       | 2 121                           | 5 329           | 8 205                    | 819                                    | 9 024        | -1 413            | 14 353    | 31 362   |
| May                            | 401                            | 6 835                       | 1 037                           | 8 273           | 13 933                   | 67                                     | 14 000       | 8 889             | 22 273    | 42 285   |
| Jun                            | 1 137                          | 7 624                       | 1 078                           | 9 839           | 10 367                   | 1 596                                  | 11 963       | -9 278            | 21 802    | 9 559  |
| Jul                            | 116                            | -2 246                      | 1 250                           | - 880           | 2 567                    | 733                                    | 3 300        | 1 727             | 2 420     | 11 495   |
| Aug                            | 475                            | 1 370                       | 1 627                           | 3 472           | 16 769                   | 570                                    | 17 339       | -11 263           | 20 811    | 5 078  |
| Sep                            | 763                            | 1 659                       | 3 047                           | 5 469           | 17 485                   | - 14                                   | 17 471       | 12 190            | 22 940    | 20 866   |
| Oct                            | - 488                          | -3 348                      | 3 251                           | - 586           | -4 192                   | 233                                    | -3 959       | 1 375             | -4 544    | -3 011   |
| Nov                            | 1 898                          | 4 757                       | 2 380                           | 9 036           | 2 761                    | 704                                    | 3 465        | 2 942             | 12 501    | 35 441   |
| Dec                            | 723                            | 5 092                       | 2 311                           | 8 126           | 17 454                   | - 463                                  | 16 991       | 1 710             | 25 117    | 4 604  |
| 2008 Jan                       | -2 081                         | -3 128                      | 1 438                           | -3 771          | 11 358                   | - 439                                  | 10 918       | 6 574             | 7 147     | 19 218   |
| Feb                            | 933                            | 2 593                       | 1 095                           | 4 621           | - 445                    | 1 899                                  | 1 453        | -2 823            | 6 074     | 6 521  |
| Mar                            | 643                            | 17 631                      | 3 701                           | 21 976          | 7 957                    | 463                                    | 8 420        | 8 389             | 30 396    | 45 353   |
| <b>Seasonally adjusted</b>     |                                |                             |                                 |                 |                          |  |              |                   |           |  |
| LPM                            | VQKI                           | VQXL                        | VRID                            | VQXK            | VQGU                     | VSRG                                   | VRHZ         | VZZO              | AUZJ      | VWYO   |
| 2006 Mar                       | 225                            | 6 119                       | 900                             | 8 374           | 5 336                    | 413                                    | 5 772        | - 399             | 13 998    | 31 332   |
| Apr                            | 119                            | 7 388                       | 1 182                           | 6 861           | 7 561                    | - 399                                  | 6 927        | 7 256             | 13 706    | 10 219   |
| May                            | 21                             | - 22                        | 1 128                           | 1 587           | - 115                    | -132                                   | 50           | -4 210            | 3 636     | -6 483   |
| Jun                            | 57                             | 3 139                       | 1 316                           | 5 046           | 23 175                   | 457                                    | 23 001       | 2 449             | 24 021    | 13 444   |
| Jul                            | 170                            | 3 211                       | 843                             | 4 676           | 4 181                    | 728                                    | 4 894        | -4 403            | 12 907    | 17 723   |
| Aug                            | - 223                          | 5 895                       | 876                             | 5 846           | 2 168                    | 572                                    | 2 693        | 752               | 10 193    | 17 391   |
| Sep                            | 335                            | 4 603                       | 987                             | 5 548           | 23 981                   | - 702                                  | 24 405       | 3 962             | 25 523    | 28 246   |
| Oct                            | 327                            | 4 837                       | 896                             | 5 828           | 7 848                    | 467                                    | 7 562        | 2 580             | 14 513    | 22 533   |
| Nov                            | - 359                          | 7 304                       | 1 219                           | 8 211           | 382                      | 819                                    | 1 129        | -3 975            | 8 302     | 12 907   |
| Dec                            | 291                            | 3 614                       | 1 256                           | 5 416           | 8 872                    | - 202                                  | 8 773        | 1 735             | 14 998    | 27 379   |
| 2007 Jan                       | 552                            | 3 938                       | 1 381                           | 5 386           | 6 357                    | 454                                    | 6 752        | -1 295            | 13 857    | 9 057  |
| Feb                            | 340                            | 5 451                       | 1 494                           | 7 643           | 7 804                    | - 194                                  | 7 789        | 481               | 14 971    | 16 135   |
| Mar                            | -197                           | 2 642                       | 1 621                           | 5 200           | 13 695                   | - 704                                  | 12 973       | - 118             | 17 179    | 17 173   |
| Apr                            | 886                            | 3 559                       | 1 438                           | 5 272           | 11 066                   | 819                                    | 11 874       | 990               | 19 545    | 18 314   |
| May                            | - 34                           | 7 676                       | 1 537                           | 8 581           | 8 834                    | 67                                     | 9 211        | 2 654             | 17 731    | 32 459   |
| Jun                            | 919                            | 2 835                       | 1 401                           | 5 871           | 10 301                   | 1 596                                  | 11 096       | -2 226            | 12 819    | 11 550   |
| Jul                            | 443                            | 4 066                       | 1 873                           | 6 308           | 8 188                    | 733                                    | 8 846        | 3 025             | 17 239    | 30 086   |
| Aug                            | - 46                           | 1 521                       | 1 643                           | 3 470           | 15 115                   | 570                                    | 15 668       | -8 982            | 20 826    | 10 519   |
| Sep                            | 967                            | 405                         | 2 644                           | 3 533           | 14 713                   | - 14                                   | 16 280       | 10 229            | 17 159    | 11 037   |
| Oct                            | 176                            | 2 441                       | 3 001                           | 4 297           | -1 445                   | 233                                    | -2 329       | 420               | 2 940     | 6 125  |
| Nov                            | 178                            | 44                          | 2 412                           | 3 847           | 5 919                    | 704                                    | 6 472        | 3 976             | 7 150     | 27 546   |
| Dec                            | 768                            | 4 668                       | 1 950                           | 7 832           | 12 006                   | - 463                                  | 11 810       | 3 215             | 24 235    | 14 120   |
| 2008 Jan                       | - 363                          | 8 299                       | 2 062                           | 8 672           | 19 018                   | - 439                                  | 18 317       | 2 164             | 26 824    | 29 680   |
| Feb                            | 276                            | 1 946                       | 1 941                           | 4 974           | -1 735                   | 1 899                                  | 413          | -2 740            | 3 195     | 4 881  |
| Mar                            | 748                            | 2 778                       | 2 284                           | 6 001           | 2 373                    | 463                                    | 2 746        | 6 088             | 13 122    | 21 256   |

**Notes to Table A2.2.1**

- (a) A minor change was made to the definition of Retail M4 in October 2007. From October data onwards, non-interest-bearing bank deposits are only included in Retail M4 when reporters identify them explicitly as being taken from retail sources. There was also a change to the reporting population in October 2007. Consequently there was a break in the amount outstanding of Retail M4 in October 2007. The effect of this has been removed from the flows data.
- (b) Owing to the seasonal adjustment of this series, it may not equal the sum of its component parts. The residual can be found on the Bank's Interactive Database see LPMBD72.
- (c) Includes certificates of deposit, sterling commercial paper and other short-term paper.
- (d) As (a) see LPMBD73.

**TABLE A2.2.1 MONTHLY COMPONENTS OF M4: AMOUNTS OUTSTANDING**

£ millions

|                                | Retail deposits and cash in M4 |                          |                           |               | Wholesale deposits in M4 |                               |           |                | M4               | M3   |
|--------------------------------|--------------------------------|--------------------------|---------------------------|---------------|--------------------------|-------------------------------|-----------|----------------|------------------|--|
|                                | Notes & coin                   | Retail bank deposits (a) | Building society deposits | Total (g) (a) | Bank deposits (c)        | Building society deposits (a) | Total (h) | of which repos | (i)              | (estimate of EMU aggregate for the UK (f)) |
| <b>Not seasonally adjusted</b> |                                |                          |                           |               |                          |                               |           |                |                  |  |
| LPM                            | VQKT                           | VQXW                     | VRJY                      | VQXV          | VQGV                     | VQRW                          | VRJV      | VWDO           | AUYM             | VWXL                                       |
| 2006 Mar                       | 38 062                         | 729 130                  | 178 097                   | 945 289       | 403 049                  | 16 987                        | 420 036   | 58 639         | <b>1 365 325</b> | 1 477 986                                  |
| Apr                            | 38 707                         | 735 611                  | 179 966                   | 954 284       | 408 113                  | 16 587                        | 424 700   | 63 436         | <b>1 378 984</b> | 1 489 962                                  |
| May                            | 37 547                         | 734 997                  | 180 668                   | 953 212       | 415 881                  | 16 736                        | 432 617   | 61 665         | <b>1 385 829</b> | 1 496 271                                  |
| Jun                            | 38 259                         | 742 797                  | 181 802                   | 962 858       | 439 562                  | 17 193                        | 456 755   | 61 407         | <b>1 419 613</b> | 1 510 942                                  |
| Jul                            | 38 339                         | 740 776                  | 182 094                   | 961 209       | 438 544                  | 17 921                        | 456 465   | 57 757         | <b>1 417 674</b> | 1 511 273                                  |
| Aug                            | 37 925                         | 744 966                  | 183 014                   | 965 906       | 441 737                  | 18 493                        | 460 231   | 55 410         | <b>1 426 136</b> | 1 515 175                                  |
| Sep                            | 38 419                         | 751 173                  | 184 309                   | 973 901       | 467 405                  | 17 791                        | 485 196   | 61 560         | <b>1 459 097</b> | 1 555 790                                  |
| Oct                            | 38 153                         | 753 130                  | 185 335                   | 976 617       | 473 203                  | 18 258                        | 491 460   | 65 102         | <b>1 468 077</b> | 1 571 420                                  |
| Nov                            | 39 011                         | 763 371                  | 186 456                   | 988 838       | 470 552                  | 19 077                        | 489 629   | 59 572         | <b>1 478 467</b> | 1 582 912                                  |
| Dec                            | 40 565                         | 768 053                  | 188 053                   | 996 671       | 483 416                  | 18 875                        | 502 291   | 58 312         | <b>1 498 962</b> | 1 600 858                                  |
| 2007 Jan                       | 38 207                         | 758 952                  | 188 878                   | 986 037       | 486 255                  | 19 329                        | 505 584   | 57 926         | <b>1 491 621</b> | 1 601 748                                  |
| Feb                            | 38 612                         | 763 755                  | 189 685                   | 992 051       | 495 517                  | 19 135                        | 514 652   | 59 275         | <b>1 506 703</b> | 1 618 311                                  |
| Mar                            | 39 795                         | 779 953                  | 192 450                   | 1 012 198     | 513 022                  | 18 431                        | 531 453   | 63 786         | <b>1 543 651</b> | 1 653 932                                  |
| Apr                            | 39 714                         | 783 238                  | 194 571                   | 1 017 522     | 521 142                  | 19 250                        | 540 392   | 62 478         | <b>1 557 914</b> | 1 683 510                                  |
| May                            | 40 109                         | 790 022                  | 195 607                   | 1 025 738     | 534 605                  | 19 318                        | 553 922   | 71 367         | <b>1 579 661</b> | 1 726 049                                  |
| Jun                            | 41 240                         | 797 784                  | 196 685                   | 1 035 709     | 547 237                  | 20 914                        | 568 151   | 62 089         | <b>1 603 860</b> | 1 734 251                                  |
| Jul                            | 41 352                         | 795 538                  | 197 935                   | 1 034 824     | 549 928                  | 21 647                        | 571 576   | 63 816         | <b>1 606 400</b> | 1 744 467                                  |
| Aug                            | 41 820                         | 796 906                  | 199 562                   | 1 038 288     | 566 709                  | 22 217                        | 588 926   | 52 553         | <b>1 627 214</b> | 1 750 994                                  |
| Sep                            | 42 577                         | 797 695                  | 202 609                   | 1 042 880     | 585 497                  | 22 203                        | 607 700   | 64 743         | <b>1 650 580</b> | 1 774 885                                  |
| Oct                            | 42 082                         | 805 057                  | 205 860                   | 1 052 998     | 570 294                  | 22 436                        | 592 730   | 66 118         | <b>1 645 729</b> | 1 769 589                                  |
| Nov                            | 43 975                         | 809 814                  | 208 240                   | 1 062 029     | 567 320                  | 21 754                        | 589 075   | 69 061         | <b>1 651 104</b> | 1 801 697                                  |
| Dec                            | 44 693                         | 817 865                  | 210 550                   | 1 073 108     | 582 095                  | 21 292                        | 603 387   | 71 150         | <b>1 676 494</b> | 1 819 820                                  |
| 2008 Jan                       | 42 708                         | 821 241                  | 216 798                   | 1 080 747     | 585 526                  | 17 684                        | 603 211   | 77 723         | <b>1 683 957</b> | 1 869 709                                  |
| Feb                            | 43 635                         | 823 834                  | 217 893                   | 1 085 363     | 585 197                  | 22 409                        | 607 606   | 74 900         | <b>1 692 969</b> | 1 882 401                                  |
| Mar                            | 44 273                         | 846 310                  | 221 594                   | 1 112 177     | 589 141                  | 22 872                        | 612 013   | 83 289         | <b>1 724 190</b> | 1 934 462                                  |
| <b>Seasonally adjusted</b>     |                                |                          |                           |               |                          |                               |           |                |                  |  |
| LPM                            | VQJO                           | VQWV                     | VSRJ                      | VQWU          | VQGT                     | VSRI                          | VRGP      | VZZQ           | AUYN             | VWYZ                                       |
| 2006 Mar                       | 37 980                         | 725 768                  | 178 013                   | 942 925       | 401 288                  | 17 518                        | 418 495   | 55 722         | <b>1 361 270</b> | 1 477 950                                  |
| Apr                            | 38 095                         | 733 156                  | 179 195                   | 949 782       | 408 849                  | 16 736                        | 425 422   | 62 978         | <b>1 374 971</b> | 1 482 555                                  |
| May                            | 38 114                         | 733 134                  | 180 323                   | 951 367       | 412 579                  | 17 139                        | 429 599   | 58 844         | <b>1 382 752</b> | 1 478 498                                  |
| Jun                            | 38 164                         | 736 273                  | 181 639                   | 956 407       | 435 574                  | 16 944                        | 452 600   | 61 293         | <b>1 406 767</b> | 1 493 761                                  |
| Jul                            | 38 328                         | 739 484                  | 182 482                   | 961 077       | 439 802                  | 17 639                        | 457 361   | 56 890         | <b>1 419 536</b> | 1 509 482                                  |
| Aug                            | 38 099                         | 745 379                  | 183 358                   | 966 916       | 441 965                  | 18 336                        | 460 049   | 57 641         | <b>1 429 718</b> | 1 523 254                                  |
| Sep                            | 38 431                         | 749 982                  | 184 345                   | 972 461       | 465 943                  | 17 660                        | 484 451   | 61 604         | <b>1 455 234</b> | 1 554 037                                  |
| Oct                            | 38 752                         | 754 819                  | 185 240                   | 978 284       | 473 777                  | 18 148                        | 491 999   | 64 184         | <b>1 469 729</b> | 1 573 583                                  |
| Nov                            | 38 411                         | 763 323                  | 186 459                   | 987 713       | 472 833                  | 18 856                        | 491 802   | 60 209         | <b>1 477 930</b> | 1 583 483                                  |
| Dec                            | 38 710                         | 766 937                  | 187 715                   | 993 136       | 481 739                  | 18 699                        | 500 610   | 61 943         | <b>1 492 970</b> | 1 611 244                                  |
| 2007 Jan                       | 39 255                         | 768 344                  | 189 097                   | 995 992       | 490 651                  | 19 599                        | 509 916   | 60 648         | <b>1 506 853</b> | 1 619 287                                  |
| Feb                            | 39 590                         | 773 795                  | 190 590                   | 1 003 630     | 498 420                  | 19 108                        | 517 670   | 61 130         | <b>1 521 784</b> | 1 637 327                                  |
| Mar                            | 39 381                         | 776 437                  | 192 212                   | 1 008 818     | 511 370                  | 18 883                        | 529 898   | 60 264         | <b>1 538 206</b> | 1 654 518                                  |
| Apr                            | 40 262                         | 779 997                  | 193 650                   | 1 014 085     | 522 351                  | 19 451                        | 541 686   | 61 357         | <b>1 557 662</b> | 1 671 341                                  |
| May                            | 40 222                         | 787 623                  | 195 187                   | 1 022 610     | 530 718                  | 19 808                        | 550 430   | 64 011         | <b>1 574 868</b> | 1 704 524                                  |
| Jun                            | 41 136                         | 790 594                  | 196 589                   | 1 028 613     | 543 268                  | 20 706                        | 563 774   | 61 784         | <b>1 590 064</b> | 1 715 437                                  |
| Jul                            | 41 574                         | 794 660                  | 198 462                   | 1 034 916     | 551 581                  | 21 286                        | 572 744   | 64 810         | <b>1 607 423</b> | 1 744 718                                  |
| Aug                            | 41 521                         | 796 180                  | 200 104                   | 1 038 377     | 566 707                  | 21 976                        | 588 423   | 55 827         | <b>1 628 252</b> | 1 756 622                                  |
| Sep                            | 42 483                         | 795 716                  | 202 748                   | 1 041 035     | 582 716                  | 22 086                        | 606 001   | 66 056         | <b>1 645 836</b> | 1 771 611                                  |
| Oct                            | 42 651                         | 808 919                  | 205 749                   | 1 056 062     | 570 262                  | 22 296                        | 592 663   | 66 476         | <b>1 648 470</b> | 1 775 734                                  |
| Nov                            | 42 824                         | 808 963                  | 208 160                   | 1 059 904     | 570 414                  | 21 448                        | 591 979   | 70 452         | <b>1 648 504</b> | 1 800 263                                  |
| Dec                            | 43 587                         | 816 586                  | 210 110                   | 1 070 685     | 579 751                  | 21 171                        | 601 119   | 74 062         | <b>1 673 013</b> | 1 828 941                                  |
| 2008 Jan                       | 43 320                         | 831 470                  | 216 986                   | 1 090 873     | 590 772                  | 17 928                        | 608 249   | 76 226         | <b>1 700 155</b> | 1 889 918                                  |
| Feb                            | 43 592                         | 833 416                  | 218 927                   | 1 095 841     | 589 154                  | 22 400                        | 611 623   | 73 486         | <b>1 706 310</b> | 1 901 194                                  |
| Mar                            | 44 334                         | 841 008                  | 221 210                   | 1 106 656     | 587 525                  | 23 034                        | 610 367   | 79 574         | <b>1 720 256</b> | 1 929 552                                  |

**Notes to Table A2.2.1 continued**

- (e) As (a) see LPMBD59.  
 (f) A table showing the components of M3 (estimate of EMU aggregate for the UK), is available on the internet (Table A2.3).  
 (g) As (a) see LPMBD75.  
 (h) As (a) see LPMBD76.  
 (i) As (a) see LPMBD63.

**TABLE A3.1 MFIs' BALANCE SHEET COUNTERPARTS TO M4**

£ millions

Not seasonally adjusted

**Changes**

|          | M4 Net FC lending to private sector |         |         |         | Net lending to public sector (inc coin) |              |         |          |                  |         |          |
|----------|-------------------------------------|---------|---------|---------|---|--------------|---------|----------|------------------|---------|----------|
|          | lending<br>(a)                      | Net     |         | Lending | Deposits                                | Net Sterling |         |          | Foreign currency |         |          |
|          |                                     | Net     | Lending |         |   | Net (b)      | Lending | Deposits | Net              | Lending | Deposits |
| LPQ/M    | AVBS                                | VWZN    | VWGE    | VYAB    | VWZK                                    | VWZL         | VWGF    | VYAC     | VWZM             | VWGG    | VYAD     |
| 2006 Q1  | 53 166                              | 17 445  | 51 230  | 33 785  | -18 750                                 | -18 818      | -13 154 | 5 665    | 67               | 265     | 197      |
| Q2       | 82 918                              | 10 286  | - 686   | -10 972 | 256                                     | - 25         | 5 133   | 5 165    | 281              | - 209   | - 490    |
| Q3       | 50 087                              | -26 508 | -2 806  | 23 702  | -3 941                                  | -3 546       | - 849   | 2 738    | - 396            | 222     | 618      |
| Q4       | 32 275                              | 24 504  | 36 902  | 12 398  | - 176                                   | 1 806        | -1 163  | -2 864   | -1 982           | -1 344  | 638      |
| 2007 Q1  | 64 198                              | 25 135  | 47 325  | 22 189  | -15 332                                 | -16 279      | -13 931 | 2 351    | 947              | 1 039   | 91       |
| Q2       | 58 148                              | -16 188 | 24 347  | 40 536  | -1 963                                  | -1 396       | 3 622   | 5 024    | - 568            | - 936   | - 368    |
| Q3       | 87 632                              | 15 895  | 13 325  | -2 569  | -6 503                                  | -6 480       | -2 904  | 3 592    | - 23             | 488     | 511      |
| Q4       | 28 343                              | 15 806  | 27 671  | 11 865  | 17 363                                  | 15 875       | 8 858   | -6 914   | 1 488            | 773     | - 715    |
| 2008 Q1  | 56 926                              | 17 029  | 58 043  | 41 014  | -2 569                                  | 1 477        | -5 195  | -6 668   | -4 046           | - 272   | 3 773    |
| 2007 Jan | 34 840                              | -7 531  | 9 063   | 16 594  | -26 229                                 | -27 210      | -14 499 | 12 713   | 981              | 656     | - 325    |
| Feb      | 15 082                              | 30 147  | 35 650  | 5 503   | -3 507                                  | -3 184       | -1 700  | 1 484    | - 324            | 210     | 533      |
| Mar      | 14 276                              | 2 519   | 2 612   | 93      | 14 405                                  | 14 115       | 2 268   | -11 846  | 290              | 173     | - 117    |
| Apr      | 18 967                              | -2 463  | 26 051  | 28 513  | -5 327                                  | -5 016       | - 470   | 4 545    | - 311            | - 267   | 45       |
| May      | 23 877                              | -11 116 | 6 479   | 17 595  | -2 549                                  | -3 284       | 2 211   | 5 498    | 735              | 293     | - 441    |
| Jun      | 15 304                              | -2 610  | -8 182  | -5 573  | 5 913                                   | 6 904        | 1 882   | -5 020   | - 991            | - 963   | 28       |
| Jul      | 25 459                              | 8 979   | 14 718  | 5 739   | -8 930                                  | -9 508       | -2 221  | 7 289    | 577              | 462     | - 115    |
| Aug      | 30 741                              | 1 484   | 602     | - 883   | 3 053                                   | 3 857        | 1 197   | -2 655   | - 804            | - 388   | 416      |
| Sep      | 31 433                              | 5 432   | -1 994  | -7 426  | - 626                                   | - 829        | -1 880  | -1 041   | 204              | 414     | 211      |
| Oct      | 14 716                              | 18 446  | 16 883  | -1 563  | -1 921                                  | -1 911       | 5 092   | 7 025    | - 10             | 227     | 237      |
| Nov      | 6 860                               | -20 065 | 12 638  | 32 702  | 11 621                                  | 10 823       | 4 736   | -6 039   | 798              | 75      | - 723    |
| Dec      | 6 767                               | 17 425  | -1 849  | -19 274 | 7 664                                   | 6 964        | - 970   | -7 901   | 700              | 471     | - 229    |
| 2008 Jan | 30 145                              | 5 984   | 31 320  | 25 336  | -19 363                                 | -19 070      | -6 792  | 12 279   | - 293            | 11      | 303      |
| Feb      | 14 342                              | -9 836  | -1 263  | 8 573   | 8 494                                   | 11 415       | 1 245   | -10 171  | -2 921           | 219     | 3 140    |
| Mar (c)  | 12 439                              | 20 882  | 27 986  | 7 105   | 8 300                                   | 9 132        | 352     | -8 777   | - 831            | - 502   | 330      |

**Amounts outstanding**

| LPQ/M    | VQKQ      | VWZR    | VWGK    | VYAY    | VWZO     | VWZP     | VWGL   | VYAZ   | VWZQ    | VWGM  | VYBA  |
|----------|-----------|---------|---------|---------|----------|----------|--------|--------|---------|-------|-------|
| 2006 Q1  | 1 708 123 | 101 149 | 399 366 | 298 217 | 1 217    | 1 317    | 32 070 | 34 406 | - 99    | 1 680 | 1 779 |
| Q2       | 1 788 647 | 102 859 | 382 971 | 280 112 | 1 444    | 1 279    | 37 213 | 39 580 | 165     | 1 405 | 1 241 |
| Q3       | 1 837 541 | 75 008  | 374 324 | 299 316 | - 2 530  | - 2 294  | 36 352 | 42 318 | - 236   | 1 597 | 1 834 |
| Q4       | 1 868 099 | 95 761  | 400 330 | 304 569 | - 2 545  | - 441    | 35 213 | 39 454 | - 2 104 | 211   | 2 315 |
| 2007 Q1  | 1 929 474 | 121 755 | 449 149 | 327 393 | - 17 834 | - 16 713 | 21 314 | 41 805 | - 1 121 | 1 294 | 2 415 |
| Q2       | 1 985 463 | 92 073  | 458 994 | 366 922 | - 19 238 | - 17 582 | 25 465 | 46 816 | - 1 656 | 339   | 1 995 |
| Q3       | 2 078 005 | 110 871 | 479 624 | 368 752 | - 25 996 | - 24 308 | 22 332 | 50 407 | - 1 688 | 828   | 2 515 |
| Q4       | 2 106 701 | 123 912 | 523 982 | 400 070 | - 8 830  | - 8 613  | 31 027 | 43 493 | - 216   | 1 614 | 1 831 |
| 2008 Q1  | 2 163 406 | 153 690 | 612 676 | 458 985 | - 12 108 | - 7 495  | 25 635 | 36 969 | - 4 613 | 1 404 | 6 017 |
| 2007 Jan | 1 901 520 | 87 684  | 406 384 | 318 700 | - 28 683 | - 27 567 | 20 805 | 52 166 | - 1 116 | 868   | 1 984 |
| Feb      | 1 916 256 | 118 487 | 445 167 | 326 680 | - 32 262 | - 30 819 | 19 043 | 53 651 | - 1 443 | 1 084 | 2 527 |
| Mar      | 1 929 474 | 121 755 | 449 149 | 327 393 | - 17 834 | - 16 713 | 21 314 | 41 805 | - 1 121 | 1 294 | 2 415 |
| Apr      | 1 947 716 | 116 639 | 470 741 | 354 101 | - 22 983 | - 21 572 | 21 005 | 46 350 | - 1 411 | 1 014 | 2 425 |
| May      | 1 972 152 | 100 542 | 473 131 | 372 589 | - 25 313 | - 24 629 | 23 449 | 51 848 | - 684   | 1 312 | 1 996 |
| Jun      | 1 985 463 | 92 073  | 458 994 | 366 922 | - 19 238 | - 17 582 | 25 465 | 46 816 | - 1 656 | 339   | 1 995 |
| Jul      | 2 010 397 | 100 195 | 471 393 | 371 198 | - 28 401 | - 27 337 | 23 003 | 54 104 | - 1 064 | 799   | 1 863 |
| Aug      | 2 040 668 | 103 508 | 474 759 | 371 251 | - 25 425 | - 23 549 | 24 137 | 51 449 | - 1 876 | 416   | 2 292 |
| Sep      | 2 078 005 | 110 871 | 479 624 | 368 752 | - 25 996 | - 24 308 | 22 332 | 50 407 | - 1 688 | 828   | 2 515 |
| Oct      | 2 093 676 | 128 364 | 492 814 | 364 449 | - 27 992 | - 26 313 | 27 337 | 57 432 | - 1 679 | 1 055 | 2 733 |
| Nov      | 2 100 772 | 109 642 | 513 208 | 403 567 | - 16 408 | - 15 513 | 32 055 | 51 393 | - 895   | 1 134 | 2 030 |
| Dec      | 2 106 701 | 123 912 | 523 982 | 400 070 | - 8 830  | - 8 613  | 31 027 | 43 493 | - 216   | 1 614 | 1 831 |
| 2008 Jan | 2 133 241 | 134 780 | 560 863 | 426 083 | - 28 672 | - 28 034 | 24 035 | 55 917 | - 637   | 1 645 | 2 282 |
| Feb      | 2 150 534 | 127 075 | 567 834 | 440 759 | - 20 184 | - 16 566 | 25 338 | 45 746 | - 3 618 | 1 876 | 5 494 |
| Mar (c)  | 2 163 406 | 153 690 | 612 676 | 458 985 | - 12 108 | - 7 495  | 25 635 | 36 969 | - 4 613 | 1 404 | 6 017 |

Notes at end of Table





**TABLE A3.1 (continued)**

£ millions

Seasonally adjusted  
Changes

|          | M4<br>lending<br>(a) | Net FC lending to private sector |         |          | Net lending to public sector (inc. coin) |          |         |          |                  |         |          |
|----------|----------------------|----------------------------------|---------|----------|--|----------|---------|----------|------------------|---------|----------|
|          |                      | Net                              | Lending | Deposits | Net                                      | Sterling |         | Deposits | Foreign currency |         |          |
|          |                      |                                  |         |          |  | Net      | Lending |          | Net              | Lending | Deposits |
|          |                      |                                  |         |          |  |          |         |          |                  |         |          |
| LPQ/M    | AVBR                 | VZNF                             | VWQU    | VWQM     | VZNC                                     | VZND     | VWQR    | VWQJ     | VZNE             | VWQS    | VWQK     |
| 2006 Q1  | 53 490               | 6 933                            | 31 638  | 24 704   | -9 912                                   | -10 225  | -4 104  | 6 123    | 312              | 510     | 197      |
| Q2       | 76 365               | 30 423                           | 9 110   | -21 314  | -821                                     | -888     | 2 013   | 2 908    | 67               | -423    | -490     |
| Q3       | 41 069               | -23 842                          | 10 721  | 34 563   | 216                                      | 553      | 2 538   | 2 026    | -337             | 280     | 618      |
| Q4       | 50 176               | 13 442                           | 35 122  | 21 680   | -13 398                                  | -11 351  | -9 576  | 1 882    | -2 047           | -1 409  | 638      |
| 2007 Q1  | 63 045               | 10 508                           | 22 796  | 12 288   | -6 686                                   | -7 788   | -5 978  | 1 812    | 1 102            | 1 193   | 91       |
| Q2       | 49 932               | 7 130                            | 36 515  | 29 385   | -1 733                                   | -1 013   | 1 212   | 2 231    | -720             | -1 089  | -368     |
| Q3       | 77 772               | 21 200                           | 32 021  | 10 820   | -2 105                                   | -2 116   | -260    | 1 871    | 11               | 522     | 511      |
| Q4       | 51 754               | 1 101                            | 23 957  | 22 856   | 3 998                                    | 2 607    | 1 835   | -668     | 1 391            | 676     | -715     |
| 2008 Q1  | 55 360               | -2 801                           | 25 616  | 28 417   | 6 970                                    | 10 816   | 1 444   | -9 368   | -3 846           | -72     | 3 773    |
| 2007 Jan | 28 740               | -8 359                           | -2 753  | 5 606    | -4 095                                   | -5 103   | -3 811  | 1 293    | 1 008            | 683     | -325     |
| Feb      | 20 883               | 32 610                           | 38 320  | 5 709    | -3 680                                   | -3 329   | -2 126  | 1 204    | -350             | 183     | 533      |
| Mar      | 13 422               | -13 744                          | -12 771 | 973      | 1 089                                    | 645      | -41     | -685     | 445              | 328     | -117     |
| Apr      | 20 636               | 10 994                           | 21 930  | 10 936   | -1 074                                   | -600     | 483     | 1 084    | -473             | -429    | 45       |
| May      | 19 548               | -3 086                           | 10 816  | 13 903   | -172                                     | -899     | 391     | 1 294    | 728              | 287     | -441     |
| Jun      | 9 748                | -778                             | 3 769   | 4 546    | -488                                     | 487      | 338     | -146     | -975             | -947    | 28       |
| Jul      | 26 791               | 5 196                            | 16 273  | 11 077   | 1 423                                    | 866      | 1 460   | 596      | 557              | 442     | -115     |
| Aug      | 26 919               | 10 782                           | 11 133  | 350      | 381                                      | 1 167    | 1 881   | 719      | -786             | -370    | 416      |
| Sep      | 24 061               | 5 222                            | 4 615   | -608     | -3 908                                   | -4 148   | -3 600  | 557      | 240              | 451     | 211      |
| Oct      | 17 731               | 12 917                           | 10 152  | -2 765   | 5 966                                    | 6 029    | 5 847   | -160     | -63              | 174     | 237      |
| Nov      | 16 251               | -17 851                          | 7 790   | 25 640   | 4 453                                    | 3 652    | 2 621   | -982     | 801              | 78      | -723     |
| Dec      | 17 772               | 6 034                            | 6 015   | -19      | -6 420                                   | -7 074   | -6 633  | 474      | 653              | 424     | -229     |
| 2008 Jan | 20 422               | 4 322                            | 15 411  | 11 090   | 2 344                                    | 2 546    | 2 638   | 93       | -202             | 102     | 303      |
| Feb      | 17 572               | -7 444                           | 1 389   | 8 833    | 7 705                                    | 10 668   | 594     | -10 075  | -2 963           | 177     | 3 140    |
| Mar (c)  | 17 366               | 321                              | 8 816   | 8 494    | -3 079                                   | -2 398   | -1 788  | 614      | -681             | -351    | 330      |

**Amounts outstanding**

| LPQ/M    | VQJM      | VZNJ    | VWRK    | VWRC    | VZNG    | VZNH    | VWRH   | VWQZ   | VZNI   | VWRI  | VWRA  |
|----------|-----------|---------|---------|---------|---------|---------|--------|--------|--------|-------|-------|
| 2006 Q1  | 1 712 182 | 85 069  | 387 506 | 302 437 | -3 030  | -3 139  | 32 400 | 39 176 | 109    | 1 888 | 1 779 |
| Q2       | 1 786 152 | 107 240 | 381 549 | 274 309 | -3 844  | -4 004  | 34 422 | 42 094 | 160    | 1 401 | 1 241 |
| Q3       | 1 826 029 | 82 008  | 386 443 | 304 435 | -3 641  | -3 460  | 36 950 | 44 120 | -181   | 1 652 | 1 834 |
| Q4       | 1 874 488 | 91 554  | 410 491 | 318 937 | -16 976 | -14 864 | 27 399 | 46 001 | -2 112 | 203   | 2 315 |
| 2007 Q1  | 1 934 706 | 102 887 | 434 756 | 331 869 | -23 569 | -22 599 | 21 451 | 47 813 | -970   | 1 445 | 2 415 |
| Q2       | 1 982 481 | 96 812  | 457 088 | 360 275 | -24 705 | -23 048 | 23 193 | 50 031 | -1 657 | 338   | 1 995 |
| Q3       | 2 065 127 | 121 126 | 496 718 | 375 591 | -27 049 | -25 393 | 22 703 | 51 901 | -1 655 | 860   | 2 515 |
| Q4       | 2 117 226 | 119 135 | 537 699 | 418 564 | -23 345 | -23 064 | 24 376 | 51 232 | -281   | 1 550 | 1 831 |
| 2008 Q1  | 2 172 371 | 128 320 | 593 421 | 465 101 | -17 019 | -12 545 | 25 625 | 41 998 | -4 474 | 1 543 | 6 017 |
| 2007 Jan | 1 901 808 | 82 687  | 404 741 | 322 054 | -20 962 | -19 864 | 23 678 | 47 294 | -1 098 | 886   | 1 984 |
| Feb      | 1 922 344 | 115 934 | 446 201 | 330 267 | -24 698 | -23 246 | 21 490 | 48 498 | -1 452 | 1 076 | 2 527 |
| Mar      | 1 934 706 | 102 887 | 434 756 | 331 869 | -23 569 | -22 599 | 21 451 | 47 813 | -970   | 1 445 | 2 415 |
| Apr      | 1 954 614 | 111 334 | 452 401 | 341 067 | -24 449 | -23 027 | 22 096 | 48 897 | -1 422 | 1 003 | 2 425 |
| May      | 1 974 722 | 103 426 | 459 248 | 355 822 | -24 390 | -23 688 | 22 721 | 50 190 | -702   | 1 294 | 1 996 |
| Jun      | 1 982 481 | 96 812  | 457 088 | 360 275 | -24 705 | -23 048 | 23 193 | 50 031 | -1 657 | 338   | 1 995 |
| Jul      | 2 008 747 | 101 149 | 471 043 | 369 894 | -23 509 | -22 423 | 24 411 | 50 626 | -1 086 | 777   | 1 863 |
| Aug      | 2 035 198 | 113 820 | 485 000 | 371 180 | -23 202 | -21 323 | 26 228 | 51 345 | -1 880 | 412   | 2 292 |
| Sep      | 2 065 127 | 121 126 | 496 718 | 375 591 | -27 049 | -25 393 | 22 703 | 51 901 | -1 655 | 860   | 2 515 |
| Oct      | 2 083 809 | 133 056 | 503 100 | 370 045 | -21 158 | -19 458 | 28 464 | 51 741 | -1 700 | 1 034 | 2 733 |
| Nov      | 2 100 295 | 116 654 | 518 730 | 402 076 | -16 800 | -15 887 | 31 067 | 50 759 | -913   | 1 117 | 2 030 |
| Dec      | 2 117 226 | 119 135 | 537 699 | 418 564 | -23 345 | -23 064 | 24 376 | 51 232 | -281   | 1 550 | 1 831 |
| 2008 Jan | 2 134 041 | 128 312 | 558 650 | 430 338 | -21 447 | -20 837 | 26 816 | 51 459 | -611   | 1 671 | 2 282 |
| Feb      | 2 154 570 | 122 943 | 568 279 | 445 336 | -13 734 | -10 100 | 27 468 | 41 384 | -3 633 | 1 861 | 5 494 |
| Mar (c)  | 2 172 371 | 128 320 | 593 421 | 465 101 | -17 019 | -12 545 | 25 625 | 41 998 | -4 474 | 1 543 | 6 017 |

Notes at end of Table



**TABLE A3.2 COUNTERPARTS TO CHANGES IN M4: ALTERNATIVE PRESENTATION**

£ millions

Not seasonally adjusted

| Public sector net cash requirement (PSNCR) (a) |         | M4 private sector net purchases (-) of Central Government debt |                  |                 |                  |        |         | Total |  |
|--|---------|--|------------------|-----------------|------------------|--------|---------|-------|--|
|  |         | Gilts  | £ Treasury bills | Tax instruments | National Savings | Other  |         |       |  |
| LPQ/M  | ABEN    | AVBY   | VQLK             | VQLG            | VQLJ             | VQLI   | RCMD    |       |  |
| 2006 Q1  | -3 630  | -9 894   | -2 402           | -51             | -1 281           | 3 141  | -10 487 |       |  |
| Q2   | 18 920  | -3 387   | -1 781           | 0               | -1 140           | -4 708 | -11 016 |       |  |
| Q3   | 5 448   | -1 408   | 1 532            | 3               | -1 087           | 1 094  | 134     |       |  |
| Q4   | 12 319  | 3 227  | 30               | 7               | -2 536           | 932    | 1 660   |       |  |
| 2007 Q1  | -1 572  | -13 568  | 1 146            | -54             | -791             | 2 592  | -10 675 |       |  |
| Q2   | 12 431  | 3 653  | -1 727           | -11             | -2 318           | -1 739 | -2 143  |       |  |
| Q3   | 489     | -1 501   | -1 299           | -13             | -925             | -917   | -4 656  |       |  |
| Q4   | 20 561  | 1 101  | 601              | -49             | -1 654           | 1 239  | 1 239   |       |  |
| 2008 Q1  | -7 025  | 2 505  | -126             | -15             | -909             | 1 540  | 2 995   |       |  |
| 2007 Jan                                       | -20 990 | -8 032   | -505             | -11             | -320             | 3 131  | -5 737  |       |  |
| Feb  | 2 146   | -6 504   | 1 436            | -26             | -298             | 2 283  | -3 109  |       |  |
| Mar  | 17 272  | 968  | 215              | -17             | -173             | -2 822 | -1 829  |       |  |
| Apr  | -3 650  | 3 640  | -2 223           | -2              | -1 430           | 1 613  | 1 598   |       |  |
| May  | 6 047   | -857   | 1 300            | -2              | -634             | -3 706 | -3 898  |       |  |
| Jun  | 10 034  | 869  | -804             | -7              | -254             | 354    | 157     |       |  |
| Jul  | -13 297 | 1 860  | 470              | -7              | -203             | 4 074  | 6 195   |       |  |
| Aug  | 5 118   | 2 258  | -754             | -5              | -24              | -2 785 | -1 310  |       |  |
| Sep  | 8 669   | -5 619   | -1 015           | -1              | -698             | -2 207 | -9 540  |       |  |
| Oct  | -4 588  | 3 344  | -789             | -12             | -757             | 3 546  | 5 331   |       |  |
| Nov  | 9 090   | -385   | 1 907            | -12             | -485             | 3 799  | 4 824   |       |  |
| Dec  | 16 059  | -1 857   | -516             | -25             | -412             | -6 106 | -8 916  |       |  |
| 2008 Jan                                       | -22 015 | -1 003   | 69               | -13             | -314             | 5 631  | 4 369   |       |  |
| Feb  | 2 914   | -5 871   | 1 403            | 8               | -277             | 4 449  | -288    |       |  |
| Mar  | 12 075  | 9 380  | -1 598           | -10             | -318             | -8 540 | -1 087  |       |  |

| M4 private sector net purchases of other public sector debt |             |                                |        |       | Purchases of public sector net debt (-) | External and foreign currency finance of public sector |                                      |        |         | Public sector contribution |
|---|-------------|--------------------------------|--------|-------|---|--|--------------------------------------|--------|---------|----------------------------|
| LG debt (-)   | PC debt (-) | OPS purchases of M4PS debt (+) | Total  |       |   | Non-residents' purchases of gilts (-)                  | Non-residents' purchases of £TBs (-) | Other  | Total   |                            |
| LPQ/M   | VQLL        | VQLO                           | VQLQ   | AVBV  | VQLN                                    | VQCZ   | VRME                                 | VQOC   | VQDC    | AVBF                       |
| 2006 Q1   | 611         | -                              | -728   | -117  | -10 605                                 | -5 790   | 604                                  | 603    | -4 583  | -18 818                    |
| Q2  | -2 345      | -                              | 2 561  | 216   | -10 800                                 | -8 299   | 426                                  | -271   | -8 144  | -25                        |
| Q3  | -754        | -                              | 574    | -180  | -46                                     | -8 936   | -95                                  | 83     | -8 948  | -3 546                     |
| Q4  | 20          | -                              | -312   | -292  | 1 369                                   | -12 860  | -307                                 | 1 286  | -11 881 | 1 806                      |
| 2007 Q1   | 2 116       | -                              | -2 503 | -387  | -11 062                                 | -1 732   | -1 300                               | -613   | -3 645  | -16 279                    |
| Q2  | -1 511      | -                              | 1 532  | 21    | -2 121                                  | -12 771  | 381                                  | 685    | -11 705 | -1 396                     |
| Q3  | -1 995      | -                              | 2 282  | 287   | -4 369                                  | -4 117   | -1 339                               | 2 855  | -2 601  | -6 480                     |
| Q4  | -1 342      | -                              | 1 362  | 20    | 1 259                                   | -3 285   | -1 208                               | -1 451 | -5 944  | 15 875                     |
| 2008 Q1   | 1 497       | 1 700                          | -1 665 | 1 532 | 4 527                                   | -1 155   | -318                                 | 5 448  | 3 975   | 1 477                      |
| 2007 Jan  | 577         | -                              | -725   | -148  | -5 885                                  | 120  | -61                                  | -394   | -335    | -27 210                    |
| Feb   | 881         | -                              | -1 011 | -130  | -3 239                                  | -1 580   | -476                                 | -35    | -2 091  | -3 184                     |
| Mar   | 658         | -                              | -767   | -109  | -1 938                                  | -272   | -763                                 | -184   | -1 219  | 14 115                     |
| Apr   | -716        | -                              | 949    | 233   | 1 830                                   | -5 165   | 1 299                                | 670    | -3 196  | -5 016                     |
| May   | -478        | -                              | 216    | -262  | -4 160                                  | -3 129   | -1 553                               | -488   | -5 171  | -3 284                     |
| Jun   | -316        | -                              | 367    | 51    | 208                                     | -4 476   | 635                                  | 503    | -3 338  | 6 904                      |
| Jul   | -200        | -                              | 485    | 285   | 6 479                                   | 3  | -2326                                | -367   | -2 690  | -9 508                     |
| Aug   | -486        | -                              | 351    | -135  | -1 444                                  | -2 687   | 313                                  | 2 557  | 183     | 3 857                      |
| Sep   | -1 310      | -                              | 1 446  | 136   | -9 404                                  | -1 433   | 674                                  | 665    | -94     | -829                       |
| Oct   | 12          | -                              | 211    | 223   | 5 554                                   | -1 580   | -205                                 | -1 092 | -2 877  | -1 911                     |
| Nov   | -668        | -                              | 645    | -23   | 4 801                                   | -2 465   | -413                                 | -190   | -3 068  | 10 823                     |
| Dec   | -686        | -                              | 506    | -180  | -9 096                                  | 760  | -590                                 | -170   | 1       | 6 964                      |
| 2008 Jan  | 568         | -                              | -282   | 286   | 4 655                                   | -22  | -615                                 | -1 074 | -1 711  | -19 070                    |
| Feb   | 949         | 1 700                          | -1 294 | 1 355 | 1 068                                   | -390   | 193                                  | 7 631  | 7 434   | 11 415                     |
| Mar   | -20         | -                              | -89    | -109  | -1 196                                  | -743   | 105                                  | -1 110 | -1 748  | 9 132                      |

Notes at end of Table

**TABLE A3.2 (continued)**

£ millions

Not seasonally adjusted

| M4 lending                                |   |                              |                              |         |  |                                   |                       |        |                           |  |
|---|---|------------------------------|------------------------------|---------|--|-----------------------------------|-----------------------|--------|---------------------------|--|
| Banks'                                    |   |                              |                              |         | Building societies' (b)                |                                   |                       |        |                           |  |
|   | Advances                                | Acceptances<br>etc.          | Investments                  | Total   | Loans                                  | Investments                       | Total                 | Total  | of which<br>reverse repos |  |
| LPQ/M                                     | VQLX                                    | VQJE                         | VQLR                         | AVBH    | VYFU                                   | VYGA                              | AVBJ                  | AVBS   | VWDP                      |  |
| 2006 Q1                                   | 23 352                                  | 630                          | 24 228                       | 48 210  | 4 925                                  | 31                                | 4 956                 | 53 166 | 8 908                     |  |
| Q2  | 62 520                                  | - 385                        | 13 466                       | 75 601  | 7 179                                  | 138                               | 7 317                 | 82 918 | 12 700                    |  |
| Q3  | 41 869                                  | 187                          | 295                          | 42 351  | 7 477                                  | 258                               | 7 735                 | 50 087 | - 425                     |  |
| Q4  | 14 041                                  | 565                          | 10 251                       | 24 856  | 7 024                                  | 396                               | 7 419                 | 32 275 | -12 682                   |  |
| 2007 Q1                                   | 50 903                                  | - 189                        | 7 056                        | 57 769  | 6 321                                  | 108                               | 6 429                 | 64 198 | 12 931                    |  |
| Q2  | 37 271                                  | - 880                        | 14 951                       | 51 343  | 6 717                                  | 87                                | 6 805                 | 58 148 | 14 648                    |  |
| Q3  | 81 053                                  | 82                           | 337                          | 81 472  | 6 031                                  | 129                               | 6 160                 | 87 632 | 11 114                    |  |
| Q4  | 15 694                                  | - 255                        | 7 154                        | 22 592  | 5 602                                  | 149                               | 5 751                 | 28 343 | -9 616                    |  |
| 2008 Q1                                   | 63 530                                  | 80                           | -12 091                      | 51 519  | 4 863                                  | 544                               | -                     | 56 926 | 10 451                    |  |
| 2007 Jan                                  | 29 815                                  | - 352                        | 2 391                        | 31 854  | 2 883                                  | 104                               | 2 986                 | 34 840 | 8 045                     |  |
| Feb                                       | 12 094                                  | 375                          | 1 077                        | 13 546  | 1 593                                  | - 57                              | 1 537                 | 15 082 | 5 897                     |  |
| Mar                                       | 8 994                                   | - 212                        | 3 588                        | 12 370  | 1 845                                  | 61                                | 1 906                 | 14 276 | -1 011                    |  |
| Apr                                       | 15 981                                  | - 223                        | 1 402                        | 17 160  | 1 846                                  | - 40                              | 1 806                 | 18 967 | 174                       |  |
| May                                       | 11 160                                  | - 353                        | 11 826                       | 22 633  | 1 233                                  | 11                                | 1 245                 | 23 877 | 15 122                    |  |
| Jun                                       | 10 130                                  | - 304                        | 1 724                        | 11 550  | 3 638                                  | 116                               | 3 754                 | 15 304 | - 648                     |  |
| Jul                                       | 19 989                                  | 605                          | 3 344                        | 23 939  | 1 504                                  | 16                                | 1 520                 | 25 459 | - 262                     |  |
| Aug                                       | 32 492                                  | - 177                        | -3 764                       | 28 551  | 2 078                                  | 112                               | 2 190                 | 30 741 | -2 108                    |  |
| Sep                                       | 28 571                                  | - 346                        | 758                          | 28 983  | 2 449                                  | 1                                 | 2 450                 | 31 433 | 13 484                    |  |
| Oct                                       | 13 472                                  | - 153                        | - 817                        | 12 501  | 2 070                                  | 144                               | 2 214                 | 14 716 | -8 672                    |  |
| Nov                                       | -4 541                                  | 195                          | 9 106                        | 4 761   | 2 123                                  | - 24                              | 2 100                 | 6 860  | -2 141                    |  |
| Dec                                       | 6 763                                   | - 298                        | -1 135                       | 5 330   | 1 409                                  | 28                                | 1 436                 | 6 767  | 1 198                     |  |
| 2008 Jan                                  | 26 784                                  | 276                          | 1 084                        | 28 144  | 1 800                                  | 201                               | 2 001                 | 30 145 | 3 674                     |  |
| Feb                                       | 20 423                                  | - 21                         | -7 564                       | 12 837  | 1 306                                  | 199                               | 1 505                 | 14 342 | 3 596                     |  |
| Mar                                       | 16 324                                  | - 174                        | -5 612                       | 10 538  | 1 757                                  | 143                               | 1 900                 | 12 439 | 3 181                     |  |
| MFIs' external and foreign currency flows |   |                              |                              |         |  |                                   |                       |        |                           |  |
| Banks'                                    |   |                              |                              |         | Total<br>external<br>counter-<br>parts | Net non-deposit £ liabilities (-) |                       |        | M4                        |  |
|   | Net £ deps<br>from<br>non-residents (-) | Net FC<br>liabilities<br>(-) | Building<br>societies<br>(-) | Total   |  | Banks                             | Building<br>societies |        |                           |  |
| LPQ/M                                     | VVXH                                    | VQLY                         | AVBL                         | AVBW    | VQLP                                   | AGGG                              | VQSA                  | AUZI   |                           |  |
| 2006 Q1                                   | 8 025                                   | 18 621                       | 627                          | 27 273  | 22 690                                 | -25 758                           | 1 462                 | 37 325 |                           |  |
| Q2  | -3 003                                  | -41 001                      | - 169                        | -44 172 | -52 316                                | 12 791                            | -1 369                | 50 144 |                           |  |
| Q3  | -1 058                                  | 6 936                        | -2 289                       | 3 589   | -5 359                                 | -9 464                            | -1 026                | 39 640 |                           |  |
| Q4  | 15 681                                  | -1 699                       | -1 689                       | 12 293  | 412                                    | -1 663                            | -4 770                | 39 942 |                           |  |
| 2007 Q1                                   | -5 093                                  | -4 882                       | 764                          | -9 211  | -12 855                                | 8 276                             | -1 522                | 45 463 |                           |  |
| Q2  | 5 339                                   | -1 070                       | 943                          | 5 211   | -6 494                                 | -2 686                            | - 849                 | 58 428 |                           |  |
| Q3  | -42 857                                 | 6 768                        | 1 852                        | -34 237 | -36 838                                | - 834                             | 90                    | 46 171 |                           |  |
| Q4  | -36 385                                 | 29 732                       | 3 236                        | -3 417  | -9 362                                 | -8 786                            | 1 058                 | 33 074 |                           |  |
| 2008 Q1                                   | -4 472                                  | 11 687                       | 855                          | 8 070   | 12 045                                 | -25 274                           | -                     | 43 617 |                           |  |
| 2007 Jan                                  | 2 596                                   | - 3                          | 1 460                        | 4 053   | 3 718                                  | -18 899                           | - 149                 | -7 366 |                           |  |
| Feb                                       | -9 305                                  | 5 022                        | - 424                        | -4 708  | -6 799                                 | 10 496                            | -2 566                | 15 121 |                           |  |
| Mar                                       | 1 616                                   | -9 900                       | - 271                        | -8 556  | -9 775                                 | 16 680                            | 1 193                 | 37 708 |                           |  |
| Apr                                       | -6 766                                  | -3 784                       | 833                          | -9 717  | -12 913                                | 10 720                            | - 601                 | 14 353 |                           |  |
| May                                       | 11 199                                  | 8 876                        | - 435                        | 19 640  | 14 469                                 | -18 003                           | 43                    | 22 273 |                           |  |
| Jun                                       | 905                                     | -6 162                       | 545                          | -4 712  | -8 050                                 | 4 597                             | - 291                 | 21 802 |                           |  |
| Jul                                       | -4 178                                  | -3 084                       | - 194                        | -7 456  | -10 146                                | -5 908                            | - 166                 | 2 420  |                           |  |
| Aug                                       | -21 235                                 | 2 226                        | 2 569                        | -16 440 | -16 257                                | 3 253                             | - 600                 | 20 811 |                           |  |
| Sep                                       | -17 443                                 | 7 626                        | - 523                        | -10 341 | -10 435                                | 1 821                             | 856                   | 22 940 |                           |  |
| Oct                                       | -24 205                                 | -5 214                       | 2 671                        | -26 748 | -29 626                                | 9 562                             | - 162                 | -4 544 |                           |  |
| Nov                                       | -1 783                                  | 14 534                       | 1 513                        | 14 263  | 11 195                                 | -17 138                           | -2 308                | 12 501 |                           |  |
| Dec                                       | -10 397                                 | 20 412                       | - 947                        | 9 067   | 9 068                                  | -1 209                            | 3 528                 | 25 117 |                           |  |
| 2008 Jan                                  | -9 023                                  | 12 514                       | 418                          | 3 909   | 2 198                                  | -7 625                            | - 211                 | 7 147  |                           |  |
| Feb                                       | 25 037                                  | -33 736                      | - 606                        | -9 305  | -1 872                                 | -9 696                            | - 682                 | 6 074  |                           |  |
| Mar                                       | -20 486                                 | 32 910                       | 1 043                        | 13 467  | 11 719                                 | -7 953                            | 3 312                 | 30 396 |                           |  |

Notes at end of Table

TABLE A3.2 (continued)

£ millions

## Seasonally adjusted

|          | Public sector contribution |                              |                         |        | M4 lending |                    |        | MFIs' externals | Total external counter-parts | Net non-dep £ liabilities (-) | M4     |
|----------|----------------------------|------------------------------|-------------------------|--------|------------|--------------------|--------|-----------------|------------------------------|-------------------------------|--------|
|          | PSNCR (a)                  | Purchases of PS net debt (-) | Ext. & FC finance of PS | Total  | Banks      | Building societies | Total  |                 |                              |                               |        |
| LPQ/M    | VQRR                       | VTMB                         | VQAT                    | VQRO   | VQKH       | VQKG               | AVBR   | VRIG            | VRPC                         | VRHV                          | AUJZ   |
| 2006 Q1  | 8 742                      | -10 605                      | -4 583                  | -6 446 | 47 208     | 6 148              | 53 490 | 27 273          | 22 690                       | -24 977                       | 38 744 |
| Q2       | 12 388                     | -10 800                      | -8 144                  | -6 557 | 69 198     | 7 807              | 76 365 | -44 172         | -52 316                      | 13 170                        | 41 362 |
| Q3       | 9 854                      | -46                          | -8 948                  | 860    | 34 218     | 6 550              | 41 069 | 3 589           | -5 359                       | -8 777                        | 48 623 |
| Q4       | 1 813                      | 1 369                        | -11 881                 | -8 699 | 42 754     | 6 946              | 50 176 | 12 293          | 412                          | -8 741                        | 37 813 |
| 2007 Q1  | 11 000                     | -11 062                      | -3 645                  | -3 707 | 55 396     | 7 605              | 63 045 | -9 211          | -12 855                      | 6 169                         | 46 007 |
| Q2       | 5 737                      | -2 121                       | -11 705                 | -8 090 | 43 278     | 7 426              | 49 932 | 5 211           | -6 494                       | -3 210                        | 50 095 |
| Q3       | 5 436                      | -4 369                       | -2 601                  | -1 534 | 72 204     | 4 890              | 77 772 | -34 237         | -36 838                      | 1 261                         | 55 225 |
| Q4       | 9 151                      | 1 259                        | -5 944                  | 4 465  | 47 044     | 5 196              | 51 754 | -3 417          | -9 362                       | -9 879                        | 34 325 |
| 2008 Q1  | 6 204                      | 4 527                        | 3 975                   | 14 706 | 48 064     | 6 599              | 55 360 | 8 070           | 12 045                       | -21 582                       | 43 140 |
| 2007 Jan | 1 998                      | -5 885                       | -335                    | -8 992 | 25 708     | 2 948              | 28 740 | 4 053           | 3 718                        | -19 049                       | 13 857 |
| Feb      | 2 658                      | -3 239                       | -2 091                  | -544   | 18 544     | 2 471              | 20 883 | -4 708          | -6 799                       | 7 930                         | 14 971 |
| Mar      | 6 344                      | -1 938                       | -1 219                  | 5 241  | 11 144     | 2 185              | 13 422 | -8 556          | -9 775                       | 17 873                        | 17 179 |
| Apr      | 1 747                      | 1 830                        | -3 196                  | -3 081 | 18 541     | 2 221              | 20 636 | -9 717          | -12 913                      | 10 119                        | 19 545 |
| May      | 2 143                      | -4 160                       | -5 171                  | -3 811 | 18 829     | 2 035              | 19 548 | 19 640          | 14 469                       | -17 960                       | 17 731 |
| Jun      | 1 847                      | 208                          | -3 338                  | 1 261  | 5 908      | 3 170              | 9 748  | -4 712          | -8 050                       | 4 306                         | 12 819 |
| Jul      | 477                        | 6 479                        | -2 690                  | -751   | 25 328     | 1 052              | 26 791 | -7 456          | -10 146                      | -6 074                        | 17 239 |
| Aug      | 3 054                      | -1 444                       | 183                     | 520    | 25 258     | 1 449              | 26 919 | -16 440         | -16 257                      | 2 653                         | 20 826 |
| Sep      | 1 905                      | -9 404                       | -94                     | -4 280 | 21 619     | 2 389              | 24 061 | -10 341         | -10 435                      | 2 677                         | 17 159 |
| Oct      | 1 996                      | 5 554                        | -2 877                  | 3 357  | 15 975     | 1 814              | 17 731 | -26 748         | -29 626                      | 9 399                         | 2 940  |
| Nov      | 2 895                      | 4 801                        | -3 068                  | 4 500  | 15 141     | 1 608              | 16 251 | 14 263          | 11 195                       | -19 446                       | 7 150  |
| Dec      | 4 260                      | -9 096                       | 1                       | -1 656 | 15 928     | 1 774              | 17 772 | 9 067           | 9 068                        | 2 319                         | 24 235 |
| 2008 Jan | 1 599                      | 4 655                        | -1 711                  | -873   | 17 533     | 2 031              | 20 422 | 3 909           | 2 198                        | -7 837                        | 26 824 |
| Feb      | 2 803                      | 1 068                        | 7 434                   | 14 109 | 15 427     | 2 246              | 17 572 | -9 305          | -1 872                       | -10 378                       | 3 195  |
| Mar      | 1 802                      | -1 196                       | -1 748                  | -117   | 15 104     | 2 322              | 17 366 | 13 467          | 11 719                       | -4 641                        | 13 122 |

## Amounts outstanding

|          | Not seasonally adjusted |             |                        |           |             |        |         |           | Seasonally adjusted    |           |         |           |                    |
|----------|-------------------------|-------------|------------------------|-----------|-------------|--------|---------|-----------|------------------------|-----------|---------|-----------|--------------------|
|          | M4 lending              |             |                        |           |             |        |         |           | M4 lending             |           |         |           |                    |
|          | Banks'                  |             | Building societies'(b) |           |             |        | Total   |           | of which reverse repos |           | Banks   |           | Building societies |
| Advances | Acceptances             | Investments | Total                  | Loans     | Investments | Total  |         |           |                        |           |         |           |                    |
| LPQ/M    | VQKV                    | VQJB        | VQKL                   | VQKP      | VYGI        | VYGO   | VQKM    | VQKQ      | VVDQ                   | VQJL      | VQJK    | VQJM      |                    |
| 2006 Q1  | 1 342 644               | 2 225       | 139 927                | 1 484 796 | 220 642     | 2 686  | 223 328 | 1 708 123 | 77 183                 | 1 488 405 | 223 650 | 1 712 182 |                    |
| Q2       | 1 402 784               | 1 840       | 153 393                | 1 558 018 | 227 806     | 2 824  | 230 629 | 1 788 647 | 90 807                 | 1 555 224 | 231 442 | 1 786 152 |                    |
| Q3       | 1 442 385               | 2 027       | 154 781                | 1 599 193 | 235 266     | 3 082  | 238 348 | 1 837 541 | 90 382                 | 1 588 266 | 237 975 | 1 826 029 |                    |
| Q4       | 1 453 844               | 2 592       | 165 917                | 1 622 353 | 242 269     | 3 478  | 245 747 | 1 868 099 | 77 699                 | 1 629 323 | 244 900 | 1 874 488 |                    |
| 2007 Q1  | 1 534 243               | 2 403       | 140 675                | 1 677 321 | 248 568     | 3 585  | 252 153 | 1 929 474 | 89 838                 | 1 681 913 | 252 483 | 1 934 706 |                    |
| Q2       | 1 570 483               | 1 524       | 154 518                | 1 726 525 | 255 265     | 3 673  | 258 938 | 1 985 463 | 106 726                | 1 723 054 | 259 889 | 1 982 481 |                    |
| Q3       | 1 654 347               | 1 606       | 156 975                | 1 812 927 | 261 276     | 3 802  | 265 077 | 2 078 005 | 117 840                | 1 800 148 | 264 758 | 2 065 127 |                    |
| Q4       | 1 668 600               | 1 351       | 165 949                | 1 835 899 | 266 852     | 3 950  | 270 802 | 2 106 701 | 108 224                | 1 847 562 | 269 929 | 2 117 226 |                    |
| 2008 Q1  | 1 730 562               | 1 431       | 155 806                | 1 887 798 | 250 676     | 24 932 | 275 608 | 2 163 406 | 118 675                | 1 896 010 | 275 932 | 2 172 371 |                    |
| 2007 Jan | 1 515 115               | 2 240       | 135 439                | 1 652 794 | 245 145     | 3 581  | 248 726 | 1 901 520 | 85 744                 | 1 653 617 | 247 842 | 1 901 808 |                    |
| Feb      | 1 526 598               | 2 616       | 136 786                | 1 666 000 | 246 731     | 3 525  | 250 256 | 1 916 256 | 91 641                 | 1 671 820 | 250 306 | 1 922 344 |                    |
| Mar      | 1 534 243               | 2 403       | 140 675                | 1 677 321 | 248 568     | 3 585  | 252 153 | 1 929 474 | 89 838                 | 1 681 913 | 252 483 | 1 934 706 |                    |
| Apr      | 1 549 602               | 2 181       | 141 979                | 1 693 762 | 250 408     | 3 546  | 253 953 | 1 947 716 | 91 601                 | 1 699 731 | 254 698 | 1 954 614 |                    |
| May      | 1 561 269               | 1 828       | 153 865                | 1 716 962 | 251 634     | 3 557  | 255 190 | 1 972 152 | 106 723                | 1 719 128 | 256 725 | 1 974 722 |                    |
| Jun      | 1 570 483               | 1 524       | 154 518                | 1 726 525 | 255 265     | 3 673  | 258 938 | 1 985 463 | 106 726                | 1 723 054 | 259 889 | 1 982 481 |                    |
| Jul      | 1 590 046               | 2 129       | 157 770                | 1 749 945 | 256 762     | 3 689  | 260 451 | 2 010 397 | 106 464                | 1 747 864 | 260 935 | 2 008 747 |                    |
| Aug      | 1 620 903               | 1 952       | 155 178                | 1 778 034 | 258 833     | 3 801  | 262 634 | 2 040 668 | 104 356                | 1 772 660 | 262 376 | 2 035 198 |                    |
| Sep      | 1 654 347               | 1 606       | 156 975                | 1 812 927 | 261 276     | 3 802  | 265 077 | 2 078 005 | 117 840                | 1 800 148 | 264 758 | 2 065 127 |                    |
| Oct      | 1 667 992               | 1 453       | 156 949                | 1 826 394 | 263 336     | 3 946  | 267 282 | 2 093 676 | 109 168                | 1 817 084 | 266 562 | 2 083 809 |                    |
| Nov      | 1 662 994               | 1 648       | 166 757                | 1 831 399 | 265 450     | 3 922  | 269 372 | 2 100 772 | 107 027                | 1 832 470 | 268 161 | 2 100 295 |                    |
| Dec      | 1 668 600               | 1 351       | 165 949                | 1 835 899 | 266 852     | 3 950  | 270 802 | 2 106 701 | 108 224                | 1 847 562 | 269 929 | 2 117 226 |                    |
| 2008 Jan | 1 694 603               | 1 627       | 165 998                | 1 862 228 | 247 550     | 23 463 | 271 013 | 2 133 241 | 111 899                | 1 863 279 | 270 174 | 2 134 041 |                    |
| Feb      | 1 714 902               | 1 605       | 160 383                | 1 876 890 | 248 856     | 24 788 | 273 645 | 2 150 534 | 115 494                | 1 880 534 | 273 547 | 2 154 570 |                    |
| Mar      | 1 730 562               | 1 431       | 155 806                | 1 887 798 | 250 676     | 24 932 | 275 608 | 2 163 406 | 118 675                | 1 896 010 | 275 932 | 2 172 371 |                    |

## Notes to Table A3.2

(a) A breakdown of the PSNCR is published in Table 1.1E of *Financial Statistics* published by the Office of National Statistics.

(b) The series illustrating the breakdown of building societies M4 lending in this table have been amended to be consistent with the breakdown illustrated in the building societies' contribution to the MFIs' consolidated balance sheet.

**TABLE A4.1 MONTHLY SECTORAL ANALYSIS OF M4 AND M4 LENDING:  
SEASONALLY ADJUSTED**

£ millions

|                            | Holdings of M4 by:           |                                    |                  | M4 lending to:               |                                    |                      | Household sector: |             |        |  |        | Total household sector (a) |
|----------------------------|------------------------------|------------------------------------|------------------|------------------------------|------------------------------------|----------------------|-------------------|-------------|--------|--|--------|----------------------------|
|                            | Other financial corporations | Private non-financial corporations | Household sector | Other financial corporations | Private non-financial corporations | Individuals:         |                   |             |        |  |        |                            |
|                            |                              |                                    |                  |                              |                                    | Secured on dwellings | Consumer credit   | of which:   |        | Unincorporated businesses and non-profit making institutions |        |                            |
|                            |                              |                                    |                  |                              |                                    |                      |                   | credit card | other  |  |        |                            |
| <b>Changes</b>             | LPM                          | VVHG                               | VVHM             | VVHS                         | VVOE                               | VVOK                 | VVYE              | VVYF        | VWAZ   | VWNA   | VVYG   | VVOQ                       |
| 2006                       | Jan                          | 3 861                              | 2 793            | 7 591                        | 9 660                              | 2 534                | -7 813            | 1 096       | 383    | 713  | 894    | -6 036                     |
|                            | Feb                          | 3 211                              | 3 420            | 5 654                        | 14 651                             | 1 792                | 3 377             | 1 002       | 287    | 715  | 353    | 5 497                      |
|                            | Mar                          | 5 971                              | 1 653            | 4 854                        | 8 812                              | 10 408               | 4 227             | 296         | - 117  | 413  | 273    | 6 177                      |
|                            | Apr                          | 9 116                              | 205              | 6 518                        | 21 276                             | 4 270                | 3 634             | 1 011       | 543    | 468  | 483    | 1 953                      |
|                            | May                          | -1 300                             | -1 132           | 3 473                        | 3 656                              | 5 856                | 8 384             | 1 162       | 615    | 547  | 224    | 5 617                      |
|                            | Jun                          | 17 015                             | 4 095            | 5 072                        | 19 791                             | 6 111                | 5 547             | 866         | 267    | 598  | 438    | 7 823                      |
|                            | Jul                          | 4 104                              | 1 957            | 6 162                        | 2 450                              | 8 255                | 5 546             | 1 077       | 540    | 537  | 398    | 7 678                      |
|                            | Aug                          | -1 772                             | 3 049            | 6 524                        | 2 954                              | 6 766                | 5 114             | 605         | 13     | 592  | 333    | 5 589                      |
|                            | Sep                          | 17 750                             | 3 013            | 5 728                        | -1 745                             | 4 382                | 4 312             | 526         | 290    | 235  | 739    | 4 718                      |
|                            | Oct                          | 7 954                              | 4 261            | 5 401                        | 3 309                              | 2 633                | 3 384             | 765         | 351    | 414  | 553    | 4 650                      |
|                            | Nov                          | - 392                              | 4 110            | 4 918                        | 18 424                             | 5 618                | 3 421             | 513         | 209    | 305  | 506    | 3 438                      |
|                            | Dec                          | 12 095                             | -3 354           | 3 339                        | -9 252                             | 7 765                | 4 940             | 648         | 199    | 449  | 605    | 13 567                     |
| 2007                       | Jan                          | 3 870                              | 5 365            | 6 387                        | 20 420                             | 4 564                | 3 267             | 466         | 255    | 211  | 488    | 3 746                      |
|                            | Feb                          | 4 599                              | 1 322            | 7 076                        | 9 980                              | 5 222                | 4 529             | 7           | 77     | - 70   | 278    | 5 673                      |
|                            | Mar                          | 11 129                             | - 124            | 6 096                        | 2 602                              | 7 435                | - 131             | 403         | 124    | 279  | 479    | 3 372                      |
|                            | Apr                          | 9 207                              | 6 738            | 4 504                        | 11 197                             | 5 403                | 9 062             | 320         | - 146  | 466  | 379    | 4 027                      |
|                            | May                          | 8 223                              | 2 607            | 7 221                        | 22 157                             | 5 386                | -4 758            | 54          | - 304  | 358  | 464    | -8 006                     |
|                            | Jun                          | 6 106                              | - 80             | 6 324                        | 2 048                              | 4 912                | 1 525             | 475         | 327    | 148  | 531    | 2 784                      |
|                            | Jul                          | 11 507                             | 384              | 7 716                        | 14 039                             | 7 339                | 3 356             | 364         | - 37   | 401  | 670    | 5 392                      |
|                            | Aug                          | 12 278                             | 258              | 4 068                        | 18 944                             | 7 170                | 1 957             | 371         | 131    | 240  | 308    | 785                        |
|                            | Sep                          | 9 215                              | 1 896            | 6 144                        | 15 445                             | 4 256                | 2 697             | 1 402       | 885    | 517  | 361    | 4 361                      |
|                            | Oct                          | -2 783                             | 603              | 6 932                        | -1 946                             | 8 819                | 9 838             | 1 450       | 658    | 792  | 115    | 10 787                     |
|                            | Nov                          | 8 270                              | -2 686           | 5 051                        | 14 315                             | 4 681                | -2 776            | 654         | 576    | 78   | 198    | -2 769                     |
|                            | Dec                          | 5 591                              | 4 446            | 9 533                        | 10 615                             | 3 537                | -5 269            | 19          | 334    | - 315  | 94     | 3 609                      |
| 2008                       | Jan                          | 22 137                             | 1 270            | 6 507                        | 11 967                             | - 273                | 6 523             | 301         | - 169  | 470  | 195    | 8 715                      |
|                            | Feb                          | -5 286                             | 1 627            | 5 811                        | - 46                               | 9 841                | 5 549             | 1 737       | 983    | 754  | 434    | 7 779                      |
|                            | Mar                          | 6 821                              | -2 804           | 7 148                        | 5 991                              | 1 963                | 6 251             | 667         | 413    | 254  | 568    | 9 415                      |
| <b>Amounts outstanding</b> | LPM                          | VVHF                               | VVHL             | VVHR                         | VVOV                               | VVOJ                 | VVYH              | VVYI        | VWAY   | VWNB   | VVYJ   | VVOP                       |
| 2006                       | Jan                          | 328 673                            | 200 886          | 806 349                      | 412 794                            | 354 068              | 715 499           | 143 197     | 46 962 | 96 235   | 36 194 | 897 194                    |
|                            | Feb                          | 331 884                            | 204 306          | 812 004                      | 427 443                            | 355 778              | 718 873           | 142 974     | 46 238 | 96 736   | 36 530 | 901 445                    |
|                            | Mar                          | 337 565                            | 205 956          | 816 849                      | 439 361                            | 366 106              | 723 097           | 142 384     | 45 609 | 96 775   | 36 785 | 906 716                    |
|                            | Apr                          | 346 681                            | 206 161          | 823 367                      | 460 637                            | 370 257              | 727 099           | 142 885     | 45 922 | 96 964   | 37 250 | 908 511                    |
|                            | May                          | 348 002                            | 205 792          | 827 597                      | 465 216                            | 375 997              | 734 216           | 143 582     | 46 100 | 97 482   | 37 456 | 912 382                    |
|                            | Jun                          | 365 017                            | 209 887          | 832 669                      | 485 008                            | 381 989              | 740 012           | 143 165     | 45 619 | 97 546   | 37 876 | 919 155                    |
|                            | Jul                          | 368 994                            | 211 841          | 838 828                      | 487 537                            | 390 149              | 745 705           | 143 391     | 45 882 | 97 509   | 38 254 | 926 111                    |
|                            | Aug                          | 367 218                            | 214 889          | 845 352                      | 490 826                            | 396 842              | 750 557           | 143 589     | 45 602 | 97 986   | 38 567 | 931 011                    |
|                            | Sep                          | 385 069                            | 217 875          | 851 001                      | 490 342                            | 400 465              | 755 207           | 143 288     | 45 785 | 97 503   | 39 286 | 935 223                    |
|                            | Oct                          | 393 012                            | 222 134          | 856 402                      | 493 845                            | 403 100              | 758 734           | 143 382     | 45 861 | 97 521   | 39 819 | 939 328                    |
|                            | Nov                          | 392 626                            | 226 245          | 861 193                      | 512 420                            | 408 579              | 762 147           | 142 882     | 45 453 | 97 429   | 40 305 | 941 729                    |
|                            | Dec                          | 404 751                            | 222 895          | 864 532                      | 503 709                            | 416 270              | 767 076           | 142 780     | 45 403 | 97 377   | 40 890 | 954 510                    |
| 2007                       | Jan                          | 408 649                            | 228 264          | 870 919                      | 523 398                            | 420 626              | 770 203           | 142 937     | 45 374 | 97 563   | 41 360 | 957 785                    |
|                            | Feb                          | 413 218                            | 229 582          | 877 995                      | 533 544                            | 425 880              | 774 708           | 142 450     | 45 259 | 97 191   | 41 618 | 962 920                    |
|                            | Mar                          | 423 005                            | 229 330          | 884 826                      | 535 757                            | 433 492              | 773 787           | 142 598     | 45 083 | 97 515   | 42 314 | 965 457                    |
|                            | Apr                          | 432 092                            | 236 118          | 889 316                      | 546 856                            | 438 833              | 782 947           | 142 274     | 44 632 | 97 642   | 42 677 | 968 925                    |
|                            | May                          | 440 341                            | 238 729          | 895 988                      | 568 943                            | 443 832              | 779 140           | 142 003     | 44 402 | 97 602   | 43 545 | 961 947                    |
|                            | Jun                          | 448 091                            | 238 931          | 902 767                      | 570 681                            | 447 821              | 780 653           | 141 754     | 44 284 | 97 471   | 44 060 | 963 979                    |
|                            | Jul                          | 459 717                            | 239 316          | 910 487                      | 585 341                            | 454 835              | 783 651           | 141 701     | 43 970 | 97 731   | 44 703 | 968 572                    |
|                            | Aug                          | 472 593                            | 239 576          | 913 964                      | 605 045                            | 461 797              | 785 600           | 141 574     | 43 843 | 97 732   | 44 513 | 968 356                    |
|                            | Sep                          | 481 350                            | 242 634          | 919 839                      | 625 571                            | 465 954              | 789 137           | 143 042     | 45 037 | 98 005   | 44 856 | 973 603                    |
|                            | Oct                          | 478 629                            | 243 228          | 926 431                      | 616 982                            | 474 994              | 806 430           | 144 528     | 45 817 | 98 711   | 44 956 | 991 833                    |
|                            | Nov                          | 481 867                            | 239 959          | 929 920                      | 633 320                            | 478 260              | 803 649           | 144 854     | 46 377 | 98 477   | 45 139 | 988 715                    |
|                            | Dec                          | 487 824                            | 244 148          | 939 630                      | 644 222                            | 481 893              | 797 844           | 144 230     | 46 531 | 97 699   | 45 203 | 991 110                    |
| 2008                       | Jan                          | 508 861                            | 245 325          | 947 503                      | 653 572                            | 468 659              | 805 107           | 145 007     | 46 100 | 98 907   | 56 129 | 1 011 810                  |
|                            | Feb                          | 506 975                            | 250 112          | 949 828                      | 656 705                            | 478 911              | 810 554           | 146 226     | 46 872 | 99 354   | 56 548 | 1 018 954                  |
|                            | Mar                          | 515 121                            | 246 868          | 956 877                      | 663 930                            | 480 622              | 816 788           | 146 370     | 47 068 | 99 302   | 57 102 | 1 027 818                  |

Note at end of Table

**TABLE A4.1 (continued)**

Percentages, seasonally adjusted

|                              | Holdings of M4 by: |               |           | M4 lending to: |               |                         |                    |                |       |  |                              |
|------------------------------|--------------------|---------------|-----------|----------------|---------------|-------------------------|--------------------|----------------|-------|--|------------------------------|
|                              | Other              | Private       | Household | Other          | Private       | Household sector:       |                    |                |       | Unincorporated<br>businesses and<br>non-profit<br>making<br>institutions | Total<br>household<br>sector |
|                              | financial          | non-financial | sector    | financial      | non-financial | Individuals:            |                    | of which:      |       |  |                              |
|                              | corporations       | corporations  |           | corporations   | corporations  | Secured on<br>dwellings | Consumer<br>credit | credit<br>card | other |  |                              |
| <b>1 month growth rates</b>  |                    |               |           |                |               |                         |                    |                |       |  |                              |
| LPM                          | VVHH               | VVHN          | VVHT      | VVOF           | VVOL          | VVYK                    | VVYL               | VVYM           | VVYN  | VVYO   | VVOR                         |
| 2006 Jan                     | 1.2                | 1.4           | 1.0       | 2.4            | 0.7           | -1.1                    | 0.8                | 0.8            | 0.7   | 2.5  | -0.7                         |
| Feb                          | 1.0                | 1.7           | 0.7       | 3.5            | 0.5           | 0.5                     | 0.7                | 0.6            | 0.7   | 1.0  | 0.6                          |
| Mar                          | 1.8                | 0.8           | 0.6       | 2.1            | 2.9           | 0.6                     | 0.2                | -0.3           | 0.4   | 0.7  | 0.7                          |
| Apr                          | 2.7                | 0.1           | 0.8       | 4.8            | 1.2           | 0.5                     | 0.7                | 1.2            | 0.5   | 1.3  | 0.2                          |
| May                          | -0.4               | -0.5          | 0.4       | 0.8            | 1.6           | 1.2                     | 0.8                | 1.3            | 0.6   | 0.6  | 0.6                          |
| Jun                          | 4.9                | 2.0           | 0.6       | 4.3            | 1.6           | 0.8                     | 0.6                | 0.6            | 0.6   | 1.2  | 0.9                          |
| Jul                          | 1.1                | 0.9           | 0.7       | 0.5            | 2.2           | 0.7                     | 0.8                | 1.2            | 0.6   | 1.1  | 0.8                          |
| Aug                          | -0.5               | 1.4           | 0.8       | 0.6            | 1.7           | 0.7                     | 0.4                | -              | 0.6   | 0.9  | 0.6                          |
| Sep                          | 4.8                | 1.4           | 0.7       | -0.4           | 1.1           | 0.6                     | 0.4                | 0.6            | 0.2   | 1.9  | 0.5                          |
| Oct                          | 2.1                | 2.0           | 0.6       | 0.7            | 0.7           | 0.4                     | 0.5                | 0.8            | 0.4   | 1.4  | 0.5                          |
| Nov                          | -0.1               | 1.9           | 0.6       | 3.7            | 1.4           | 0.5                     | 0.4                | 0.5            | 0.3   | 1.3  | 0.4                          |
| Dec                          | 3.1                | -1.5          | 0.4       | -1.8           | 1.9           | 0.6                     | 0.5                | 0.4            | 0.5   | 1.5  | 1.4                          |
| 2007 Jan                     | 1.0                | 2.4           | 0.7       | 4.1            | 1.1           | 0.4                     | 0.3                | 0.6            | 0.2   | 1.2  | 0.4                          |
| Feb                          | 1.1                | 0.6           | 0.8       | 1.9            | 1.2           | 0.6                     | -                  | 0.2            | -0.1  | 0.7  | 0.6                          |
| Mar                          | 2.7                | -0.1          | 0.7       | 0.5            | 1.7           | -                       | 0.3                | 0.3            | 0.3   | 1.2  | 0.4                          |
| Apr                          | 2.2                | 2.9           | 0.5       | 2.1            | 1.2           | 1.2                     | 0.2                | -0.3           | 0.5   | 0.9  | 0.4                          |
| May                          | 1.9                | 1.1           | 0.8       | 4.1            | 1.2           | -0.6                    | -                  | -0.7           | 0.4   | 1.1  | -0.8                         |
| Jun                          | 1.4                | -             | 0.7       | 0.4            | 1.1           | 0.2                     | 0.3                | 0.7            | 0.2   | 1.2  | 0.3                          |
| Jul                          | 2.6                | 0.2           | 0.9       | 2.5            | 1.6           | 0.4                     | 0.3                | -0.1           | 0.4   | 1.5  | 0.6                          |
| Aug                          | 2.7                | 0.1           | 0.4       | 3.2            | 1.6           | 0.2                     | 0.3                | 0.3            | 0.2   | 0.7  | 0.1                          |
| Sep                          | 1.9                | 0.8           | 0.7       | 2.6            | 0.9           | 0.3                     | 1.0                | 2.0            | 0.5   | 0.8  | 0.5                          |
| Oct                          | -0.6               | 0.2           | 0.8       | -0.3           | 1.9           | 1.2                     | 1.0                | 1.5            | 0.8   | 0.3  | 1.1                          |
| Nov                          | 1.7                | -1.1          | 0.5       | 2.3            | 1.0           | -0.3                    | 0.5                | 1.3            | 0.1   | 0.4  | -0.3                         |
| Dec                          | 1.2                | 1.9           | 1.0       | 1.7            | 0.7           | -0.7                    | -                  | 0.7            | -0.3  | 0.2  | 0.4                          |
| 2008 Jan                     | 4.5                | 0.5           | 0.7       | 1.9            | -0.1          | 0.8                     | 0.2                | -0.4           | 0.5   | 0.4  | 0.9                          |
| Feb                          | -1.0               | 0.7           | 0.6       | -              | 2.1           | 0.7                     | 1.2                | 2.1            | 0.8   | 0.8  | 0.8                          |
| Mar                          | 1.3                | -1.1          | 0.8       | 0.9            | 0.4           | 0.8                     | 0.5                | 0.9            | 0.3   | 1.0  | 0.9                          |
| <b>12 month growth rates</b> |                    |               |           |                |               |                         |                    |                |       |  |                              |
| LPM                          | VVHK               | VVHQ          | VVHW      | VVOI           | VVOO          | VVYP                    | VVYQ               | VVYR           | VVYS  | VVYT   | VVOU                         |
| 2006 Jan                     | 26.3               | 9.2           | 8.0       | 15.0           | 15.4          | 4.5                     | 8.2                | 4.5            | 10.1  | 18.6   | 6.0                          |
| Feb                          | 24.6               | 12.9          | 8.2       | 16.7           | 15.4          | 5.3                     | 8.2                | 3.7            | 10.5  | 18.2   | 6.6                          |
| Mar                          | 23.9               | 11.8          | 8.1       | 19.1           | 17.2          | 5.3                     | 7.0                | 2.1            | 9.5   | 17.5   | 6.1                          |
| Apr                          | 27.3               | 11.7          | 8.1       | 25.5           | 16.3          | 5.1                     | 6.8                | 2.5            | 9.1   | 17.3   | 5.9                          |
| May                          | 23.3               | 7.3           | 7.7       | 23.5           | 16.9          | 5.6                     | 7.0                | 2.6            | 9.3   | 16.0   | 6.1                          |
| Jun                          | 30.4               | 9.6           | 7.6       | 30.1           | 15.9          | 6.6                     | 6.9                | 3.9            | 8.5   | 15.7   | 6.7                          |
| Jul                          | 28.0               | 9.4           | 7.8       | 27.3           | 17.5          | 6.8                     | 7.2                | 4.6            | 8.6   | 16.0   | 7.1                          |
| Aug                          | 29.1               | 11.3          | 8.1       | 27.9           | 19.0          | 6.8                     | 6.9                | 3.9            | 8.4   | 15.5   | 7.1                          |
| Sep                          | 28.4               | 13.8          | 8.2       | 25.2           | 18.2          | 6.4                     | 6.9                | 5.2            | 7.8   | 16.6   | 6.9                          |
| Oct                          | 26.6               | 14.5          | 8.4       | 24.6           | 17.9          | 6.1                     | 7.5                | 7.4            | 7.6   | 16.5   | 6.7                          |
| Nov                          | 22.8               | 15.1          | 8.3       | 30.7           | 18.1          | 5.2                     | 7.4                | 8.0            | 7.1   | 16.1   | 6.0                          |
| Dec                          | 23.8               | 12.1          | 8.2       | 23.2           | 18.9          | 6.1                     | 6.9                | 8.1            | 6.3   | 16.5   | 6.8                          |
| 2007 Jan                     | 23.5               | 13.2          | 7.9       | 25.2           | 19.4          | 7.7                     | 6.4                | 7.8            | 5.8   | 14.9   | 7.9                          |
| Feb                          | 23.7               | 12.0          | 8.1       | 23.2           | 20.2          | 7.8                     | 5.7                | 7.3            | 4.9   | 14.6   | 7.9                          |
| Mar                          | 24.8               | 11.0          | 8.2       | 21.3           | 18.9          | 7.2                     | 5.8                | 7.9            | 4.8   | 15.1   | 7.5                          |
| Apr                          | 24.1               | 14.2          | 7.8       | 18.1           | 18.9          | 7.9                     | 5.3                | 6.3            | 4.8   | 14.6   | 7.7                          |
| May                          | 27.0               | 16.1          | 8.3       | 21.9           | 18.5          | 6.0                     | 4.5                | 4.1            | 4.6   | 15.1   | 6.2                          |
| Jun                          | 22.7               | 13.8          | 8.4       | 17.4           | 17.9          | 5.4                     | 4.2                | 4.3            | 4.1   | 15.2   | 5.6                          |
| Jul                          | 24.5               | 12.9          | 8.5       | 19.7           | 17.3          | 5.1                     | 3.7                | 3.0            | 4.0   | 15.7   | 5.3                          |
| Aug                          | 28.4               | 11.4          | 8.1       | 22.8           | 17.1          | 4.6                     | 3.5                | 3.3            | 3.6   | 15.5   | 4.8                          |
| Sep                          | 24.9               | 10.7          | 8.1       | 26.4           | 16.9          | 4.4                     | 4.1                | 4.7            | 3.9   | 14.3   | 4.7                          |
| Oct                          | 21.7               | 8.9           | 8.3       | 25.1           | 18.4          | 5.2                     | 4.6                | 5.4            | 4.3   | 13.0   | 5.3                          |
| Nov                          | 23.9               | 5.7           | 8.2       | 23.4           | 17.9          | 4.4                     | 4.7                | 6.3            | 4.0   | 12.0   | 4.7                          |
| Dec                          | 21.6               | 9.3           | 8.9       | 27.8           | 16.5          | 3.0                     | 4.3                | 6.6            | 3.2   | 10.6   | 3.5                          |
| 2008 Jan                     | 25.9               | 7.3           | 8.9       | 25.1           | 15.2          | 3.4                     | 4.2                | 5.6            | 3.5   | 9.8  | 4.0                          |
| Feb                          | 23.2               | 7.4           | 8.6       | 22.8           | 16.2          | 3.6                     | 5.4                | 7.7            | 4.4   | 9.9  | 4.2                          |
| Mar                          | 21.6               | 6.2           | 8.7       | 23.3           | 14.7          | 4.4                     | 5.6                | 8.3            | 4.3   | 9.7  | 4.8                          |

**Note to Table A4.1**

(a) Owing to the seasonal adjustment of this series, it may not equal the sum of its component parts. The residual can be found on the Bank's Interactive Database, see LPMBD88 for flows and LPMBD89 for levels.

**TABLE A4.2 MONTHLY SECTORAL ANALYSIS OF M4 & M4 LENDING:  
NOT SEASONALLY ADJUSTED**

£ millions

|                            | Holdings of M4 by:                 |  |                     | M4 lending to:                     |  |                         |         |                    |                |        | Unincorporated<br>businesses and<br>non-profit<br>making<br>institutions | Total<br>household<br>sector |
|----------------------------|------------------------------------|--|---------------------|------------------------------------|--|-------------------------|---------|--------------------|----------------|--------|--|------------------------------|
|                            | Other<br>financial<br>corporations | Private<br>non-financial<br>corporations | Household<br>sector | Other<br>financial<br>corporations | Private<br>non-financial<br>corporations | Household sector:       |         |                    |                |        |  |                              |
|                            |                                    |  |                     |                                    |  | Individuals:            |         | Consumer<br>credit | of which:      |        |  |                              |
|                            |                                    |  |                     |                                    |  | Secured on<br>dwellings |         |                    | credit<br>card | other  |  |                              |
| <b>Changes</b>             | LPM                                | VVHY                                     | VVIE                | VVIK                               | VVOY                                     | VVPE                    | VVXO    | VVXP               | VWBE           | VVZY   | VVXQ   | VVPK                         |
|                            | 2006 Jan                           | 2 360                                    | -6 802              | -4 003                             | 12 696                                   | 3 745                   | -9 807  | 1 300              | - 137          | 1 437  | 875  | -7 632                       |
|                            | Feb                                | 5 899                                    | 2 159               | 7 245                              | 9 739                                    | 1 963                   | 4 336   | 239                | - 141          | 380    | 362  | 4 938                        |
|                            | Mar                                | 9 598                                    | 10 484              | 10 365                             | 15 643                                   | 9 676                   | 1 886   | - 136              | - 488          | 351    | 625  | 2 375                        |
|                            | Apr                                | 4 537                                    | -1 934              | 11 050                             | 19 232                                   | 4 814                   | 1 937   | 714                | 751            | - 37   | 268  | 2 919                        |
|                            | May                                | 1 230                                    | 1 027               | 432                                | 2 892                                    | 6 273                   | 5 495   | 1 791              | 768            | 1 023  | - 43   | 7 243                        |
|                            | Jun                                | 18 082                                   | 7 987               | 7 710                              | 22 310                                   | 6 183                   | 9 299   | 933                | 335            | 598    | 809  | 11 041                       |
|                            | Jul                                | - 376                                    | -3 404              | 1 971                              | -4 856                                   | 12 065                  | 8 754   | 1 558              | 630            | 928    | 245  | 10 558                       |
|                            | Aug                                | 1 789                                    | 1 958               | 4 724                              | 3 598                                    | 4 700                   | 5 882   | 549                | 138            | 410    | 353  | 6 783                        |
|                            | Sep                                | 19 865                                   | 4 074               | 9 021                              | 6 961                                    | 5 525                   | 3 588   | 449                | 203            | 246    | 700  | 4 737                        |
|                            | Oct                                | 5 020                                    | 974                 | 3 000                              | 3 222                                    | 1 067                   | 1 633   | 598                | - 130          | 728    | 422  | 2 653                        |
|                            | Nov                                | -5 875                                   | 9 485               | 6 907                              | 9 948                                    | 6 002                   | 1 613   | 439                | 384            | 56     | 590  | 2 642                        |
|                            | Dec                                | 15 514                                   | -1 923              | 6 876                              | -7 787                                   | 3 995                   | 8 695   | 1 132              | 1 207          | - 75   | 689  | 10 516                       |
|                            | 2007 Jan                           | 2 695                                    | -4 884              | -5 191                             | 26 493                                   | 5 286                   | 2 127   | 587                | - 234          | 821    | 343  | 3 056                        |
|                            | Feb                                | 6 026                                    | 287                 | 8 808                              | 3 601                                    | 5 730                   | 6 103   | - 619              | - 255          | - 364  | 259  | 5 743                        |
|                            | Mar                                | 16 637                                   | 8 920               | 12 147                             | 9 176                                    | 6 715                   | -2 207  | - 226              | - 255          | 29     | 789  | -1 640                       |
|                            | Apr                                | 3 353                                    | 4 784               | 6 204                              | 5 926                                    | 6 095                   | 6 282   | 508                | 23             | 485    | 155  | 6 941                        |
|                            | May                                | 11 011                                   | 5 298               | 5 962                              | 24 349                                   | 5 837                   | -6 888  | 236                | - 174          | 410    | 336  | -6 318                       |
|                            | Jun                                | 7 230                                    | 4 377               | 10 185                             | 4 974                                    | 5 108                   | 3 971   | 479                | 383            | 96     | 767  | 5 217                        |
|                            | Jul                                | 6 522                                    | -5 925              | 1 829                              | 3 241                                    | 12 401                  | 8 224   | 930                | 42             | 888    | 650  | 9 804                        |
|                            | Aug                                | 16 391                                   | -1 224              | 5 625                              | 23 059                                   | 4 976                   | 2 007   | 318                | 226            | 92     | 373  | 2 698                        |
|                            | Sep                                | 13 226                                   | 3 084               | 6 623                              | 23 480                                   | 5 208                   | 898     | 1 422              | 845            | 576    | 419  | 2 739                        |
|                            | Oct                                | -7 297                                   | -2 734              | 5 476                              | - 825                                    | 6 989                   | 7 517   | 1 241              | 175            | 1 065  | - 230  | 8 528                        |
|                            | Nov                                | 693                                      | 2 850               | 8 958                              | 4 953                                    | 4 667                   | -3 760  | 620                | 762            | - 143  | 372  | -2 769                       |
|                            | Dec                                | 10 784                                   | 6 077               | 8 242                              | 8 242                                    | - 538                   | -1 798  | 832                | 1 365          | - 533  | 22   | - 944                        |
|                            | 2008 Jan                           | 20 853                                   | -9 522              | -4 083                             | 22 922                                   | - 183                   | 7 157   | - 25               | - 682          | 657    | 258  | 7 390                        |
|                            | Feb                                | -5 142                                   | 646                 | 10 571                             | -5 838                                   | 10 663                  | 7 910   | 1 169              | 693            | 476    | 438  | 9 517                        |
|                            | Mar                                | 14 569                                   | 5 653               | 10 163                             | 7 319                                    | 1 400                   | 2 427   | 440                | 27             | 414    | 859  | 3 720                        |
| <b>Amounts outstanding</b> | LPM                                | VVHX                                     | VVID                | VVIJ                               | VVOX                                     | VVPD                    | VVXR    | VVXS               | VYIA           | VVZZ   | VVXT   | VVPJ                         |
|                            | 2006 Jan                           | 325 702                                  | 195 179             | 798 997                            | 413 696                                  | 353 115                 | 716 192 | 143 836            | 47 291         | 96 544 | 36 118   | 896 145                      |
|                            | Feb                                | 331 601                                  | 197 338             | 806 243                            | 423 433                                  | 354 996                 | 720 525 | 142 852            | 46 141         | 96 711 | 36 462   | 899 839                      |
|                            | Mar                                | 340 907                                  | 207 820             | 816 599                            | 442 202                                  | 364 592                 | 722 409 | 141 835            | 45 146         | 96 689 | 37 069   | 901 314                      |
|                            | Apr                                | 345 443                                  | 205 885             | 827 649                            | 461 434                                  | 369 287                 | 724 714 | 142 042            | 45 668         | 96 374 | 37 319   | 904 075                      |
|                            | May                                | 349 304                                  | 207 682             | 828 839                            | 465 249                                  | 375 445                 | 728 951 | 143 369            | 46 000         | 97 368 | 37 258   | 909 578                      |
|                            | Jun                                | 367 386                                  | 215 668             | 836 549                            | 487 560                                  | 381 508                 | 738 498 | 143 020            | 45 588         | 97 432 | 38 050   | 919 568                      |
|                            | Jul                                | 366 884                                  | 212 261             | 838 517                            | 482 782                                  | 393 477                 | 747 399 | 143 726            | 45 941         | 97 785 | 38 275   | 929 401                      |
|                            | Aug                                | 368 668                                  | 214 219             | 843 241                            | 486 712                                  | 398 103                 | 753 018 | 143 866            | 45 785         | 98 080 | 38 608   | 935 492                      |
|                            | Sep                                | 388 636                                  | 218 265             | 852 183                            | 494 945                                  | 402 864                 | 756 945 | 143 487            | 45 880         | 97 606 | 39 288   | 939 720                      |
|                            | Oct                                | 393 644                                  | 219 238             | 855 183                            | 498 363                                  | 403 934                 | 758 721 | 143 415            | 45 478         | 97 937 | 39 690   | 941 827                      |
|                            | Nov                                | 387 775                                  | 228 723             | 861 963                            | 508 460                                  | 409 796                 | 760 326 | 142 843            | 45 248         | 97 595 | 40 260   | 943 430                      |
|                            | Dec                                | 403 319                                  | 226 805             | 868 839                            | 501 211                                  | 413 718                 | 769 010 | 143 223            | 46 202         | 97 021 | 40 930   | 953 162                      |
|                            | 2007 Jan                           | 406 042                                  | 221 925             | 863 648                            | 526 967                                  | 418 797                 | 770 996 | 143 499            | 45 682         | 97 817 | 41 254   | 955 749                      |
|                            | Feb                                | 412 038                                  | 222 207             | 872 456                            | 530 734                                  | 424 558                 | 777 077 | 142 386            | 45 235         | 97 151 | 41 494   | 960 956                      |
|                            | Mar                                | 427 319                                  | 230 999             | 885 339                            | 539 519                                  | 431 450                 | 774 080 | 141 907            | 44 682         | 97 225 | 42 500   | 958 487                      |
|                            | Apr                                | 430 553                                  | 235 833             | 891 528                            | 545 348                                  | 437 483                 | 780 460 | 141 774            | 44 402         | 97 372 | 42 638   | 964 871                      |
|                            | May                                | 441 590                                  | 241 134             | 896 940                            | 569 627                                  | 442 934                 | 774 516 | 141 686            | 44 302         | 97 384 | 43 377   | 959 579                      |
|                            | Jun                                | 450 473                                  | 245 802             | 907 584                            | 574 288                                  | 447 120                 | 778 475 | 141 442            | 44 240         | 97 202 | 44 127   | 964 044                      |
|                            | Jul                                | 457 115                                  | 239 879             | 909 416                            | 578 142                                  | 459 193                 | 786 340 | 141 954            | 44 005         | 97 949 | 44 751   | 973 045                      |
|                            | Aug                                | 474 106                                  | 238 657             | 914 449                            | 601 958                                  | 463 959                 | 788 339 | 141 773            | 43 971         | 97 802 | 44 624   | 974 736                      |
|                            | Sep                                | 486 868                                  | 242 904             | 920 802                            | 630 558                                  | 469 067                 | 790 079 | 143 260            | 45 126         | 98 134 | 45 026   | 978 365                      |
|                            | Oct                                | 479 633                                  | 240 163             | 925 939                            | 623 026                                  | 476 279                 | 805 039 | 144 536            | 45 423         | 99 114 | 44 780   | 994 355                      |
|                            | Nov                                | 475 362                                  | 242 424             | 933 329                            | 629 991                                  | 479 526                 | 801 273 | 144 827            | 46 169         | 98 659 | 45 137   | 991 237                      |
|                            | Dec                                | 486 512                                  | 248 239             | 941 749                            | 638 518                                  | 479 085                 | 798 939 | 145 014            | 47 350         | 97 663 | 45 129   | 989 082                      |
|                            | 2008 Jan                           | 506 270                                  | 238 627             | 939 020                            | 658 801                                  | 466 014                 | 806 838 | 145 464            | 46 405         | 99 059 | 56 115   | 1 008 417                    |
|                            | Feb                                | 504 511                                  | 242 334             | 946 117                            | 656 141                                  | 477 085                 | 814 645 | 146 116            | 46 887         | 99 229 | 56 539   | 1 017 300                    |
|                            | Mar                                | 520 417                                  | 247 546             | 956 182                            | 664 695                                  | 478 236                 | 817 055 | 146 035            | 46 698         | 99 337 | 57 383   | 1 020 474                    |



**TABLE A4.2 (continued)**

Percentages, not seasonally adjusted

|                              |      | Holdings of M4 by:                 |  |                     | M4 lending to:                     |  |                         |           |                    |                |       | Unincorporated<br>businesses and<br>non-profit<br>making<br>institutions | Total<br>household<br>sector |
|------------------------------|------|------------------------------------|--|---------------------|------------------------------------|--|-------------------------|-----------|--------------------|----------------|-------|--|------------------------------|
|                              |      | Other<br>financial<br>corporations | Private<br>non-financial<br>corporations | Household<br>sector | Other<br>financial<br>corporations | Private<br>non-financial<br>corporations | Household sector:       |           |                    |                |       |  |                              |
|                              |      |                                    |  |                     |                                    |  | Individuals:            |           | Consumer<br>credit | of which:      |       |  |                              |
|                              |      |                                    |  |                     |                                    |  | Secured on<br>dwellings | Unsecured |                    | credit<br>card | other |  |                              |
| <b>1 month growth rates</b>  |      |                                    |  |                     |                                    |  |                         |           |                    |                |       |  |                              |
| LPM                          | VVHZ | VVIF                               | VVIL                                     | VVOZ                | VVPF                               | VVXU                                     | VVXV                    | VVXW      | VVXX               | VVXY           | VVPL  |  |                              |
| 2006 Jan                     | 0.7  | -3.4                               | -0.5                                     | 3.2                 | 1.1                                | -1.4                                     | 0.9                     | -0.3      | 1.5                | 2.5            | -0.8  |  |                              |
| Feb                          | 1.8  | 1.1                                | 0.9                                      | 2.4                 | 0.6                                | 0.6                                      | 0.2                     | -0.3      | 0.4                | 1.0            | 0.6   |  |                              |
| Mar                          | 2.9  | 5.3                                | 1.3                                      | 3.7                 | 2.7                                | 0.3                                      | -0.1                    | -1.1      | 0.4                | 1.7            | 0.3   |  |                              |
| Apr                          | 1.3  | -0.9                               | 1.4                                      | 4.3                 | 1.3                                | 0.3                                      | 0.5                     | 1.7       | -                  | 0.7            | 0.3   |  |                              |
| May                          | 0.4  | 0.5                                | 0.1                                      | 0.6                 | 1.7                                | 0.8                                      | 1.3                     | 1.7       | 1.1                | -0.1           | 0.8   |  |                              |
| Jun                          | 5.2  | 3.8                                | 0.9                                      | 4.8                 | 1.6                                | 1.3                                      | 0.7                     | 0.7       | 0.6                | 2.2            | 1.2   |  |                              |
| Jul                          | -0.1 | -1.6                               | 0.2                                      | -1.0                | 3.2                                | 1.2                                      | 1.1                     | 1.4       | 1.0                | 0.6            | 1.1   |  |                              |
| Aug                          | 0.5  | 0.9                                | 0.6                                      | 0.7                 | 1.2                                | 0.8                                      | 0.4                     | 0.3       | 0.4                | 0.9            | 0.7   |  |                              |
| Sep                          | 5.4  | 1.9                                | 1.1                                      | 1.4                 | 1.4                                | 0.5                                      | 0.3                     | 0.4       | 0.3                | 1.8            | 0.5   |  |                              |
| Oct                          | 1.3  | 0.4                                | 0.4                                      | 0.7                 | 0.3                                | 0.2                                      | 0.4                     | -0.3      | 0.7                | 1.1            | 0.3   |  |                              |
| Nov                          | -1.5 | 4.3                                | 0.8                                      | 2.0                 | 1.5                                | 0.2                                      | 0.3                     | 0.8       | 0.1                | 1.5            | 0.3   |  |                              |
| Dec                          | 4.0  | -0.8                               | 0.8                                      | -1.5                | 1.0                                | 1.1                                      | 0.8                     | 2.7       | -0.1               | 1.7            | 1.1   |  |                              |
| 2007 Jan                     | 0.7  | -2.2                               | -0.6                                     | 5.3                 | 1.3                                | 0.3                                      | 0.4                     | -0.5      | 0.8                | 0.8            | 0.3   |  |                              |
| Feb                          | 1.5  | 0.1                                | 1.0                                      | 0.7                 | 1.4                                | 0.8                                      | -0.4                    | -0.6      | -0.4               | 0.6            | 0.6   |  |                              |
| Mar                          | 4.0  | 4.0                                | 1.4                                      | 1.7                 | 1.6                                | -0.3                                     | -0.2                    | -0.6      | -                  | 1.9            | -0.2  |  |                              |
| Apr                          | 0.8  | 2.1                                | 0.7                                      | 1.1                 | 1.4                                | 0.8                                      | 0.4                     | 0.1       | 0.5                | 0.4            | 0.7   |  |                              |
| May                          | 2.6  | 2.2                                | 0.7                                      | 4.5                 | 1.3                                | -0.9                                     | 0.2                     | -0.4      | 0.4                | 0.8            | -0.7  |  |                              |
| Jun                          | 1.6  | 1.8                                | 1.1                                      | 0.9                 | 1.2                                | 0.5                                      | 0.3                     | 0.9       | 0.1                | 1.8            | 0.5   |  |                              |
| Jul                          | 1.4  | -2.4                               | 0.2                                      | 0.6                 | 2.8                                | 1.1                                      | 0.7                     | 0.1       | 0.9                | 1.5            | 1.0   |  |                              |
| Aug                          | 3.6  | -0.5                               | 0.6                                      | 4.0                 | 1.1                                | 0.3                                      | 0.2                     | 0.5       | 0.1                | 0.8            | 0.3   |  |                              |
| Sep                          | 2.8  | 1.3                                | 0.7                                      | 3.9                 | 1.1                                | 0.1                                      | 1.0                     | 1.9       | 0.6                | 0.9            | 0.3   |  |                              |
| Oct                          | -1.5 | -1.1                               | 0.6                                      | -0.1                | 1.5                                | 1.0                                      | 0.9                     | 0.4       | 1.1                | -0.5           | 0.9   |  |                              |
| Nov                          | 0.1  | 1.2                                | 1.0                                      | 0.8                 | 1.0                                | -0.5                                     | 0.4                     | 1.7       | -0.1               | 0.8            | -0.3  |  |                              |
| Dec                          | 2.3  | 2.5                                | 0.9                                      | 1.3                 | -0.1                               | -0.2                                     | 0.6                     | 3.0       | -0.5               | -              | -0.1  |  |                              |
| 2008 Jan                     | 4.3  | -3.8                               | -0.4                                     | 3.6                 | -                                  | 0.9                                      | -                       | -1.4      | 0.7                | 0.6            | 0.7   |  |                              |
| Feb                          | -1.0 | 0.3                                | 1.1                                      | -0.9                | 2.3                                | 1.0                                      | 0.8                     | 1.5       | 0.5                | 0.8            | 0.9   |  |                              |
| Mar                          | 2.9  | 2.3                                | 1.1                                      | 1.1                 | 0.3                                | 0.3                                      | 0.3                     | 0.1       | 0.4                | 1.5            | 0.4   |  |                              |
| <b>12 month growth rates</b> |      |                                    |  |                     |                                    |  |                         |           |                    |                |       |  |                              |
| LPM                          | VVIC | VVII                               | VVIO                                     | VVPC                | VVPI                               | VVXZ                                     | VVYA                    | VVYB      | VVYC               | VVYD           | VVPO  |  |                              |
| 2006 Jan                     | 26.8 | 9.3                                | 7.9                                      | 15.1                | 15.2                               | 4.6                                      | 8.2                     | 4.5       | 10.1               | 18.7           | 5.8   |  |                              |
| Feb                          | 24.3 | 13.0                               | 8.0                                      | 16.6                | 15.3                               | 5.5                                      | 8.2                     | 3.9       | 10.5               | 18.1           | 6.5   |  |                              |
| Mar                          | 24.0 | 12.0                               | 8.3                                      | 19.1                | 17.1                               | 5.5                                      | 7.0                     | 2.3       | 9.4                | 17.6           | 6.2   |  |                              |
| Apr                          | 27.2 | 11.4                               | 8.2                                      | 25.4                | 16.2                               | 5.1                                      | 6.9                     | 2.5       | 9.2                | 17.5           | 5.9   |  |                              |
| May                          | 23.3 | 7.5                                | 7.8                                      | 24.0                | 16.7                               | 5.6                                      | 6.9                     | 2.5       | 9.2                | 15.8           | 6.2   |  |                              |
| Jun                          | 30.1 | 9.7                                | 7.9                                      | 30.0                | 15.9                               | 6.6                                      | 6.9                     | 3.9       | 8.5                | 15.8           | 7.0   |  |                              |
| Jul                          | 28.1 | 9.5                                | 7.6                                      | 26.5                | 17.7                               | 6.9                                      | 7.4                     | 4.5       | 8.9                | 15.8           | 7.3   |  |                              |
| Aug                          | 29.0 | 11.2                               | 8.1                                      | 28.4                | 19.2                               | 6.8                                      | 6.7                     | 3.8       | 8.3                | 15.8           | 7.1   |  |                              |
| Sep                          | 28.7 | 13.7                               | 8.3                                      | 25.3                | 18.4                               | 6.4                                      | 6.8                     | 5.2       | 7.6                | 16.3           | 6.8   |  |                              |
| Oct                          | 26.6 | 14.5                               | 8.3                                      | 24.1                | 18.0                               | 6.0                                      | 7.5                     | 7.3       | 7.6                | 16.5           | 6.6   |  |                              |
| Nov                          | 22.7 | 15.1                               | 8.2                                      | 30.8                | 18.1                               | 5.1                                      | 7.3                     | 8.0       | 7.0                | 16.4           | 5.9   |  |                              |
| Dec                          | 23.9 | 11.9                               | 8.1                                      | 23.2                | 18.9                               | 6.0                                      | 6.9                     | 8.0       | 6.4                | 16.8           | 6.5   |  |                              |
| 2007 Jan                     | 23.8 | 13.3                               | 8.0                                      | 25.8                | 19.2                               | 7.7                                      | 6.4                     | 7.8       | 5.7                | 14.9           | 7.8   |  |                              |
| Feb                          | 23.4 | 12.2                               | 8.1                                      | 23.7                | 20.1                               | 7.9                                      | 5.7                     | 7.5       | 4.9                | 14.5           | 7.8   |  |                              |
| Mar                          | 24.8 | 10.8                               | 8.3                                      | 21.4                | 18.8                               | 7.3                                      | 5.7                     | 8.0       | 4.6                | 14.7           | 7.4   |  |                              |
| Apr                          | 24.1 | 14.2                               | 7.6                                      | 17.6                | 18.9                               | 7.9                                      | 5.5                     | 6.3       | 5.1                | 14.3           | 7.8   |  |                              |
| May                          | 26.9 | 16.2                               | 8.2                                      | 22.1                | 18.5                               | 6.2                                      | 4.4                     | 4.1       | 4.5                | 15.3           | 6.3   |  |                              |
| Jun                          | 22.6 | 13.9                               | 8.4                                      | 17.5                | 17.9                               | 5.4                                      | 4.0                     | 4.3       | 3.9                | 14.8           | 5.5   |  |                              |
| Jul                          | 24.5 | 12.9                               | 8.4                                      | 19.3                | 17.4                               | 5.2                                      | 3.6                     | 3.0       | 3.9                | 15.8           | 5.4   |  |                              |
| Aug                          | 28.3 | 11.3                               | 8.5                                      | 23.2                | 17.3                               | 4.7                                      | 3.4                     | 3.2       | 3.6                | 15.7           | 4.9   |  |                              |
| Sep                          | 25.2 | 10.7                               | 8.1                                      | 26.2                | 17.0                               | 4.3                                      | 4.1                     | 4.7       | 3.9                | 14.7           | 4.7   |  |                              |
| Oct                          | 21.7 | 8.9                                | 8.4                                      | 25.2                | 18.4                               | 5.1                                      | 4.6                     | 5.4       | 4.3                | 12.9           | 5.3   |  |                              |
| Nov                          | 23.7 | 5.6                                | 8.5                                      | 23.7                | 17.9                               | 4.3                                      | 4.7                     | 6.3       | 4.0                | 12.2           | 4.7   |  |                              |
| Dec                          | 21.7 | 9.2                                | 8.6                                      | 27.3                | 16.6                               | 2.9                                      | 4.5                     | 6.6       | 3.6                | 10.3           | 3.5   |  |                              |
| 2008 Jan                     | 26.0 | 7.3                                | 8.8                                      | 25.2                | 15.1                               | 3.6                                      | 4.1                     | 5.6       | 3.4                | 10.0           | 3.9   |  |                              |
| Feb                          | 22.9 | 7.5                                | 8.9                                      | 23.3                | 16.1                               | 3.8                                      | 5.4                     | 7.7       | 4.3                | 10.2           | 4.3   |  |                              |
| Mar                          | 21.6 | 5.8                                | 8.6                                      | 22.6                | 14.6                               | 4.4                                      | 5.9                     | 8.4       | 4.7                | 9.8            | 4.8   |  |                              |

**TABLE A4.3 MONTHLY SECTORAL ANALYSIS OF M4 LENDING EXCLUDING THE EFFECTS OF SECURITISATIONS AND LOAN TRANSFERS: SEASONALLY ADJUSTED<sup>(a)</sup>**

| Changes<br>£ millions | M4 lending to:         |                            |                      |                 |                    |       |                        | M4 lending to:             |                      |                 |                    |         |  |
|-----------------------|------------------------|----------------------------|----------------------|-----------------|--------------------|-------|------------------------|----------------------------|----------------------|-----------------|--------------------|---------|--|
|                       | Other                  | Private                    | Individuals:         |                 | Consumer of which: |       | Other                  | Private                    | Individuals:         |                 | Consumer of which: |         |  |
|                       | financial corporations | non-financial corporations | Secured on dwellings | Consumer credit | credit card        | other | financial corporations | non-financial corporations | Secured on dwellings | Consumer credit | credit card        | other   |  |
| LPM                   | VWNL                   | VWVQ                       | VVAH                 | VWAN            | VVWA               | VWGY  | BC56                   | BC57                       | BC55                 | BC46            | BC53               | BC54    |  |
| 2006 Jan              | 10 637                 | 2 339                      | 6 295                | 1 228           | 577                | 650   | 412 632                | 365 358                    | 843 519              | 155 577         | 56 359             | 99 218  |  |
| Feb                   | 14 223                 | 1 860                      | 6 632                | 1 117           | 336                | 781   | 426 853                | 367 136                    | 850 148              | 155 469         | 55 683             | 99 786  |  |
| Mar                   | 10 502                 | 9 855                      | 7 165                | 307             | - 77               | 385   | 440 478                | 376 911                    | 857 310              | 154 890         | 55 094             | 99 797  |  |
| Apr                   | 20 577                 | 4 677                      | 7 222                | 874             | 422                | 452   | 461 055                | 381 469                    | 864 901              | 155 255         | 55 285             | 99 970  |  |
| May                   | 2 703                  | 5 932                      | 7 895                | 1 044           | 362                | 682   | 464 683                | 387 285                    | 871 534              | 155 833         | 55 210             | 100 623 |  |
| Jun                   | 16 895                 | 6 084                      | 7 691                | 611             | 104                | 506   | 481 578                | 393 249                    | 879 474              | 155 160         | 54 566             | 100 595 |  |
| Jul                   | 1 543                  | 9 075                      | 7 860                | 803             | 145                | 658   | 483 200                | 402 229                    | 887 482              | 155 111         | 54 432             | 100 679 |  |
| Aug                   | 2 872                  | 6 686                      | 8 259                | 339             | - 134              | 473   | 486 404                | 408 842                    | 895 478              | 155 042         | 54 005             | 101 037 |  |
| Sep                   | - 705                  | 4 470                      | 7 363                | 438             | 219                | 219   | 486 954                | 412 551                    | 903 179              | 154 653         | 54 116             | 100 537 |  |
| Oct                   | 7 498                  | 2 446                      | 8 833                | 464             | 153                | 312   | 494 648                | 415 000                    | 912 154              | 154 449         | 53 995             | 100 454 |  |
| Nov                   | 15 818                 | 5 991                      | 8 161                | 498             | 88                 | 410   | 510 616                | 420 852                    | 920 307              | 153 937         | 53 470             | 100 467 |  |
| Dec                   | -8 107                 | 7 768                      | 8 371                | 724             | 189                | 535   | 503 051                | 428 546                    | 928 667              | 153 912         | 53 411             | 100 501 |  |
| 2007 Jan              | 21 803                 | 4 166                      | 8 091                | 276             | 108                | 168   | 524 120                | 432 505                    | 936 617              | 153 878         | 53 235             | 100 644 |  |
| Feb                   | 9 855                  | 5 221                      | 7 490                | 123             | 133                | - 10  | 534 142                | 437 757                    | 944 085              | 153 507         | 53 176             | 100 332 |  |
| Mar                   | 4 441                  | 6 929                      | 7 321                | 287             | 107                | 179   | 538 192                | 444 863                    | 950 613              | 153 539         | 52 983             | 100 555 |  |
| Apr                   | 9 758                  | 5 824                      | 7 444                | 816             | 213                | 603   | 547 853                | 450 625                    | 958 155              | 153 712         | 52 892             | 100 819 |  |
| May                   | 19 992                 | 5 589                      | 7 225                | 216             | - 66               | 282   | 567 775                | 455 827                    | 966 328              | 153 603         | 52 900             | 100 703 |  |
| Jun                   | - 653                  | 5 135                      | 7 536                | 344             | 259                | 85    | 566 813                | 460 039                    | 973 852              | 153 223         | 52 714             | 100 509 |  |
| Jul                   | 12 167                 | 8 434                      | 7 888                | 674             | 311                | 363   | 579 596                | 468 147                    | 981 381              | 153 480         | 52 748             | 100 732 |  |
| Aug                   | 19 408                 | 6 990                      | 6 290                | 522             | 228                | 294   | 599 759                | 474 929                    | 987 664              | 153 503         | 52 716             | 100 787 |  |
| Sep                   | 16 344                 | 4 381                      | 7 192                | 901             | 377                | 524   | 621 159                | 479 211                    | 995 696              | 154 469         | 53 402             | 101 067 |  |
| Oct                   | 4 175                  | 8 389                      | 6 115                | 1 188           | 267                | 921   | 618 660                | 487 821                    | 1009 237             | 155 694         | 53 791             | 101 904 |  |
| Nov                   | 10 714                 | 4 096                      | 5 936                | 516             | 368                | 148   | 631 396                | 490 502                    | 1015 168             | 155 882         | 54 143             | 101 740 |  |
| Dec                   | 12 072                 | 3 456                      | 7 574                | 199             | 298                | - 100 | 643 755                | 494 055                    | 1 022 205            | 155 438         | 54 261             | 101 176 |  |
| 2008 Jan              | 13 558                 | - 1 223                    | 7 636                | 400             | 169                | 231   | 654 686                | 479 891                    | 1 030 583            | 156 313         | 54 169             | 102 144 |  |
| Feb                   | - 97                   | 9 047                      | 8 789                | 1 202           | 377                | 825   | 657 781                | 489 347                    | 1 039 269            | 156 997         | 54 334             | 102 663 |  |
| Mar                   | 7 667                  | 1 677                      | 7 146                | 727             | 368                | 359   | 666 689                | 490 773                    | 1 046 398            | 157 201         | 54 486             | 102 715 |  |

| 1 month growth rates<br>Percentages | M4 lending to:         |                            |                      |                 |                    |       |                        | M4 lending to:             |                      |                 |                    |       |  |
|-------------------------------------|------------------------|----------------------------|----------------------|-----------------|--------------------|-------|------------------------|----------------------------|----------------------|-----------------|--------------------|-------|--|
|                                     | Other                  | Private                    | Individuals:         |                 | Consumer of which: |       | Other                  | Private                    | Individuals:         |                 | Consumer of which: |       |  |
|                                     | financial corporations | non-financial corporations | Secured on dwellings | Consumer credit | credit card        | other | financial corporations | non-financial corporations | Secured on dwellings | Consumer credit | credit card        | other |  |
| LPM                                 | VWNM                   | VWNR                       | VWAI                 | VWAO            | VWBA               | VWAU  | VWNP                   | VWNU                       | VWAL                 | VWAR            | VWBD               | VWAX  |  |
| 2006 Jan                            | 2.6                    | 0.6                        | 0.8                  | 0.8             | 1.0                | 0.7   | 15.3                   | 15.6                       | 9.5                  | 9.7             | 10.9               | 9.0   |  |
| Feb                                 | 3.4                    | 0.5                        | 0.8                  | 0.7             | 0.6                | 0.8   | 17.0                   | 15.7                       | 9.5                  | 9.7             | 10.3               | 9.3   |  |
| Mar                                 | 2.5                    | 2.7                        | 0.8                  | 0.2             | -0.1               | 0.4   | 19.1                   | 17.3                       | 9.6                  | 8.7             | 8.8                | 8.6   |  |
| Apr                                 | 4.7                    | 1.2                        | 0.8                  | 0.6             | 0.8                | 0.5   | 25.7                   | 16.4                       | 9.7                  | 8.5             | 9.0                | 8.2   |  |
| May                                 | 0.6                    | 1.6                        | 0.9                  | 0.7             | 0.7                | 0.7   | 23.6                   | 17.0                       | 9.9                  | 8.3             | 8.2                | 8.4   |  |
| Jun                                 | 3.6                    | 1.6                        | 0.9                  | 0.4             | 0.2                | 0.5   | 29.9                   | 16.1                       | 10.0                 | 7.6             | 7.6                | 7.7   |  |
| Jul                                 | 0.3                    | 2.3                        | 0.9                  | 0.5             | 0.3                | 0.7   | 27.1                   | 17.5                       | 10.3                 | 7.7             | 7.2                | 7.9   |  |
| Aug                                 | 0.6                    | 1.7                        | 0.9                  | 0.2             | -0.2               | 0.5   | 28.1                   | 18.8                       | 10.5                 | 6.9             | 5.8                | 7.5   |  |
| Sep                                 | -0.1                   | 1.1                        | 0.8                  | 0.3             | 0.4                | 0.2   | 25.3                   | 17.9                       | 10.5                 | 6.5             | 5.5                | 7.0   |  |
| Oct                                 | 1.5                    | 0.6                        | 1.0                  | 0.3             | 0.3                | 0.3   | 24.8                   | 17.5                       | 10.8                 | 6.0             | 4.8                | 6.6   |  |
| Nov                                 | 3.2                    | 1.4                        | 0.9                  | 0.3             | 0.2                | 0.4   | 30.9                   | 17.7                       | 10.8                 | 6.0             | 4.4                | 6.8   |  |
| Dec                                 | -1.6                   | 1.8                        | 0.9                  | 0.5             | 0.4                | 0.5   | 23.4                   | 18.5                       | 11.0                 | 5.6             | 4.4                | 6.2   |  |
| 2007 Jan                            | 4.3                    | 1.0                        | 0.9                  | 0.2             | 0.2                | 0.2   | 25.4                   | 18.9                       | 11.1                 | 4.9             | 3.5                | 5.7   |  |
| Feb                                 | 1.9                    | 1.2                        | 0.8                  | 0.1             | 0.3                | -     | 23.5                   | 19.7                       | 11.1                 | 4.3             | 3.2                | 4.9   |  |
| Mar                                 | 0.8                    | 1.6                        | 0.8                  | 0.2             | 0.2                | 0.2   | 21.5                   | 18.5                       | 11.0                 | 4.3             | 3.5                | 4.7   |  |
| Apr                                 | 1.8                    | 1.3                        | 0.8                  | 0.5             | 0.4                | 0.6   | 18.2                   | 18.5                       | 11.0                 | 4.2             | 3.2                | 4.8   |  |
| May                                 | 3.6                    | 1.2                        | 0.8                  | 0.1             | -0.1               | 0.3   | 21.8                   | 18.2                       | 10.8                 | 3.7             | 2.4                | 4.4   |  |
| Jun                                 | -0.1                   | 1.1                        | 0.8                  | 0.2             | 0.5                | 0.1   | 17.4                   | 17.7                       | 10.7                 | 3.5             | 2.7                | 4.0   |  |
| Jul                                 | 2.1                    | 1.8                        | 0.8                  | 0.4             | 0.6                | 0.4   | 19.5                   | 17.1                       | 10.6                 | 3.4             | 3.0                | 3.7   |  |
| Aug                                 | 3.3                    | 1.5                        | 0.6                  | 0.3             | 0.4                | 0.3   | 22.8                   | 16.9                       | 10.3                 | 3.6             | 3.7                | 3.5   |  |
| Sep                                 | 2.7                    | 0.9                        | 0.7                  | 0.6             | 0.7                | 0.5   | 26.3                   | 16.7                       | 10.2                 | 3.9             | 4.0                | 3.8   |  |
| Oct                                 | 0.7                    | 1.8                        | 0.6                  | 0.8             | 0.5                | 0.9   | 25.3                   | 18.1                       | 9.8                  | 4.4             | 4.3                | 4.4   |  |
| Nov                                 | 1.7                    | 0.8                        | 0.6                  | 0.3             | 0.7                | 0.1   | 23.5                   | 17.4                       | 9.4                  | 4.4             | 4.8                | 4.1   |  |
| Dec                                 | 1.9                    | 0.7                        | 0.7                  | 0.1             | 0.6                | -0.1  | 27.9                   | 16.0                       | 9.3                  | 4.0             | 5.0                | 3.5   |  |
| 2008 Jan                            | 2.1                    | -0.2                       | 0.7                  | 0.3             | 0.3                | 0.2   | 25.1                   | 14.6                       | 9.1                  | 4.1             | 5.1                | 3.5   |  |
| Feb                                 | -                      | 1.9                        | 0.9                  | 0.8             | 0.7                | 0.8   | 22.8                   | 15.4                       | 9.2                  | 4.8             | 5.6                | 4.4   |  |
| Mar                                 | 1.2                    | 0.3                        | 0.7                  | 0.5             | 0.7                | 0.3   | 23.2                   | 14.0                       | 9.1                  | 5.1             | 6.1                | 4.6   |  |

Note to Table A4.3

(a) Series for unincorporated businesses and non-profit making institutions, excluding effects of securitisations and loan transfers, can be found on the Bank's Statistical Interactive Database.

**TABLE A5.1 MONTHLY TOTAL LENDING TO INDIVIDUALS: GROWTH RATES**

Percentages

**Growth rates**

Not seasonally adjusted

| LPM      | Total lending to individuals |      |          |      | of which:            |      |                 |  |
|----------|------------------------------|------|----------|------|----------------------|------|-----------------|--|
|          | 1 month                      |      | 12 month |      | secured on dwellings |      | consumer credit |  |
|          | VTXX                         | VTXY | VTYD     | VTYE | VTYJ                 | VTYK |                 |  |
| 2005 Dec | 0.8                          | 10.3 | 0.8      | 10.4 | 0.8                  | 10.0 |                 |  |
| 2006 Jan | 0.8                          | 10.4 | 0.7      | 10.5 | 1.0                  | 9.7  |                 |  |
| Feb      | 0.5                          | 10.3 | 0.5      | 10.5 | 0.1                  | 9.4  |                 |  |
| Mar      | 0.8                          | 10.3 | 1.0      | 10.8 | 0.1                  | 8.4  |                 |  |
| Apr      | 0.7                          | 10.2 | 0.7      | 10.7 | 0.7                  | 8.2  |                 |  |
| May      | 0.9                          | 10.4 | 1.0      | 10.9 | 0.7                  | 7.9  |                 |  |
| Jun      | 1.0                          | 10.3 | 1.1      | 11.0 | 0.5                  | 7.4  |                 |  |
| Jul      | 0.9                          | 10.5 | 1.0      | 11.1 | 0.6                  | 7.5  |                 |  |
| Aug      | 0.9                          | 10.4 | 1.1      | 11.2 | 0.2                  | 6.8  |                 |  |
| Sep      | 0.8                          | 10.4 | 0.9      | 11.2 | 0.7                  | 6.5  |                 |  |
| Oct      | 0.9                          | 10.5 | 0.9      | 11.3 | 0.6                  | 6.5  |                 |  |
| Nov      | 0.9                          | 10.6 | 1.0      | 11.4 | 0.4                  | 6.5  |                 |  |
| Dec      | 0.8                          | 10.5 | 0.8      | 11.4 | 0.6                  | 6.3  |                 |  |
| 2007 Jan | 0.8                          | 10.5 | 0.8      | 11.5 | 0.6                  | 5.9  |                 |  |
| Feb      | 0.6                          | 10.6 | 0.7      | 11.6 | -                    | 5.8  |                 |  |
| Mar      | 0.8                          | 10.6 | 0.9      | 11.5 | 0.1                  | 5.8  |                 |  |
| Apr      | 0.6                          | 10.4 | 0.6      | 11.4 | 0.6                  | 5.6  |                 |  |
| May      | 0.8                          | 10.3 | 0.9      | 11.3 | 0.4                  | 5.3  |                 |  |
| Jun      | 0.9                          | 10.2 | 1.1      | 11.2 | 0.4                  | 5.2  |                 |  |
| Jul      | 0.8                          | 10.1 | 0.9      | 11.1 | 0.7                  | 5.3  |                 |  |
| Aug      | 0.9                          | 10.0 | 1.0      | 10.9 | 0.2                  | 5.4  |                 |  |
| Sep      | 0.9                          | 10.0 | 0.9      | 10.9 | 0.9                  | 5.6  |                 |  |
| Oct      | 0.7                          | 9.9  | 0.7      | 10.6 | 0.9                  | 6.0  |                 |  |
| Nov      | 0.7                          | 9.6  | 0.8      | 10.4 | 0.5                  | 6.0  |                 |  |
| Dec      | 0.5                          | 9.4  | 0.5      | 10.0 | 0.4                  | 5.9  |                 |  |
| 2008 Jan | 0.5                          | 9.1  | 0.6      | 9.8  | 0.5                  | 5.8  |                 |  |
| Feb      | 0.4                          | 9.0  | 0.4      | 9.5  | 0.7                  | 6.5  |                 |  |
| Mar      | 0.5                          | 8.7  | 0.5      | 9.0  | 0.5                  | 6.9  |                 |  |

**Seasonally adjusted**

3 and 6 month rates annualised

| LPM      | Total lending to individuals |      |          |      | of which:            |      |      |      |                 |      |      |      |
|----------|------------------------------|------|----------|------|----------------------|------|------|------|-----------------|------|------|------|
|          | 1 month                      |      | 12 month |      | secured on dwellings |      |      |      | consumer credit |      |      |      |
|          | VTXZ                         | VTYA | VTYB     | VTYC | VTYF                 | VTYG | VTYH | VTYI | VTYL            | VTYM | VTYN | VTYO |
| 2005 Dec | 0.8                          | 10.3 | 10.1     | 10.4 | 0.9                  | 11.0 | 10.6 | 10.4 | 0.6             | 7.2  | 8.1  | 10.1 |
| 2006 Jan | 0.9                          | 10.7 | 10.5     | 10.4 | 0.9                  | 11.4 | 10.9 | 10.5 | 0.8             | 7.5  | 8.3  | 9.6  |
| Feb      | 0.8                          | 10.4 | 10.3     | 10.3 | 0.8                  | 10.9 | 10.8 | 10.5 | 0.6             | 8.1  | 7.8  | 9.3  |
| Mar      | 0.8                          | 10.4 | 10.3     | 10.3 | 0.9                  | 11.1 | 11.1 | 10.7 | 0.3             | 6.8  | 7.0  | 8.4  |
| Apr      | 0.8                          | 10.2 | 10.4     | 10.3 | 0.9                  | 11.1 | 11.2 | 10.8 | 0.6             | 6.2  | 6.9  | 8.2  |
| May      | 0.9                          | 10.8 | 10.6     | 10.4 | 1.0                  | 11.8 | 11.4 | 10.9 | 0.6             | 6.3  | 7.2  | 7.9  |
| Jun      | 0.8                          | 10.7 | 10.5     | 10.3 | 0.9                  | 11.5 | 11.3 | 11.0 | 0.5             | 6.9  | 6.8  | 7.5  |
| Jul      | 0.9                          | 10.8 | 10.5     | 10.5 | 0.9                  | 11.7 | 11.4 | 11.1 | 0.5             | 6.5  | 6.4  | 7.4  |
| Aug      | 0.8                          | 10.3 | 10.6     | 10.4 | 0.9                  | 11.3 | 11.6 | 11.2 | 0.3             | 5.5  | 5.9  | 6.8  |
| Sep      | 0.8                          | 10.2 | 10.4     | 10.4 | 0.8                  | 11.2 | 11.4 | 11.2 | 0.5             | 5.6  | 6.2  | 6.6  |
| Oct      | 0.9                          | 10.4 | 10.6     | 10.5 | 1.0                  | 11.4 | 11.6 | 11.4 | 0.5             | 5.4  | 6.0  | 6.4  |
| Nov      | 0.9                          | 10.6 | 10.5     | 10.5 | 0.9                  | 11.5 | 11.4 | 11.4 | 0.5             | 6.1  | 5.8  | 6.5  |
| Dec      | 0.9                          | 11.0 | 10.6     | 10.6 | 0.9                  | 12.0 | 11.6 | 11.5 | 0.5             | 6.2  | 5.9  | 6.4  |
| 2007 Jan | 0.8                          | 10.6 | 10.5     | 10.5 | 0.9                  | 11.6 | 11.5 | 11.4 | 0.4             | 5.7  | 5.5  | 6.0  |
| Feb      | 0.8                          | 10.5 | 10.5     | 10.6 | 0.9                  | 11.6 | 11.5 | 11.6 | 0.4             | 5.2  | 5.6  | 5.8  |
| Mar      | 0.8                          | 10.3 | 10.6     | 10.5 | 0.9                  | 11.5 | 11.7 | 11.5 | 0.3             | 4.5  | 5.3  | 5.8  |
| Apr      | 0.7                          | 10.0 | 10.3     | 10.4 | 0.8                  | 11.1 | 11.3 | 11.5 | 0.4             | 4.4  | 5.0  | 5.5  |
| May      | 0.7                          | 9.6  | 10.0     | 10.2 | 0.8                  | 10.6 | 11.1 | 11.3 | 0.4             | 4.6  | 4.9  | 5.3  |
| Jun      | 0.8                          | 9.4  | 9.9      | 10.2 | 0.8                  | 10.3 | 10.9 | 11.2 | 0.4             | 5.1  | 4.8  | 5.3  |
| Jul      | 0.8                          | 9.5  | 9.7      | 10.1 | 0.8                  | 10.2 | 10.6 | 11.1 | 0.5             | 5.9  | 5.1  | 5.3  |
| Aug      | 0.7                          | 9.3  | 9.5      | 10.0 | 0.7                  | 10.0 | 10.3 | 10.9 | 0.5             | 6.2  | 5.4  | 5.5  |
| Sep      | 0.8                          | 9.6  | 9.5      | 10.1 | 0.9                  | 10.1 | 10.2 | 11.0 | 0.7             | 7.1  | 6.1  | 5.7  |
| Oct      | 0.7                          | 9.3  | 9.4      | 9.8  | 0.7                  | 9.5  | 9.9  | 10.6 | 0.8             | 8.2  | 7.0  | 6.0  |
| Nov      | 0.7                          | 9.1  | 9.2      | 9.6  | 0.7                  | 9.2  | 9.6  | 10.3 | 0.5             | 8.2  | 7.2  | 6.0  |
| Dec      | 0.6                          | 8.1  | 8.8      | 9.3  | 0.7                  | 8.4  | 9.3  | 10.1 | 0.2             | 6.3  | 6.7  | 5.7  |
| 2008 Jan | 0.6                          | 7.7  | 8.5      | 9.1  | 0.6                  | 8.2  | 8.9  | 9.7  | 0.5             | 4.9  | 6.6  | 5.8  |
| Feb      | 0.7                          | 7.8  | 8.4      | 8.9  | 0.6                  | 7.9  | 8.6  | 9.4  | 1.0             | 7.2  | 7.7  | 6.5  |
| Mar      | 0.6                          | 7.7  | 7.9      | 8.7  | 0.6                  | 7.5  | 7.9  | 9.1  | 0.5             | 8.6  | 7.4  | 6.7  |

**TABLE A5.2 MONTHLY TOTAL LENDING TO INDIVIDUALS: NET LENDING**

£ millions

**Net lending**

## Not seasonally adjusted

|                        | Banks<br>(a)    | Building<br>societies<br>(a) | Other<br>lenders<br>(a) | Total                     | of which:               |                    |
|------------------------|-----------------|------------------------------|-------------------------|---------------------------|-------------------------|--------------------|
|                        |                 |                              |                         |                           | secured<br>on dwellings | consumer<br>credit |
|                        | VTUM            | VTUN                         | BM63                    | VTUQ                      | VTVG                    | VZQC               |
| 2006 Mar               | 1 123           | 1 143                        | 7 445                   | <b>9 711</b>              | 9 505                   | 206                |
| Apr                    | 1 714           | 1 091                        | 5 999                   | <b>8 804</b>              | 7 243                   | 1 561              |
| May                    | 6 030           | 1 647                        | 3 783                   | <b>11 459</b>             | 9 963                   | 1 496              |
| Jun                    | 8 910           | 1 964                        | 1 420                   | <b>12 294</b>             | 11 286                  | 1 008              |
| Jul                    | 9 143           | 1 663                        | 574                     | <b>11 381</b>             | 10 153                  | 1 228              |
| Aug                    | 4 383           | 2 355                        | 4 797                   | <b>11 535</b>             | 11 135                  | 401                |
| Sep                    | 2 230           | 1 979                        | 6 401                   | <b>10 610</b>             | 9 220                   | 1 390              |
| Oct                    | 747             | 1 550                        | 8 913                   | <b>11 210</b>             | 9 940                   | 1 270              |
| Nov                    | 335             | 1 214                        | 9 896                   | <b>11 446</b>             | 10 539                  | 906                |
| Dec                    | 9 545           | 545                          | 21                      | <b>10 110</b>             | 8 902                   | 1 208              |
| 2007 Jan               | 1 096           | 1 491                        | 7 140                   | <b>9 727</b>              | 8 512                   | 1 216              |
| Feb                    | 4 565           | 1 469                        | 1 304                   | <b>7 338</b>              | 7 279                   | 58                 |
| Mar                    | -3 514          | 1 848                        | 11 823                  | <b>10 156</b>             | 9 928                   | 228                |
| Apr                    | 5 465           | 1 104                        | 1 647                   | <b>8 215</b>              | 6 971                   | 1 245              |
| May                    | -8 082          | 1 271                        | 17 417                  | <b>10 606</b>             | 9 676                   | 930                |
| Jun                    | 4 051           | 1 336                        | 7 180                   | <b>12 567</b>             | 11 759                  | 808                |
| Jul                    | 8 702           | 553                          | 1 876                   | <b>11 131</b>             | 9 692                   | 1 440              |
| Aug                    | 1 893           | 796                          | 8 837                   | <b>11 526</b>             | 10 996                  | 530                |
| Sep                    | 2 022           | 642                          | 9 468                   | <b>12 132</b>             | 10 215                  | 1 917              |
| Oct                    | 8 342           | 752                          | 769                     | <b>9 862</b>              | 7 830                   | 2 032              |
| Nov                    | -3 300          | 781                          | 12 358                  | <b>9 839</b>              | 8 847                   | 992                |
| Dec                    | -1 360          | 1 110                        | 7 700                   | <b>7 449</b>              | 6 496                   | 953                |
| 2008 Jan               | 6 080           | 1 454                        | 176                     | <b>7 710</b>              | 6 631                   | 1 079              |
| Feb                    | 8 688           | 1 022                        | -3 369                  | <b>6 341</b>              | 4 748                   | 1 593              |
| Mar                    | 3 019           | 657                          | 3 106                   | <b>6 782</b>              | 5 633                   | 1 149              |
| Amounts<br>outstanding | VZPX<br>786 640 | VZPY<br>208 625              | BM65<br>431 659         | <b>VZQB<br/>1 426 924</b> | VTXH<br>1 197 636       | VZRD<br>229 289    |

## Seasonally adjusted

|                        | Banks<br>(a)    | Building<br>societies<br>(a) | Other<br>lenders<br>(a) | Total<br>(b)              | of which:               |                    |
|------------------------|-----------------|------------------------------|-------------------------|---------------------------|-------------------------|--------------------|
|                        |                 |                              |                         |                           | secured<br>on dwellings | consumer<br>credit |
|                        | VTUR            | VTUS                         | BM64                    | VTUV                      | VTVJ                    | RLMH               |
| 2006 Mar               | 3 971           | 1 203                        | 7 445                   | <b>9 859</b>              | 9 176                   | 682                |
| Apr                    | 1 855           | 1 280                        | 5 999                   | <b>10 175</b>             | 8 869                   | 1 306              |
| May                    | 6 206           | 1 514                        | 3 783                   | <b>11 034</b>             | 9 791                   | 1 243              |
| Jun                    | 9 724           | 1 539                        | 1 420                   | <b>9 668</b>              | 8 702                   | 966                |
| Jul                    | 5 792           | 1 569                        | 574                     | <b>10 594</b>             | 9 459                   | 1 134              |
| Aug                    | 3 360           | 1 926                        | 4 797                   | <b>10 002</b>             | 9 265                   | 737                |
| Sep                    | 2 917           | 1 780                        | 6 401                   | <b>9 594</b>              | 8 584                   | 1 010              |
| Oct                    | 2 520           | 1 714                        | 8 913                   | <b>11 377</b>             | 10 321                  | 1 055              |
| Nov                    | 882             | 1 226                        | 9 896                   | <b>10 873</b>             | 9 807                   | 1 066              |
| Dec                    | 6 827           | 964                          | 21                      | <b>10 939</b>             | 9 851                   | 1 088              |
| 2007 Jan               | 1 971           | 1 656                        | 7 140                   | <b>10 557</b>             | 9 775                   | 782                |
| Feb                    | 3 388           | 1 753                        | 1 304                   | <b>10 776</b>             | 9 929                   | 846                |
| Mar                    | -273            | 1 907                        | 11 823                  | <b>10 574</b>             | 9 879                   | 695                |
| Apr                    | 5 602           | 1 274                        | 1 647                   | <b>9 859</b>              | 9 100                   | 759                |
| May                    | -8 169          | 1 092                        | 17 417                  | <b>9 862</b>              | 8 916                   | 947                |
| Jun                    | 4 649           | 949                          | 7 180                   | <b>10 306</b>             | 9 352                   | 954                |
| Jul                    | 4 976           | 559                          | 1 876                   | <b>10 226</b>             | 9 066                   | 1 160              |
| Aug                    | 1 476           | 217                          | 8 837                   | <b>9 614</b>              | 8 517                   | 1 098              |
| Sep                    | 3 176           | 584                          | 9 468                   | <b>11 423</b>             | 10 002                  | 1 421              |
| Oct                    | 10 371          | 808                          | 769                     | <b>9 452</b>              | 7 713                   | 1 739              |
| Nov                    | -2 327          | 758                          | 12 358                  | <b>9 079</b>              | 7 973                   | 1 106              |
| Dec                    | -4 466          | 1 584                        | 7 700                   | <b>8 445</b>              | 7 974                   | 470                |
| 2008 Jan               | 6 629           | 1 587                        | 176                     | <b>8 431</b>              | 7 359                   | 1 072              |
| Feb                    | 6 962           | 1 253                        | -3 369                  | <b>9 623</b>              | 7 276                   | 2 347              |
| Mar                    | 6 572           | 846                          | 3 106                   | <b>8 167</b>              | 6 930                   | 1 237              |
| Amounts<br>outstanding | VZQD<br>787 931 | VZQE<br>209 113              | BM66<br>432 346         | <b>VTXC<br/>1 429 760</b> | VTXK<br>1 200 272       | VZRI<br>229 488    |

**Notes to Table A5.2**

(a) These series may be affected by securitisations and loan transfers; for effects see Table A5.7.

(b) Owing to the seasonal adjustment of these series, they may not equal the sum of their institutional or instrument breakdown. The residual can be found on the Bank's Interactive Database, see LPMB3A4 for flow and LPMB4A6 for amounts outstanding.

**TABLE A5.3 MONTHLY LENDING SECURED ON DWELLINGS: GROSS AND NET LENDING**

£ millions

| <b>Gross lending</b> |                         |                      |                    |                      |                          |       |               |                     |                    |                          |           |               |
|----------------------|-------------------------|----------------------|--------------------|----------------------|--------------------------|-------|---------------|---------------------|--------------------|--------------------------|-----------|---------------|
|                      | Not seasonally adjusted |                      |                    |                      |                          |       |               | Seasonally adjusted |                    |                          |           |               |
|                      | Banks                   | o/w to housing assns | Building societies | o/w to housing assns | Other specialist lenders | Other | Total         | Banks               | Building societies | Other specialist lenders | Other (a) | Total         |
| LPM                  | AUAR                    | VTUW                 | AUAS               | VTUX                 | AUAT                     | VTUY  | VTUZ          | VTVA                | VTVB               | VUFK                     | VUFL      | VTVC          |
| 2006 Mar             | 19 270                  | 348                  | 4 179              | 336                  | 4 911                    | 40    | <b>28 399</b> | 18 966              | 3 979              | 4 782                    | 40        | <b>27 768</b> |
| Apr                  | 16 798                  | 94                   | 3 498              | 112                  | 4 093                    | 20    | <b>24 410</b> | 18 997              | 4 035              | 4 799                    | 20        | <b>27 851</b> |
| May                  | 19 812                  | 331                  | 4 601              | 95                   | 4 633                    | 20    | <b>29 066</b> | 19 478              | 4 403              | 4 694                    | 20        | <b>28 594</b> |
| Jun                  | 22 172                  | 380                  | 5 104              | 235                  | 5 158                    | 20    | <b>32 455</b> | 19 383              | 4 454              | 4 658                    | 20        | <b>28 515</b> |
| Jul                  | 20 875                  | 410                  | 4 872              | 113                  | 4 842                    | 51    | <b>30 640</b> | 19 702              | 4 569              | 4 440                    | 51        | <b>28 762</b> |
| Aug                  | 22 255                  | 238                  | 5 549              | 102                  | 5 234                    | 51    | <b>33 089</b> | 19 790              | 4 710              | 4 678                    | 51        | <b>29 230</b> |
| Sep                  | 19 216                  | -                    | 5 026              | 249                  | 4 975                    | 51    | <b>29 267</b> | 18 208              | 4 768              | 4 715                    | 51        | <b>27 742</b> |
| Oct                  | 20 340                  | -                    | 4 906              | 154                  | 5 278                    | 40    | <b>30 564</b> | 19 341              | 4 757              | 5 012                    | 40        | <b>29 151</b> |
| Nov                  | 22 923                  | -                    | 4 584              | 74                   | 5 665                    | 40    | <b>33 212</b> | 22 174              | 4 647              | 5 124                    | 40        | <b>31 985</b> |
| Dec                  | 19 652                  | 201                  | 3 918              | 311                  | 5 018                    | 40    | <b>28 628</b> | 21 020              | 4 449              | 5 343                    | 40        | <b>30 852</b> |
| 2007 Jan             | 17 878                  | -                    | 4 036              | 71                   | 4 660                    | 55    | <b>26 630</b> | 20 587              | 4 704              | 5 371                    | 55        | <b>30 717</b> |
| Feb                  | 16 779                  | 441                  | 4 200              | 181                  | 4 569                    | 55    | <b>25 603</b> | 20 490              | 4 946              | 5 503                    | 55        | <b>30 995</b> |
| Mar                  | 20 704                  | 585                  | 5 439              | 278                  | 5 525                    | 55    | <b>31 722</b> | 21 170              | 5 352              | 5 637                    | 55        | <b>32 213</b> |
| Apr                  | 18 823                  | -                    | 3 768              | 149                  | 4 802                    | 32    | <b>27 424</b> | 20 800              | 4 182              | 5 501                    | 32        | <b>30 515</b> |
| May                  | 21 450                  | -                    | 4 590              | 70                   | 5 435                    | 32    | <b>31 507</b> | 20 746              | 4 401              | 5 536                    | 32        | <b>30 716</b> |
| Jun                  | 24 383                  | 850                  | 4 653              | 198                  | 5 802                    | 32    | <b>34 870</b> | 22 221              | 4 234              | 5 385                    | 32        | <b>31 872</b> |
| Jul                  | 23 640                  | 221                  | 4 417              | 132                  | 6 059                    | 51    | <b>34 167</b> | 21 424              | 3 983              | 5 608                    | 51        | <b>31 066</b> |
| Aug                  | 23 528                  | 298                  | 4 277              | 88                   | 6 144                    | 51    | <b>33 999</b> | 20 418              | 3 567              | 5 302                    | 51        | <b>29 338</b> |
| Sep                  | 20 609                  | 206                  | 3 991              | 288                  | 5 730                    | 51    | <b>30 381</b> | 20 844              | 4 071              | 5 808                    | 51        | <b>30 774</b> |
| Oct                  | 23 007                  | 46                   | 4 582              | 359                  | 5 865                    | 42    | <b>33 495</b> | 21 059              | 4 230              | 5 071                    | 42        | <b>30 402</b> |
| Nov                  | 20 809                  | 530                  | 4 070              | 138                  | 5 084                    | 42    | <b>30 006</b> | 19 591              | 4 009              | 4 653                    | 42        | <b>28 295</b> |
| Dec                  | 16 440                  | 561                  | 3 669              | 268                  | 3 766                    | 42    | <b>23 917</b> | 18 268              | 4 245              | 3 999                    | 42        | <b>26 554</b> |
| 2008 Jan             | 18 429                  | 353                  | 4 098              | 49                   | 3 373                    | 42    | <b>25 942</b> | 20 838              | 4 810              | 3 891                    | 42        | <b>29 581</b> |
| Feb                  | 18 144                  | 588                  | 3 861              | 43                   | 2 984                    | 42    | <b>25 031</b> | 20 696              | 4 230              | 3 434                    | 42        | <b>28 402</b> |
| Mar                  | 17 957                  | 798                  | 3 631              | 11                   | 2 516                    | 42    | <b>24 146</b> | 19 932              | 3 794              | 2 962                    | 42        | <b>26 730</b> |

| <b>Net lending</b> |                         |                      |                        |                      |                                 |           |               |                     |                        |                                    |           |               |
|--------------------|-------------------------|----------------------|------------------------|----------------------|---------------------------------|-----------|---------------|---------------------|------------------------|------------------------------------|-----------|---------------|
|                    | Not seasonally adjusted |                      |                        |                      |                                 |           |               | Seasonally adjusted |                        |                                    |           |               |
|                    | Banks (b)(c)            | o/w to housing assns | Building societies (b) | o/w to housing assns | Other specialist lenders (b)(c) | Other (b) | Total         | Banks (b)(c)        | Building societies (b) | Other specialist lenders (a)(b)(c) | Other (b) | Total (d)     |
| LPM                | AAJT                    | VTVD                 | AAQG                   | VTVE                 | RRBO                            | VTVF      | VTVG          | VTVH                | VTVI                   | VUFM                               | VUFN      | VTVJ          |
| 2006 Mar           | 1 313                   | 348                  | 1 089                  | 168                  | 7 111                           | - 8       | <b>9 505</b>  | 3 111               | 1 154                  | 7 111                              | - 23      | <b>9 176</b>  |
| Apr                | 970                     | 94                   | 1 121                  | 60                   | 5 178                           | - 26      | <b>7 243</b>  | 2 936               | 1 285                  | 5 178                              | - 5       | <b>8 869</b>  |
| May                | 4 291                   | 331                  | 1 594                  | 60                   | 4 104                           | - 26      | <b>9 963</b>  | 4 195               | 1 484                  | 4 104                              | - 19      | <b>9 791</b>  |
| Jun                | 7 991                   | 380                  | 1 950                  | 262                  | 1 371                           | - 26      | <b>11 286</b> | 4 382               | 1 581                  | 1 371                              | - 17      | <b>8 702</b>  |
| Jul                | 7 616                   | 410                  | 1 633                  | 84                   | 856                             | 48        | <b>10 153</b> | 4 618               | 1 607                  | 856                                | 40        | <b>9 459</b>  |
| Aug                | 3 862                   | 238                  | 2 328                  | 70                   | 4 897                           | 48        | <b>11 135</b> | 2 001               | 1 908                  | 4 897                              | 34        | <b>9 265</b>  |
| Sep                | 1 785                   | - 36                 | 1 976                  | 208                  | 5 412                           | 48        | <b>9 220</b>  | 2 147               | 1 705                  | 5 412                              | 42        | <b>8 584</b>  |
| Oct                | 167                     | - 22                 | 1 533                  | 89                   | 8 232                           | 8         | <b>9 940</b>  | 1 303               | 1 651                  | 8 232                              | 10        | <b>10 321</b> |
| Nov                | - 94                    | - 485                | 1 205                  | - 17                 | 9 420                           | 8         | <b>10 539</b> | 1 543               | 1 249                  | 9 420                              | 15        | <b>9 807</b>  |
| Dec                | 8 435                   | 201                  | 523                    | 62                   | - 7                             | - 49      | <b>8 902</b>  | 11 136              | 895                    | - 7                                | - 47      | <b>9 851</b>  |
| 2007 Jan           | 525                     | - 144                | 1 475                  | 18                   | 6 467                           | 44        | <b>8 512</b>  | 2 401               | 1 622                  | 6 467                              | 34        | <b>9 775</b>  |
| Feb                | 5 187                   | 441                  | 1 467                  | 109                  | 582                             | 44        | <b>7 279</b>  | 3 098               | 1 745                  | 582                                | 39        | <b>9 929</b>  |
| Mar                | - 3 232                 | 585                  | 1 791                  | 181                  | 11 325                          | 44        | <b>9 928</b>  | - 2 358             | 1 864                  | 11 325                             | 39        | <b>9 879</b>  |
| Apr                | 4 946                   | - 252                | 1 114                  | 31                   | 890                             | 20        | <b>6 971</b>  | 7 453               | 1 302                  | 890                                | 41        | <b>9 100</b>  |
| May                | - 8 309                 | - 182                | 1 262                  | 23                   | 16 703                          | 20        | <b>9 676</b>  | - 10 114            | 1 140                  | 16 703                             | 37        | <b>8 916</b>  |
| Jun                | 3 588                   | 850                  | 1 320                  | 88                   | 6 831                           | 20        | <b>11 759</b> | 809                 | 923                    | 6 831                              | 29        | <b>9 352</b>  |
| Jul                | 7 820                   | 221                  | 506                    | - 119                | 1 314                           | 52        | <b>9 692</b>  | 3 795               | 547                    | 1 314                              | 40        | <b>9 066</b>  |
| Aug                | 1 601                   | 298                  | 771                    | 67                   | 8 572                           | 52        | <b>10 996</b> | 485                 | 184                    | 8 572                              | 30        | <b>8 517</b>  |
| Sep                | 650                     | 206                  | 592                    | 138                  | 8 920                           | 52        | <b>10 215</b> | 2 007               | 499                    | 8 920                              | 41        | <b>10 002</b> |
| Oct                | 7 105                   | 46                   | 747                    | 289                  | - 57                            | 35        | <b>7 830</b>  | 8 960               | 765                    | - 57                               | 33        | <b>7 713</b>  |
| Nov                | - 3 929                 | 530                  | 790                    | 91                   | 11 950                          | 35        | <b>8 847</b>  | - 3 035             | 777                    | 11 950                             | 50        | <b>7 973</b>  |
| Dec                | - 2 138                 | 561                  | 1 055                  | 155                  | 7 544                           | 35        | <b>6 496</b>  | 1 531               | 1 563                  | 7 544                              | 41        | <b>7 974</b>  |
| 2008 Jan           | 6 086                   | 353                  | 1 473                  | 49                   | - 963                           | 35        | <b>6 631</b>  | 6 739               | 1 593                  | - 963                              | 29        | <b>7 359</b>  |
| Feb                | 7 519                   | 588                  | 1 021                  | 43                   | - 3 827                         | 35        | <b>4 748</b>  | 4 791               | 1 209                  | - 3 827                            | 27        | <b>7 276</b>  |
| Mar                | 2 656                   | 798                  | 580                    | 11                   | 2 362                           | 35        | <b>5 633</b>  | 4 880               | 774                    | 2 362                              | 27        | <b>6 930</b>  |

| Amounts outstanding | AKGF    | VTXD   | AHKV    | VTXE  | THFA    | VTXG  | VTXH             | VTXI    | VTXJ    | VUFO    | VUFP  | VTXK             |
|---------------------|---------|--------|---------|-------|---------|-------|------------------|---------|---------|---------|-------|------------------|
|                     | 643 324 | 24 089 | 205 906 | 8 086 | 345 395 | 3 010 | <b>1 197 636</b> | 646 104 | 206 363 | 345 395 | 2 990 | <b>1 200 272</b> |

**Notes to Table A5.3**

- (a) 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 regularly along with all other series.
- (b) These series may be affected by securitisations and loan transfers; for effects see Table A5.7.
- (c) 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.
- (d) Owing to the seasonal adjustment of these series, they may not equal the sum of their institutional breakdown. The residuals can be found on the Bank's Interactive Database, see LPMB3A5 for flow and LPMB4A7 for amounts outstanding.

**TABLE A5.4 MONTHLY LENDING SECURED ON DWELLINGS: APPROVALS****Value of all loans approved (£ millions)**

|          | Not seasonally adjusted |                    |                          |               | Seasonally adjusted |                    |                          |               |
|----------|-------------------------|--------------------|--------------------------|---------------|---------------------|--------------------|--------------------------|---------------|
|          | Banks                   | Building societies | Other specialist lenders | Total         | Banks               | Building societies | Other specialist lenders | Total         |
| LPM      | VTVK                    | VTVL               | VTVM                     | VTVN          | VTVO                | VTVP               | VYUZ                     | VTVQ          |
| 2006 Mar | 23 436                  | 5 156              | 5 449                    | <b>34 041</b> | 19 671              | 4 068              | 4 904                    | <b>28 643</b> |
| Apr      | 18 676                  | 4 012              | 4 176                    | <b>26 863</b> | 19 439              | 4 363              | 4 472                    | <b>28 273</b> |
| May      | 22 818                  | 5 240              | 5 009                    | <b>33 067</b> | 19 999              | 4 536              | 4 630                    | <b>29 164</b> |
| Jun      | 24 134                  | 5 571              | 5 478                    | <b>35 183</b> | 20 444              | 4 712              | 4 571                    | <b>29 727</b> |
| Jul      | 20 497                  | 5 269              | 5 240                    | <b>31 006</b> | 19 729              | 4 966              | 4 479                    | <b>29 174</b> |
| Aug      | 20 511                  | 5 351              | 5 226                    | <b>31 088</b> | 19 321              | 4 921              | 4 876                    | <b>29 118</b> |
| Sep      | 20 562                  | 4 511              | 5 387                    | <b>30 460</b> | 20 445              | 4 589              | 5 138                    | <b>30 171</b> |
| Oct      | 22 802                  | 4 165              | 6 102                    | <b>33 069</b> | 21 337              | 4 233              | 5 942                    | <b>31 512</b> |
| Nov      | 24 759                  | 4 103              | 5 608                    | <b>34 470</b> | 24 604              | 4 195              | 5 586                    | <b>34 385</b> |
| Dec      | 14 631                  | 3 627              | 4 408                    | <b>22 666</b> | 19 646              | 4 748              | 5 436                    | <b>29 829</b> |
| 2007 Jan | 15 212                  | 4 008              | 4 462                    | <b>23 682</b> | 20 617              | 5 409              | 6 289                    | <b>32 315</b> |
| Feb      | 19 724                  | 4 642              | 5 179                    | <b>29 544</b> | 21 924              | 5 107              | 6 211                    | <b>33 242</b> |
| Mar      | 23 941                  | 5 238              | 5 916                    | <b>35 095</b> | 21 584              | 4 296              | 5 300                    | <b>31 180</b> |
| Apr      | 20 624                  | 3 749              | 4 727                    | <b>29 100</b> | 20 945              | 4 050              | 5 106                    | <b>30 101</b> |
| May      | 26 277                  | 4 624              | 6 541                    | <b>37 443</b> | 22 468              | 3 936              | 6 018                    | <b>32 422</b> |
| Jun      | 25 254                  | 4 068              | 7 047                    | <b>36 369</b> | 22 264              | 3 579              | 5 876                    | <b>31 719</b> |
| Jul      | 23 432                  | 3 928              | 7 024                    | <b>34 385</b> | 21 468              | 3 466              | 5 980                    | <b>30 913</b> |
| Aug      | 20 926                  | 4 054              | 6 219                    | <b>31 199</b> | 19 818              | 3 766              | 5 753                    | <b>29 337</b> |
| Sep      | 19 976                  | 3 668              | 5 086                    | <b>28 730</b> | 20 333              | 3 941              | 4 874                    | <b>29 148</b> |
| Oct      | 19 260                  | 3 838              | 4 500                    | <b>27 598</b> | 17 380              | 3 767              | 4 379                    | <b>25 526</b> |
| Nov      | 18 269                  | 3 850              | 3 654                    | <b>25 774</b> | 18 390              | 3 875              | 3 658                    | <b>25 923</b> |
| Dec      | 13 517                  | 2 980              | 2 241                    | <b>18 737</b> | 18 559              | 4 040              | 2 807                    | <b>25 406</b> |
| 2008 Jan | 16 700                  | 3 216              | 2 084                    | <b>22 001</b> | 22 228              | 4 226              | 2 918                    | <b>29 372</b> |
| Feb      | 19 256                  | 3 411              | 2 361                    | <b>25 029</b> | 20 356              | 3 494              | 2 806                    | <b>26 656</b> |
| Mar      | 18 045                  | 3 018              | 2 700                    | <b>23 763</b> | 18 339              | 2 880              | 2 758                    | <b>23 978</b> |

**Number of loans approved for house purchase (000s)**

|          | Not seasonally adjusted |                    |                          |            | Seasonally adjusted |                    |                              |            |
|----------|-------------------------|--------------------|--------------------------|------------|---------------------|--------------------|------------------------------|------------|
|          | Banks                   | Building societies | Other specialist lenders | Total      | Banks               | Building societies | Other specialist lenders (a) | Total (b)  |
| LPM      | VTVR                    | VTVS               | VTVT                     | VTVU       | VTVV                | VTVW               | VYVA                         | VTVX       |
| 2006 Mar | 92                      | 25                 | 26                       | <b>143</b> | 75                  | 20                 | 26                           | <b>117</b> |
| Apr      | 69                      | 20                 | 20                       | <b>109</b> | 68                  | 20                 | 20                           | <b>111</b> |
| May      | 87                      | 26                 | 25                       | <b>137</b> | 73                  | 21                 | 25                           | <b>117</b> |
| Jun      | 92                      | 28                 | 27                       | <b>147</b> | 74                  | 23                 | 27                           | <b>119</b> |
| Jul      | 75                      | 25                 | 26                       | <b>126</b> | 71                  | 23                 | 26                           | <b>118</b> |
| Aug      | 76                      | 24                 | 26                       | <b>126</b> | 70                  | 23                 | 26                           | <b>117</b> |
| Sep      | 76                      | 22                 | 27                       | <b>125</b> | 75                  | 22                 | 27                           | <b>123</b> |
| Oct      | 79                      | 20                 | 30                       | <b>129</b> | 77                  | 21                 | 30                           | <b>126</b> |
| Nov      | 83                      | 18                 | 27                       | <b>128</b> | 84                  | 18                 | 27                           | <b>128</b> |
| Dec      | 50                      | 14                 | 19                       | <b>83</b>  | 73                  | 19                 | 19                           | <b>115</b> |
| 2007 Jan | 46                      | 15                 | 19                       | <b>80</b>  | 69                  | 21                 | 19                           | <b>120</b> |
| Feb      | 60                      | 19                 | 22                       | <b>101</b> | 71                  | 21                 | 22                           | <b>119</b> |
| Mar      | 81                      | 26                 | 26                       | <b>133</b> | 70                  | 22                 | 26                           | <b>115</b> |
| Apr      | 70                      | 19                 | 21                       | <b>111</b> | 68                  | 20                 | 21                           | <b>112</b> |
| May      | 84                      | 24                 | 28                       | <b>137</b> | 70                  | 20                 | 28                           | <b>115</b> |
| Jun      | 83                      | 22                 | 32                       | <b>136</b> | 69                  | 19                 | 32                           | <b>114</b> |
| Jul      | 73                      | 21                 | 32                       | <b>126</b> | 66                  | 19                 | 32                           | <b>112</b> |
| Aug      | 66                      | 21                 | 27                       | <b>115</b> | 61                  | 20                 | 27                           | <b>106</b> |
| Sep      | 58                      | 18                 | 21                       | <b>97</b>  | 59                  | 20                 | 21                           | <b>99</b>  |
| Oct      | 55                      | 19                 | 18                       | <b>93</b>  | 52                  | 19                 | 18                           | <b>87</b>  |
| Nov      | 49                      | 17                 | 14                       | <b>81</b>  | 50                  | 18                 | 14                           | <b>81</b>  |
| Dec      | 31                      | 10                 | 9                        | <b>50</b>  | 47                  | 14                 | 9                            | <b>72</b>  |
| 2008 Jan | 32                      | 9                  | 9                        | <b>50</b>  | 48                  | 12                 | 9                            | <b>73</b>  |
| Feb      | 44                      | 11                 | 9                        | <b>65</b>  | 50                  | 11                 | 9                            | <b>72</b>  |
| Mar      | 43                      | 11                 | 10                       | <b>64</b>  | 44                  | 9                  | 10                           | <b>64</b>  |

Notes at end of Table

**TABLE A5.4 (continued)****Value of all loans approved (£ millions)**

|          | Not seasonally adjusted |              |       |               | Seasonally adjusted |              |       |               |
|----------|-------------------------|--------------|-------|---------------|---------------------|--------------|-------|---------------|
|          | House purchase          | Remortgaging | Other | Total         | House purchase      | Remortgaging | Other | Total (b)     |
| LPM      | B3C2                    | B3C3         | B3C4  | VTVN          | B4B5                | B4B6         | B4B7  | VTVQ          |
| 2006 Mar | 18 649                  | 12 970       | 2 422 | <b>34 041</b> | 15 402              | 11 285       | 2 077 | <b>28 643</b> |
| Apr      | 14 658                  | 10 299       | 1 905 | <b>26 863</b> | 14 831              | 11 120       | 2 122 | <b>28 273</b> |
| May      | 18 563                  | 12 231       | 2 273 | <b>33 067</b> | 15 528              | 11 679       | 2 077 | <b>29 164</b> |
| Jun      | 20 027                  | 12 731       | 2 425 | <b>35 183</b> | 15 908              | 11 576       | 2 156 | <b>29 727</b> |
| Jul      | 17 236                  | 11 555       | 2 215 | <b>31 006</b> | 16 102              | 11 167       | 2 158 | <b>29 174</b> |
| Aug      | 16 991                  | 11 652       | 2 445 | <b>31 088</b> | 15 933              | 11 028       | 2 281 | <b>29 118</b> |
| Sep      | 16 800                  | 11 359       | 2 302 | <b>30 460</b> | 16 579              | 11 299       | 2 260 | <b>30 171</b> |
| Oct      | 17 697                  | 13 046       | 2 325 | <b>33 069</b> | 17 424              | 11 909       | 2 254 | <b>31 512</b> |
| Nov      | 17 874                  | 14 190       | 2 407 | <b>34 470</b> | 18 071              | 13 584       | 2 353 | <b>34 385</b> |
| Dec      | 11 618                  | 9 379        | 1 669 | <b>22 666</b> | 15 997              | 11 855       | 2 271 | <b>29 829</b> |
| 2007 Jan | 11 159                  | 10 417       | 2 107 | <b>23 682</b> | 16 919              | 12 470       | 2 361 | <b>32 315</b> |
| Feb      | 14 275                  | 13 044       | 2 227 | <b>29 544</b> | 17 011              | 13 950       | 2 326 | <b>33 242</b> |
| Mar      | 18 949                  | 13 719       | 2 431 | <b>35 095</b> | 16 710              | 12 409       | 2 221 | <b>31 180</b> |
| Apr      | 15 954                  | 10 995       | 2 152 | <b>29 100</b> | 15 659              | 11 840       | 2 251 | <b>30 101</b> |
| May      | 20 157                  | 14 773       | 2 512 | <b>37 443</b> | 16 839              | 13 620       | 2 311 | <b>32 422</b> |
| Jun      | 20 282                  | 13 691       | 2 397 | <b>36 369</b> | 16 721              | 12 826       | 2 253 | <b>31 719</b> |
| Jul      | 18 509                  | 13 513       | 2 363 | <b>34 385</b> | 16 433              | 12 518       | 2 196 | <b>30 913</b> |
| Aug      | 16 673                  | 12 353       | 2 173 | <b>31 199</b> | 15 180              | 12 062       | 1 994 | <b>29 337</b> |
| Sep      | 13 964                  | 12 772       | 1 993 | <b>28 730</b> | 14 629              | 12 774       | 2 048 | <b>29 148</b> |
| Oct      | 13 189                  | 12 388       | 2 021 | <b>27 598</b> | 12 422              | 11 092       | 1 895 | <b>25 526</b> |
| Nov      | 11 426                  | 12 387       | 1 960 | <b>25 774</b> | 11 324              | 12 056       | 1 899 | <b>25 923</b> |
| Dec      | 7 284                   | 10 101       | 1 353 | <b>18 737</b> | 10 497              | 12 965       | 1 845 | <b>25 406</b> |
| 2008 Jan | 6 943                   | 13 390       | 1 668 | <b>22 001</b> | 10 444              | 15 512       | 1 871 | <b>29 372</b> |
| Feb      | 9 356                   | 13 714       | 1 959 | <b>25 029</b> | 10 356              | 14 143       | 1 926 | <b>26 656</b> |
| Mar      | 9 108                   | 13 015       | 1 641 | <b>23 763</b> | 9 319               | 13 558       | 1 700 | <b>23 978</b> |

**Number of all loans approved (000s)**

|          | Not seasonally adjusted |              |       |            | Seasonally adjusted |              |       |            |
|----------|-------------------------|--------------|-------|------------|---------------------|--------------|-------|------------|
|          | House purchase          | Remortgaging | Other | Total      | House purchase      | Remortgaging | Other | Total      |
| LPM      | VTVU                    | B3C5         | B3C6  | B3C7       | VTVX                | B4B3         | B4B4  | B3C8       |
| 2006 Mar | 143                     | 118          | 86    | <b>346</b> | 117                 | 100          | 73    | <b>290</b> |
| Apr      | 109                     | 89           | 68    | <b>266</b> | 111                 | 96           | 75    | <b>282</b> |
| May      | 137                     | 105          | 79    | <b>321</b> | 117                 | 99           | 73    | <b>290</b> |
| Jun      | 147                     | 109          | 84    | <b>340</b> | 119                 | 100          | 75    | <b>294</b> |
| Jul      | 126                     | 99           | 75    | <b>299</b> | 118                 | 97           | 74    | <b>288</b> |
| Aug      | 126                     | 100          | 83    | <b>308</b> | 117                 | 95           | 76    | <b>288</b> |
| Sep      | 125                     | 96           | 78    | <b>300</b> | 123                 | 95           | 78    | <b>296</b> |
| Oct      | 129                     | 109          | 80    | <b>318</b> | 126                 | 100          | 77    | <b>304</b> |
| Nov      | 128                     | 116          | 82    | <b>325</b> | 128                 | 113          | 79    | <b>320</b> |
| Dec      | 83                      | 78           | 55    | <b>216</b> | 115                 | 99           | 78    | <b>292</b> |
| 2007 Jan | 80                      | 87           | 75    | <b>242</b> | 120                 | 103          | 82    | <b>305</b> |
| Feb      | 101                     | 108          | 73    | <b>282</b> | 119                 | 111          | 75    | <b>306</b> |
| Mar      | 133                     | 113          | 81    | <b>327</b> | 115                 | 101          | 73    | <b>289</b> |
| Apr      | 111                     | 92           | 70    | <b>272</b> | 112                 | 100          | 72    | <b>285</b> |
| May      | 137                     | 118          | 80    | <b>334</b> | 115                 | 108          | 73    | <b>296</b> |
| Jun      | 136                     | 109          | 75    | <b>321</b> | 114                 | 103          | 72    | <b>288</b> |
| Jul      | 126                     | 107          | 75    | <b>307</b> | 112                 | 100          | 70    | <b>283</b> |
| Aug      | 115                     | 100          | 69    | <b>284</b> | 106                 | 97           | 63    | <b>266</b> |
| Sep      | 97                      | 101          | 65    | <b>263</b> | 99                  | 100          | 67    | <b>266</b> |
| Oct      | 93                      | 98           | 65    | <b>255</b> | 87                  | 88           | 61    | <b>236</b> |
| Nov      | 81                      | 97           | 61    | <b>239</b> | 81                  | 97           | 60    | <b>237</b> |
| Dec      | 50                      | 76           | 39    | <b>166</b> | 72                  | 100          | 55    | <b>227</b> |
| 2008 Jan | 50                      | 102          | 55    | <b>207</b> | 73                  | 118          | 59    | <b>250</b> |
| Feb      | 65                      | 110          | 63    | <b>238</b> | 72                  | 109          | 63    | <b>243</b> |
| Mar      | 64                      | 97           | 53    | <b>214</b> | 64                  | 98           | 57    | <b>220</b> |

Notes at end of Table

**TABLE A5.4 (continued)****Breakdown of banks' approvals**

Not seasonally adjusted

|          | Value (£ millions) |              |             |               | Number (000s)  |              |             |            |
|----------|--------------------|--------------|-------------|---------------|----------------|--------------|-------------|------------|
|          | House purchase     | Remortgaging | Other loans | Total         | House purchase | Remortgaging | Other loans | Total      |
| LPM      | TFGE               | TFGF         | TFGG        | TFGH          | TFGI           | TFGJ         | TFGK        | TFGL       |
| 2006 Mar | 12 433             | 9 367        | 1 636       | <b>23 436</b> | 92             | 81           | 58          | <b>231</b> |
| Apr      | 9 740              | 7 605        | 1 331       | <b>18 676</b> | 69             | 62           | 48          | <b>179</b> |
| May      | 12 243             | 9 004        | 1 571       | <b>22 818</b> | 87             | 72           | 54          | <b>214</b> |
| Jun      | 13 043             | 9 445        | 1 646       | <b>24 134</b> | 92             | 76           | 58          | <b>226</b> |
| Jul      | 10 761             | 8 233        | 1 503       | <b>20 497</b> | 75             | 66           | 51          | <b>192</b> |
| Aug      | 10 808             | 8 038        | 1 665       | <b>20 511</b> | 76             | 64           | 56          | <b>196</b> |
| Sep      | 10 797             | 8 207        | 1 558       | <b>20 562</b> | 76             | 65           | 53          | <b>194</b> |
| Oct      | 11 486             | 9 756        | 1 560       | <b>22 802</b> | 79             | 75           | 53          | <b>207</b> |
| Nov      | 12 276             | 10 828       | 1 655       | <b>24 759</b> | 83             | 82           | 56          | <b>221</b> |
| Dec      | 7 301              | 6 209        | 1 120       | <b>14 631</b> | 50             | 47           | 36          | <b>133</b> |
| 2007 Jan | 6 764              | 7 025        | 1 423       | <b>15 212</b> | 46             | 54           | 51          | <b>151</b> |
| Feb      | 9 060              | 9 145        | 1 519       | <b>19 724</b> | 60             | 71           | 50          | <b>181</b> |
| Mar      | 12 264             | 10 029       | 1 649       | <b>23 941</b> | 81             | 75           | 55          | <b>211</b> |
| Apr      | 10 752             | 8 388        | 1 484       | <b>20 624</b> | 70             | 64           | 48          | <b>182</b> |
| May      | 13 271             | 11 304       | 1 702       | <b>26 277</b> | 84             | 82           | 53          | <b>220</b> |
| Jun      | 13 187             | 10 406       | 1 661       | <b>25 254</b> | 83             | 76           | 50          | <b>209</b> |
| Jul      | 11 522             | 10 251       | 1 660       | <b>23 432</b> | 73             | 73           | 50          | <b>197</b> |
| Aug      | 10 282             | 9 116        | 1 528       | <b>20 926</b> | 66             | 67           | 47          | <b>181</b> |
| Sep      | 8 888              | 9 612        | 1 475       | <b>19 976</b> | 58             | 70           | 46          | <b>174</b> |
| Oct      | 8 539              | 9 321        | 1 400       | <b>19 260</b> | 55             | 69           | 44          | <b>168</b> |
| Nov      | 7 601              | 9 267        | 1 402       | <b>18 269</b> | 49             | 68           | 42          | <b>160</b> |
| Dec      | 4 843              | 7 703        | 970         | <b>13 517</b> | 31             | 55           | 27          | <b>113</b> |
| 2008 Jan | 4 997              | 10 433       | 1 270       | <b>16 700</b> | 32             | 74           | 40          | <b>146</b> |
| Feb      | 7 011              | 10 789       | 1 456       | <b>19 256</b> | 44             | 82           | 45          | <b>172</b> |
| Mar      | 6 765              | 10 109       | 1 170       | <b>18 045</b> | 43             | 70           | 36          | <b>149</b> |

**Breakdown of building societies' approvals**

Not seasonally adjusted

|          | Value (£ millions) |              |             |              | Number (000s)  |              |             |           |
|----------|--------------------|--------------|-------------|--------------|----------------|--------------|-------------|-----------|
|          | House purchase     | Remortgaging | Other loans | Total        | House purchase | Remortgaging | Other loans | Total     |
| LPM      | VYVB               | VYVC         | VYVD        | VYVR         | VTVS           | VYVE         | VYVF        | VYVG      |
| 2006 Mar | 2 928              | 1 768        | 460         | <b>5 156</b> | 25             | 18           | 18          | <b>61</b> |
| Apr      | 2 325              | 1 335        | 351         | <b>4 012</b> | 20             | 13           | 14          | <b>46</b> |
| May      | 3 131              | 1 656        | 453         | <b>5 240</b> | 26             | 16           | 18          | <b>59</b> |
| Jun      | 3 468              | 1 616        | 487         | <b>5 571</b> | 28             | 15           | 18          | <b>62</b> |
| Jul      | 3 087              | 1 781        | 400         | <b>5 269</b> | 25             | 16           | 15          | <b>57</b> |
| Aug      | 2 888              | 2 029        | 434         | <b>5 351</b> | 24             | 18           | 17          | <b>59</b> |
| Sep      | 2 522              | 1 581        | 408         | <b>4 511</b> | 22             | 15           | 16          | <b>53</b> |
| Oct      | 2 286              | 1 477        | 401         | <b>4 165</b> | 20             | 15           | 17          | <b>51</b> |
| Nov      | 2 100              | 1 611        | 392         | <b>4 103</b> | 18             | 14           | 16          | <b>48</b> |
| Dec      | 1 694              | 1 663        | 270         | <b>3 627</b> | 14             | 15           | 11          | <b>40</b> |
| 2007 Jan | 1 928              | 1 745        | 336         | <b>4 008</b> | 15             | 15           | 14          | <b>44</b> |
| Feb      | 2 380              | 1 918        | 346         | <b>4 644</b> | 19             | 17           | 14          | <b>50</b> |
| Mar      | 3 239              | 1 586        | 417         | <b>5 243</b> | 26             | 16           | 17          | <b>59</b> |
| Apr      | 2 373              | 1 049        | 329         | <b>3 751</b> | 19             | 11           | 13          | <b>43</b> |
| May      | 2 896              | 1 304        | 425         | <b>4 624</b> | 24             | 14           | 17          | <b>55</b> |
| Jun      | 2 573              | 1 109        | 385         | <b>4 068</b> | 22             | 12           | 16          | <b>50</b> |
| Jul      | 2 435              | 1 107        | 386         | <b>3 928</b> | 21             | 12           | 15          | <b>48</b> |
| Aug      | 2 401              | 1 279        | 374         | <b>4 054</b> | 21             | 13           | 14          | <b>48</b> |
| Sep      | 2 182              | 1 194        | 293         | <b>3 668</b> | 18             | 12           | 14          | <b>44</b> |
| Oct      | 2 245              | 1 241        | 352         | <b>3 838</b> | 19             | 12           | 14          | <b>46</b> |
| Nov      | 1 983              | 1 580        | 287         | <b>3 850</b> | 17             | 16           | 13          | <b>46</b> |
| Dec      | 1 203              | 1 570        | 206         | <b>2 980</b> | 10             | 15           | 8           | <b>33</b> |
| 2008 Jan | 1 074              | 1 905        | 237         | <b>3 216</b> | 9              | 17           | 10          | <b>37</b> |
| Feb      | 1 308              | 1 775        | 329         | <b>3 411</b> | 11             | 17           | 12          | <b>40</b> |
| Mar      | 1 171              | 1 555        | 292         | <b>3 018</b> | 11             | 15           | 11          | <b>37</b> |

Notes at end of Table



**TABLE A5.4 (continued)****Breakdown of other specialist lenders' approvals**

Not seasonally adjusted

|          | Value (£ millions) |              |             |              | Number (000s)  |              |             |           |
|----------|--------------------|--------------|-------------|--------------|----------------|--------------|-------------|-----------|
|          | House purchase     | Remortgaging | Other loans | Total        | House purchase | Remortgaging | Other loans | Total     |
| LPM      | VYVH               | VYVI         | VYVJ        | VTVM         | VTVT           | VYVK         | VYVL        | VYVM      |
| 2006 Mar | 3 289              | 1 834        | 326         | <b>5 449</b> | 26             | 20           | 9           | <b>55</b> |
| Apr      | 2 593              | 1 359        | 223         | <b>4 176</b> | 20             | 14           | 7           | <b>41</b> |
| May      | 3 189              | 1 571        | 248         | <b>5 009</b> | 25             | 16           | 7           | <b>48</b> |
| Jun      | 3 517              | 1 670        | 292         | <b>5 478</b> | 27             | 17           | 8           | <b>52</b> |
| Jul      | 3 387              | 1 541        | 313         | <b>5 240</b> | 26             | 16           | 8           | <b>50</b> |
| Aug      | 3 295              | 1 585        | 345         | <b>5 226</b> | 26             | 17           | 10          | <b>53</b> |
| Sep      | 3 481              | 1 571        | 335         | <b>5 387</b> | 27             | 17           | 10          | <b>53</b> |
| Oct      | 3 925              | 1 813        | 364         | <b>6 102</b> | 30             | 19           | 10          | <b>60</b> |
| Nov      | 3 497              | 1 751        | 360         | <b>5 608</b> | 27             | 19           | 10          | <b>56</b> |
| Dec      | 2 622              | 1 507        | 279         | <b>4 408</b> | 19             | 16           | 8           | <b>43</b> |
| 2007 Jan | 2 468              | 1 647        | 347         | <b>4 462</b> | 19             | 18           | 10          | <b>47</b> |
| Feb      | 2 836              | 1 981        | 362         | <b>5 179</b> | 22             | 21           | 9           | <b>52</b> |
| Mar      | 3 446              | 2 105        | 365         | <b>5 916</b> | 26             | 22           | 10          | <b>57</b> |
| Apr      | 2 830              | 1 558        | 339         | <b>4 727</b> | 21             | 17           | 9           | <b>47</b> |
| May      | 3 990              | 2 166        | 385         | <b>6 541</b> | 28             | 22           | 10          | <b>60</b> |
| Jun      | 4 521              | 2 176        | 350         | <b>7 047</b> | 32             | 21           | 9           | <b>62</b> |
| Jul      | 4 553              | 2 155        | 317         | <b>7 024</b> | 32             | 21           | 9           | <b>62</b> |
| Aug      | 3 990              | 1 958        | 272         | <b>6 219</b> | 27             | 19           | 8           | <b>54</b> |
| Sep      | 2 895              | 1 966        | 225         | <b>5 086</b> | 21             | 19           | 6           | <b>45</b> |
| Oct      | 2 405              | 1 826        | 269         | <b>4 500</b> | 18             | 17           | 7           | <b>41</b> |
| Nov      | 1 842              | 1 540        | 272         | <b>3 654</b> | 14             | 13           | 6           | <b>33</b> |
| Dec      | 1 237              | 827          | 177         | <b>2 241</b> | 9              | 7            | 4           | <b>20</b> |
| 2008 Jan | 871                | 1 052        | 161         | <b>2 084</b> | 9              | 10           | 5           | <b>24</b> |
| Feb      | 1 037              | 1 150        | 174         | <b>2 361</b> | 9              | 11           | 6           | <b>27</b> |
| Mar      | 1 171              | 1 351        | 178         | <b>2 700</b> | 10             | 12           | 5           | <b>27</b> |

**Notes to Table A5.4**

- (a) 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 seasonal regularly along with all other series
- (b) Owing to the seasonal adjustment of these series, they may not equal the sum of their institutional or instrument breakdown. The residuals can be found on the Bank's Interacti Database, see LPMB3A7 for number of loans approved for house purchase and LPMB3C9 for total value of loans approved

**TABLE A5.5 MONTHLY LENDING SECURED ON DWELLINGS: REPAYMENTS**

£ millions

**Repayments of mortgage principal**

Not seasonally adjusted

|          | Banks                    |                          |                |               | Building societies |                          |                |               |
|----------|--------------------------|--------------------------|----------------|---------------|--------------------|--------------------------|----------------|---------------|
|          | Regular repayments       | Repayments on redemption | Other lump sum | Total         | Regular repayments | Repayments on redemption | Other lump sum | Total         |
|          | TFGA                     | TFGB                     | TFGC           | TFGD          | AKGW               | AKGX                     | AKGY           | AUAG          |
| 2006 Mar | 1 372                    | 10 463                   | 1 015          | <b>12 850</b> | 903                | 2 577                    | 377            | <b>3 857</b>  |
| Apr      | 1 345                    | 9 740                    | 900            | <b>11 985</b> | 344                | 2 099                    | 227            | <b>2 670</b>  |
| May      | 1 410                    | 11 680                   | 916            | <b>14 006</b> | 457                | 2 485                    | 333            | <b>3 275</b>  |
| Jun      | 1 381                    | 11 479                   | 899            | <b>13 758</b> | 630                | 2 589                    | 297            | <b>3 515</b>  |
| Jul      | 1 406                    | 12 126                   | 908            | <b>14 440</b> | 545                | 2 664                    | 355            | <b>3 564</b>  |
| Aug      | 1 364                    | 13 296                   | 986            | <b>15 646</b> | 553                | 2 781                    | 358            | <b>3 693</b>  |
| Sep      | 1 294                    | 11 118                   | 952            | <b>13 364</b> | 492                | 2 699                    | 362            | <b>3 553</b>  |
| Oct      | 1 279                    | 12 111                   | 949            | <b>14 340</b> | 504                | 2 628                    | 404            | <b>3 536</b>  |
| Nov      | 1 499                    | 13 696                   | 1 064          | <b>16 260</b> | 515                | 2 700                    | 399            | <b>3 614</b>  |
| Dec      | 1 287                    | 11 158                   | 930            | <b>13 375</b> | 595                | 2 597                    | 555            | <b>3 747</b>  |
| 2007 Jan | 1 470                    | 10 656                   | 1 045          | <b>13 170</b> | 509                | 2 111                    | 404            | <b>3 024</b>  |
| Feb      | 1 802                    | 10 688                   | 1 073          | <b>13 562</b> | 755                | 2 026                    | 488            | <b>3 269</b>  |
| Mar      | 1 667                    | 12 856                   | 1 101          | <b>15 624</b> | 887                | 2 725                    | 400            | <b>4 012</b>  |
| Apr      | 1 595                    | 11 927                   | 957            | <b>14 479</b> | 311                | 2 424                    | 236            | <b>2 972</b>  |
| May      | 1 675                    | 12 695                   | 1 016          | <b>15 386</b> | 522                | 2 697                    | 430            | <b>3 649</b>  |
| Jun      | 1 515                    | 12 938                   | 941            | <b>15 394</b> | 556                | 2 749                    | 391            | <b>3 696</b>  |
| Jul      | 1 566                    | 13 585                   | 1 142          | <b>16 292</b> | 529                | 3 247                    | 414            | <b>4 191</b>  |
| Aug      | 1 649                    | 13 216                   | 1 121          | <b>15 986</b> | 426                | 2 960                    | 436            | <b>3 821</b>  |
| Sep      | 1 453                    | 11 655                   | 1 108          | <b>14 216</b> | 623                | 2 475                    | 467            | <b>3 565</b>  |
| Oct      | 1 745                    | 14 847                   | 1 174          | <b>17 767</b> | 511                | 2 947                    | 370            | <b>3 828</b>  |
| Nov      | 1 542                    | 11 730                   | 1 066          | <b>14 338</b> | 467                | 2 606                    | 392            | <b>3 465</b>  |
| Dec      | 1 325                    | 9 172                    | 925            | <b>11 422</b> | 471                | 1 992                    | 427            | <b>2 889</b>  |
| 2008 Jan | 1 388                    | 9 790                    | 1 016          | <b>12 194</b> | 411                | 1 761                    | 306            | <b>2 478</b>  |
| Feb      | 1 589                    | 9 890                    | 998            | <b>12 476</b> | 473                | 1 917                    | 311            | <b>2 701</b>  |
| Mar      | 1 575                    | 9 565                    | 994            | <b>12 134</b> | 740                | 1 938                    | 352            | <b>3 031</b>  |
|          | Other specialist lenders |                          |                |               | Total              |                          |                |               |
|          | Regular repayments       | Repayments on redemption | Other lump sum | Total         | Regular repayments | Repayments on redemption | Other lump sum | Total         |
|          | BD97                     | BD98                     | BD99           | BE22          | B4C3               | B4C4                     | B4C5           | B4C6          |
| 2006 Mar | 338                      | 2 875                    | 113            | <b>3 326</b>  | 2 613              | 15 916                   | 1 505          | <b>20 033</b> |
| Apr      | 373                      | 2 583                    | 90             | <b>3 046</b>  | 2 062              | 14 422                   | 1 217          | <b>17 701</b> |
| May      | 317                      | 2 874                    | 97             | <b>3 287</b>  | 2 184              | 17 039                   | 1 346          | <b>20 569</b> |
| Jun      | 386                      | 3 821                    | 189            | <b>4 397</b>  | 2 396              | 17 889                   | 1 385          | <b>21 670</b> |
| Jul      | 337                      | 2 873                    | 83             | <b>3 292</b>  | 2 288              | 17 662                   | 1 346          | <b>21 296</b> |
| Aug      | 372                      | 3 218                    | 92             | <b>3 682</b>  | 2 289              | 19 296                   | 1 436          | <b>23 021</b> |
| Sep      | 432                      | 3 153                    | 110            | <b>3 695</b>  | 2 218              | 16 970                   | 1 423          | <b>20 612</b> |
| Oct      | 469                      | 3 325                    | 112            | <b>3 906</b>  | 2 252              | 18 064                   | 1 466          | <b>21 782</b> |
| Nov      | 267                      | 2 882                    | 75             | <b>3 225</b>  | 2 282              | 19 278                   | 1 539          | <b>23 098</b> |
| Dec      | 390                      | 3 273                    | 130            | <b>3 792</b>  | 2 272              | 17 028                   | 1 615          | <b>20 915</b> |
| 2007 Jan | 435                      | 3 022                    | 107            | <b>3 563</b>  | 2 413              | 15 788                   | 1 556          | <b>19 757</b> |
| Feb      | 304                      | 2 434                    | 73             | <b>2 811</b>  | 2 860              | 15 148                   | 1 634          | <b>19 642</b> |
| Mar      | 391                      | 2 889                    | 69             | <b>3 349</b>  | 2 945              | 18 470                   | 1 571          | <b>22 985</b> |
| Apr      | 427                      | 3 376                    | 99             | <b>3 901</b>  | 2 333              | 17 727                   | 1 292          | <b>21 353</b> |
| May      | 268                      | 3 369                    | 97             | <b>3 734</b>  | 2 465              | 18 761                   | 1 542          | <b>22 769</b> |
| Jun      | 478                      | 4 028                    | 102            | <b>4 608</b>  | 2 549              | 19 715                   | 1 434          | <b>23 698</b> |
| Jul      | 475                      | 4 262                    | 94             | <b>4 832</b>  | 2 570              | 21 094                   | 1 650          | <b>25 315</b> |
| Aug      | 371                      | 3 604                    | 97             | <b>4 072</b>  | 2 446              | 19 780                   | 1 654          | <b>23 880</b> |
| Sep      | 314                      | 3 355                    | 84             | <b>3 754</b>  | 2 390              | 17 485                   | 1 660          | <b>21 534</b> |
| Oct      | 369                      | 3 663                    | 81             | <b>4 113</b>  | 2 625              | 21 457                   | 1 625          | <b>25 708</b> |
| Nov      | 260                      | 3 007                    | 79             | <b>3 347</b>  | 2 269              | 17 343                   | 1 538          | <b>21 150</b> |
| Dec      | 397                      | 2 868                    | 91             | <b>3 356</b>  | 2 193              | 14 032                   | 1 443          | <b>17 668</b> |
| 2008 Jan | 586                      | 3 859                    | 133            | <b>4 578</b>  | 2 386              | 15 410                   | 1 455          | <b>19 251</b> |
| Feb      | 448                      | 4 721                    | 201            | <b>5 370</b>  | 2 510              | 16 527                   | 1 510          | <b>20 547</b> |
| Mar      | 351                      | 3 049                    | 127            | <b>3 527</b>  | 2 666              | 14 552                   | 1 473          | <b>18 692</b> |

**TABLE A5.6 MONTHLY CONSUMER CREDIT**

£ millions

**Gross lending**

Not seasonally adjusted

|          | Banks  | Building societies | Other consumer credit lenders | Total         | of which:   |       |
|----------|--------|--------------------|-------------------------------|---------------|-------------|-------|
|          |        |                    |                               |               | credit card | other |
| LPM      | VZRA   | VZRB               | BM55                          | VZQG          | VZQH        | VZQI  |
| 2006 Mar | 13 846 | 849                | 3 189                         | <b>17 885</b> | 10 523      | 7 361 |
| Apr      | 12 490 | 642                | 3 436                         | <b>16 568</b> | 9 629       | 6 938 |
| May      | 14 412 | 803                | 2 986                         | <b>18 200</b> | 11 172      | 7 029 |
| Jun      | 13 572 | 807                | 2 878                         | <b>17 258</b> | 10 556      | 6 702 |
| Jul      | 13 464 | 782                | 2 792                         | <b>17 038</b> | 10 565      | 6 472 |
| Aug      | 13 640 | 823                | 2 864                         | <b>17 327</b> | 10 624      | 6 703 |
| Sep      | 13 031 | 765                | 3 361                         | <b>17 157</b> | 10 024      | 7 132 |
| Oct      | 13 962 | 817                | 3 293                         | <b>18 072</b> | 10 845      | 7 227 |
| Nov      | 13 596 | 769                | 2 999                         | <b>17 364</b> | 10 780      | 6 584 |
| Dec      | 13 010 | 787                | 2 500                         | <b>16 297</b> | 11 204      | 5 093 |
| 2007 Jan | 13 747 | 802                | 3 715                         | <b>18 265</b> | 10 714      | 7 550 |
| Feb      | 11 763 | 717                | 3 132                         | <b>15 612</b> | 9 148       | 6 464 |
| Mar      | 13 144 | 961                | 3 082                         | <b>17 187</b> | 10 331      | 6 856 |
| Apr      | 12 644 | 795                | 2 719                         | <b>16 159</b> | 10 058      | 6 100 |
| May      | 13 681 | 809                | 3 259                         | <b>17 749</b> | 10 895      | 6 854 |
| Jun      | 13 080 | 764                | 2 701                         | <b>16 546</b> | 10 302      | 6 245 |
| Jul      | 14 131 | 862                | 2 770                         | <b>17 763</b> | 11 352      | 6 412 |
| Aug      | 13 578 | 822                | 2 793                         | <b>17 193</b> | 10 861      | 6 332 |
| Sep      | 12 378 | 768                | 3 277                         | <b>16 423</b> | 9 986       | 6 437 |
| Oct      | 14 057 | 875                | 3 270                         | <b>18 202</b> | 11 527      | 6 675 |
| Nov      | 13 922 | 783                | 2 916                         | <b>17 622</b> | 11 336      | 6 286 |
| Dec      | 13 536 | 874                | 2 450                         | <b>16 859</b> | 12 013      | 4 846 |
| 2008 Jan | 13 698 | 320                | 3 573                         | <b>17 590</b> | 11 090      | 6 500 |
| Feb      | 12 992 | 291                | 3 626                         | <b>16 910</b> | 10 415      | 6 495 |
| Mar      | 12 974 | 286                | 3 163                         | <b>16 423</b> | 10 649      | 5 774 |

**Seasonally adjusted**

|          | Banks  | Building societies | Other consumer credit lenders | Total (a)     | of which:   |       |
|----------|--------|--------------------|-------------------------------|---------------|-------------|-------|
|          |        |                    |                               |               | credit card | other |
| LPM      | VZQJ   | VZQK               | BM56                          | VZQN          | VZQO        | VZQP  |
| 2006 Mar | 13 353 | 726                | 3 005                         | <b>17 173</b> | 10 330      | 6 802 |
| Apr      | 13 918 | 738                | 3 028                         | <b>17 796</b> | 10 759      | 6 932 |
| May      | 13 649 | 782                | 3 073                         | <b>17 445</b> | 10 560      | 6 822 |
| Jun      | 13 316 | 811                | 3 125                         | <b>17 191</b> | 10 500      | 6 686 |
| Jul      | 13 349 | 785                | 3 095                         | <b>17 244</b> | 10 520      | 6 710 |
| Aug      | 13 264 | 777                | 3 128                         | <b>17 183</b> | 10 333      | 6 768 |
| Sep      | 13 443 | 782                | 3 090                         | <b>17 309</b> | 10 487      | 6 796 |
| Oct      | 13 415 | 795                | 3 168                         | <b>17 367</b> | 10 526      | 6 878 |
| Nov      | 13 267 | 794                | 3 119                         | <b>17 093</b> | 10 485      | 6 600 |
| Dec      | 13 260 | 775                | 3 066                         | <b>16 980</b> | 10 596      | 6 538 |
| 2007 Jan | 13 236 | 789                | 3 118                         | <b>17 105</b> | 10 428      | 6 906 |
| Feb      | 12 944 | 803                | 3 103                         | <b>16 964</b> | 10 200      | 6 595 |
| Mar      | 13 233 | 874                | 2 975                         | <b>17 141</b> | 10 591      | 6 543 |
| Apr      | 13 271 | 857                | 2 381                         | <b>16 648</b> | 10 556      | 6 019 |
| May      | 13 238 | 790                | 3 350                         | <b>17 202</b> | 10 581      | 6 621 |
| Jun      | 13 331 | 796                | 2 971                         | <b>17 076</b> | 10 637      | 6 417 |
| Jul      | 13 329 | 824                | 3 030                         | <b>17 199</b> | 10 715      | 6 451 |
| Aug      | 13 323 | 798                | 3 046                         | <b>17 184</b> | 10 714      | 6 376 |
| Sep      | 13 259 | 812                | 3 068                         | <b>17 099</b> | 10 791      | 6 313 |
| Oct      | 13 058 | 818                | 3 021                         | <b>16 953</b> | 10 803      | 6 148 |
| Nov      | 13 539 | 816                | 3 069                         | <b>17 335</b> | 11 050      | 6 293 |
| Dec      | 13 569 | 848                | 3 043                         | <b>17 344</b> | 11 111      | 6 217 |
| 2008 Jan | 13 506 | 314                | 3 049                         | <b>16 800</b> | 11 084      | 6 011 |
| Feb      | 13 681 | 314                | 3 414                         | <b>17 543</b> | 11 150      | 6 295 |
| Mar      | 13 707 | 275                | 3 243                         | <b>17 314</b> | 11 188      | 6 062 |

Notes at end of Table

**TABLE A5.6 (continued)**

£ millions

**Net lending**
**Not seasonally adjusted**

|                        | Banks<br>(b)    | Building<br>societies<br>(b) | Other consumer<br>credit lenders<br>(b) | Total                   | of which:      |                 |
|------------------------|-----------------|------------------------------|---|-------------------------|----------------|-----------------|
|                        |                 |                              |   |                         | credit<br>card | other<br>(c)    |
| LPM                    | AIKN            | ALPY                         | BM59                                    | <b>VZQC</b>             | VZQS           | VZQT            |
| 2006 Mar               | - 190           | 53                           | 342                                     | <b>206</b>              | - 540          | 745             |
| Apr                    | 744             | - 30                         | 847                                     | <b>1 561</b>            | 725            | 836             |
| May                    | 1 739           | 52                           | - 295                                   | <b>1 496</b>            | 294            | 1 202           |
| Jun                    | 919             | 14                           | 75                                      | <b>1 008</b>            | 186            | 823             |
| Jul                    | 1 528           | 31                           | - 330                                   | <b>1 228</b>            | 125            | 1 103           |
| Aug                    | 522             | 27                           | - 148                                   | <b>401</b>              | - 111          | 511             |
| Sep                    | 445             | 4                            | 941                                     | <b>1 390</b>            | 225            | 1 164           |
| Oct                    | 580             | 18                           | 672                                     | <b>1 270</b>            | - 158          | 1 428           |
| Nov                    | 430             | 10                           | 467                                     | <b>906</b>              | 343            | 564             |
| Dec                    | 1 110           | 22                           | 76                                      | <b>1 208</b>            | 1 175          | 33              |
| 2007 Jan               | 571             | 16                           | 629                                     | <b>1 216</b>            | - 709          | 1 925           |
| Feb                    | - 621           | 2                            | 677                                     | <b>58</b>               | - 300          | 358             |
| Mar                    | - 282           | 56                           | 454                                     | <b>228</b>              | - 312          | 540             |
| Apr                    | 519             | - 11                         | 737                                     | <b>1 245</b>            | 482            | 763             |
| May                    | 228             | 8                            | 694                                     | <b>930</b>              | - 235          | 1 165           |
| Jun                    | 462             | 16                           | 329                                     | <b>808</b>              | 351            | 457             |
| Jul                    | 882             | 47                           | 510                                     | <b>1 440</b>            | 354            | 1 086           |
| Aug                    | 293             | 25                           | 212                                     | <b>530</b>              | 162            | 368             |
| Sep                    | 1 372           | 50                           | 496                                     | <b>1 917</b>            | 425            | 1 492           |
| Oct                    | 1 237           | 4                            | 791                                     | <b>2 032</b>            | - 41           | 2 073           |
| Nov                    | 629             | - 9                          | 373                                     | <b>992</b>              | 698            | 294             |
| Dec                    | 777             | 55                           | 121                                     | <b>953</b>              | 1 375          | - 422           |
| 2008 Jan               | - 6             | - 19                         | 1 104                                   | <b>1 079</b>            | - 743          | 1 822           |
| Feb                    | 1 168           | 1                            | 423                                     | <b>1 593</b>            | 9              | 1 583           |
| Mar                    | 363             | 78                           | 709                                     | <b>1 149</b>            | - 2            | 1 151           |
| Amounts<br>outstanding | AILB<br>143 317 | VQHT<br>2 718                | BM57<br>83 254                          | <b>VZRD<br/>229 289</b> | VZRE<br>54 614 | VZRF<br>174 675 |

**Seasonally adjusted**

|                        | Banks<br>(b)    | Building<br>societies<br>(b) | Other consumer<br>credit lenders<br>(b) | Total                   | of which:      |                 |
|------------------------|-----------------|------------------------------|---|-------------------------|----------------|-----------------|
|                        |                 |                              |   | (a)                     | credit<br>card | other<br>(c)    |
| LPM                    | VRZZ            | VZQU                         | BM62                                    | <b>RLMH</b>             | VZQX           | VZQY            |
| 2006 Mar               | 159             | 65                           | 299                                     | <b>682</b>              | - 88           | 771             |
| Apr                    | 1 307           | - 30                         | 262                                     | <b>1 306</b>            | 358            | 948             |
| May                    | 915             | 47                           | 85                                      | <b>1 243</b>            | 313            | 930             |
| Jun                    | 883             | 11                           | 100                                     | <b>966</b>              | 72             | 894             |
| Jul                    | 984             | 27                           | 102                                     | <b>1 134</b>            | 90             | 1 044           |
| Aug                    | 649             | 11                           | 354                                     | <b>737</b>              | - 206          | 943             |
| Sep                    | 447             | - 3                          | 348                                     | <b>1 010</b>            | 202            | 808             |
| Oct                    | 860             | 24                           | 389                                     | <b>1 055</b>            | 125            | 930             |
| Nov                    | 573             | 12                           | 433                                     | <b>1 066</b>            | 39             | 1 027           |
| Dec                    | 645             | 11                           | 499                                     | <b>1 088</b>            | 126            | 962             |
| 2007 Jan               | 418             | 27                           | 219                                     | <b>782</b>              | 75             | 707             |
| Feb                    | - 47            | 15                           | 835                                     | <b>846</b>              | 102            | 744             |
| Mar                    | 132             | 69                           | 443                                     | <b>695</b>              | 83             | 612             |
| Apr                    | 407             | - 11                         | 162                                     | <b>759</b>              | 172            | 587             |
| May                    | 159             | 4                            | 1 033                                   | <b>947</b>              | - 154          | 1 100           |
| Jun                    | 391             | 13                           | 394                                     | <b>954</b>              | 248            | 706             |
| Jul                    | 378             | 42                           | 904                                     | <b>1 160</b>            | 283            | 877             |
| Aug                    | 231             | 9                            | 741                                     | <b>1 098</b>            | 154            | 944             |
| Sep                    | 1 593           | 44                           | - 50                                    | <b>1 421</b>            | 345            | 1 076           |
| Oct                    | 1 415           | 11                           | 430                                     | <b>1 739</b>            | 231            | 1 508           |
| Nov                    | 561             | - 5                          | 400                                     | <b>1 106</b>            | 360            | 746             |
| Dec                    | - 166           | 43                           | 546                                     | <b>470</b>              | 290            | 180             |
| 2008 Jan               | 573             | - 6                          | 652                                     | <b>1 072</b>            | 134            | 939             |
| Feb                    | 1 585           | 13                           | 593                                     | <b>2 347</b>            | 362            | 1 985           |
| Mar                    | 393             | 90                           | 680                                     | <b>1 237</b>            | 369            | 868             |
| Amounts<br>outstanding | VRVV<br>143 434 | VZRG<br>2 728                | BM58<br>83 229                          | <b>VZRI<br/>229 488</b> | VZRJ<br>55 054 | VZRK<br>174 434 |

**Notes to Table A5.6**

- (a) Owing to the seasonal adjustment of these series, they may not equal the sum of their institutional or instrument breakdown. The residuals can be found on the Bank's Interactive Database, see LPMB3A8 and LPMB3A9 for gross lending flows, LPMB4A2 for net lending flow and LPMB4A8 for amounts outstanding.
- (b) These series may be affected by securitisations and loan transfers; for effects see Table A5.7.
- (c) 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. 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. A similar increase will take place in 2008/09 and then it will level off.

## TABLE A5.7 MONTHLY ACQUISITIONS OF MORTGAGE AND CONSUMER CREDIT PORTFOLIOS

£ millions

(Net acquisitions by sectors are denoted by positive figures; net disposals are negative)

### Mortgage portfolios

|          | Banks   | Building societies | Other specialist lenders | Other |
|----------|---------|--------------------|--------------------------|-------|
| LPM      | VUJB    | VUJC               | VUJD                     | VUJE  |
| 2006 Mar | -5 850  | 241                | 5 609                    | -     |
| Apr      | -4 277  | 48                 | 4 229                    | -     |
| May      | -2 908  | -                  | 2 908                    | -     |
| Jun      | - 701   | 25                 | 676                      | -     |
| Jul      | 475     | -                  | - 475                    | -     |
| Aug      | -3 880  | -                  | 3 880                    | -     |
| Sep      | -4 425  | -                  | 4 425                    | -     |
| Oct      | -6 666  | -                  | 6 666                    | -     |
| Nov      | -7 828  | -                  | 7 828                    | -     |
| Dec      | 1 445   | 54                 | -1 445                   | - 54  |
| 2007 Jan | -5 263  | -                  | 5 263                    | -     |
| Feb      | 1 183   | -                  | -1 183                   | -     |
| Mar      | -9 369  | -                  | 9 369                    | -     |
| Apr      | - 10    | -                  | 10                       | -     |
| May      | -15 058 | - 15               | 15 073                   | -     |
| Jun      | -5 728  | -                  | 5 728                    | -     |
| Jul      | - 90    | - 98               | 188                      | -     |
| Aug      | -6 542  | -                  | 6 542                    | -     |
| Sep      | -6 243  | -                  | 6 243                    | -     |
| Oct      | 1 637   | -                  | -1 637                   | -     |
| Nov      | -10 419 | -                  | 10 419                   | -     |
| Dec      | -7 214  | -                  | 7 214                    | -     |
| 2008 Jan | - 263   | -                  | 263                      | -     |
| Feb      | 1 228   | -                  | -1 228                   | -     |
| Mar      | -3 287  | -                  | 3 287                    | -     |

### Consumer credit portfolios

|          | Banks | Building societies | Other consumer credit lenders |
|----------|-------|--------------------|-------------------------------|
| LPM      | VUJF  | VUJG               | BM74                          |
| 2006 Mar | -     | -                  | -                             |
| Apr      | -     | -                  | -                             |
| May      | 440   | -                  | - 440                         |
| Jun      | 74    | -                  | - 74                          |
| Jul      | 436   | -                  | - 436                         |
| Aug      | 192   | -                  | - 192                         |
| Sep      | - 36  | -                  | 36                            |
| Oct      | -     | -                  | -                             |
| Nov      | -     | -                  | -                             |
| Dec      | -     | -                  | -                             |
| 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 | -     | -                  | -                             |
| Feb      | 649   | -                  | - 649                         |
| Mar      | -     | -                  | -                             |

**TABLE A6.1 DIVISIA MONEY<sup>(a)</sup>**
**Components Amount Outstanding**

Seasonally adjusted, £ millions

M4 private sector holdings of:

|              | Notes and coin   |                                  |                                    | Non interest-bearing deposits (b) |                              |                                    | Interest-bearing bank sight deposits |                              |                                    | Interest-bearing bank time deposits |                              |                                    |
|--------------|------------------|----------------------------------|------------------------------------|-----------------------------------|------------------------------|------------------------------------|--------------------------------------|------------------------------|------------------------------------|-------------------------------------|------------------------------|------------------------------------|
|              | Household sector | Other financial corporations (c) | Private non-financial corporations | Household sector                  | Other financial corporations | Private non-financial corporations | Household sector                     | Other financial corporations | Private non-financial corporations | Household sector (d)(e)             | Other financial corporations | Private non-financial corporations |
|              | VRWI             | VSSI                             | VRVS                               | BF88                              | BF89                         | BF92                               | BF96                                 | BF97                         | BF98                               | B2F8                                | B2F9                         | B3F2                               |
| LPO          | 34 720           | 83                               | 3 060                              | 21 163                            | 15 756                       | 18 399                             | 379 151                              | 104 281                      | 107 944                            | 129 166                             | 206 348                      | 74 302                             |
| 2006 Q1      | 35 031           | 83                               | 3 088                              | 20 634                            | 11 551                       | 19 084                             | 387 513                              | 101 825                      | 109 059                            | 131 411                             | 242 508                      | 75 999                             |
| Q2           | 35 317           | 83                               | 3 114                              | 21 936                            | 11 402                       | 19 395                             | 395 432                              | 106 601                      | 112 167                            | 137 368                             | 252 741                      | 80 398                             |
| Q3           | 35 593           | 83                               | 3 138                              | 21 735                            | 15 511                       | 19 231                             | 401 644                              | 123 651                      | 116 837                            | 138 754                             | 254 819                      | 80 956                             |
| Q4           | 36 271           | 83                               | 3 200                              | 22 006                            | 11 189                       | 19 760                             | 407 617                              | 123 611                      | 120 208                            | 145 681                             | 275 361                      | 82 973                             |
| 2007 Q1      | 37 708           | 83                               | 3 330                              | 23 107                            | 11 652                       | 19 886                             | 414 732                              | 136 964                      | 123 717                            | 147 951                             | 287 609                      | 87 667                             |
| Q2           | 38 855           | 83                               | 3 434                              | 21 956                            | 11 487                       | 19 795                             | 428 437                              | 145 843                      | 122 894                            | 141 764                             | 305 829                      | 92 130                             |
| Q3           | 39 720           | 83                               | 3 512                              | 26 196                            | 7 851                        | 21 083                             | 432 982                              | 146 441                      | 122 540                            | 144 312                             | 320 680                      | 93 337                             |
| Q4           | 40 591           | 83                               | 3 591                              | 33 624                            | 8 718                        | 20 707                             | 434 029                              | 146 887                      | 126 568                            | 146 040                             | 340 325                      | 91 768                             |
| 2008 Q1 (f)  |                  |                                  |                                    |                                   |                              |                                    |                                      |                              |                                    |                                     |                              |                                    |
| LPM          | VRWI             | VSSI                             | VRVS                               | BF88                              | BF89                         | BF92                               | BF96                                 | BF97                         | BF98                               | B2F8                                | B2F9                         | B3F2                               |
| 2007 Jan     | 35 913           | 83                               | 3 168                              | 21 851                            | 9 240                        | 19 631                             | 402 624                              | 120 968                      | 117 255                            | 141 143                             | 262 642                      | 83 858                             |
| Feb          | 36 254           | 83                               | 3 199                              | 21 868                            | 9 869                        | 20 027                             | 404 106                              | 122 998                      | 119 023                            | 144 063                             | 265 560                      | 84 002                             |
| Mar          | 36 271           | 83                               | 3 200                              | 22 006                            | 11 189                       | 19 760                             | 407 617                              | 123 611                      | 120 208                            | 145 681                             | 275 361                      | 82 973                             |
| Apr          | 36 669           | 83                               | 3 236                              | 22 210                            | 10 538                       | 19 965                             | 408 383                              | 129 024                      | 120 240                            | 146 432                             | 277 396                      | 88 909                             |
| May          | 37 137           | 83                               | 3 279                              | 21 732                            | 12 152                       | 20 255                             | 412 028                              | 131 683                      | 121 992                            | 147 418                             | 283 118                      | 87 712                             |
| Jun          | 37 708           | 83                               | 3 330                              | 23 107                            | 11 652                       | 19 886                             | 414 732                              | 136 964                      | 123 717                            | 147 951                             | 287 609                      | 87 667                             |
| Jul          | 38 060           | 83                               | 3 362                              | 22 713                            | 10 934                       | 20 298                             | 416 912                              | 141 457                      | 122 571                            | 150 311                             | 289 468                      | 88 699                             |
| Aug          | 38 052           | 83                               | 3 361                              | 21 939                            | 11 482                       | 19 747                             | 418 459                              | 152 696                      | 123 074                            | 150 145                             | 297 975                      | 88 905                             |
| Sep          | 38 855           | 83                               | 3 434                              | 21 956                            | 11 487                       | 19 795                             | 428 437                              | 145 843                      | 122 894                            | 141 764                             | 305 829                      | 92 130                             |
| Oct          | 39 160           | 83                               | 3 462                              | 22 600                            | 11 763                       | 20 103                             | 430 010                              | 148 185                      | 122 093                            | 142 828                             | 299 225                      | 93 346                             |
| Nov          | 39 421           | 83                               | 3 485                              | 21 938                            | 9 430                        | 19 975                             | 431 167                              | 147 019                      | 119 977                            | 142 286                             | 311 353                      | 92 377                             |
| Dec          | 39 720           | 83                               | 3 512                              | 26 196                            | 7 851                        | 21 083                             | 432 982                              | 146 441                      | 122 540                            | 144 312                             | 320 680                      | 93 337                             |
| 2008 Jan (f) | 40 091           | 83                               | 3 546                              | 33 497                            | 9 622                        | 20 793                             | 433 244                              | 155 250                      | 124 581                            | 145 147                             | 329 807                      | 92 069                             |
| Feb (f)      | 40 304           | 83                               | 3 565                              | 31 429                            | 9 667                        | 20 348                             | 432 401                              | 152 697                      | 128 408                            | 146 132                             | 330 723                      | 94 220                             |
| Mar          | 40 591           | 83                               | 3 591                              | 33 624                            | 8 718                        | 20 707                             | 434 029                              | 146 887                      | 126 568                            | 146 040                             | 340 325                      | 91 768                             |

**Components Changes**

Seasonally adjusted, £ millions

M4 private sector holdings of (continued):

M4 private sector holdings of:

|              | Building society deposits                            |   |                              |                                    | TESSA deposits          | Cash ISA deposits | Notes and coin   |                                  |                                    | Non interest-bearing deposits (b) |                              |                                    |
|--------------|--|---|------------------------------|------------------------------------|-------------------------|-------------------|------------------|----------------------------------|------------------------------------|-----------------------------------|------------------------------|------------------------------------|
|              | Interest-bearing sight deposits Household sector (g) | Interest-bearing time deposits Household sector (h) | Other financial corporations | Private non-financial corporations | Household Sector (c)(i) | Household sector  | Household sector | Other financial corporations (c) | Private non-financial corporations | Household sector                  | Other financial corporations | Private non-financial corporations |
|              | B3F6   | B3F7  | VSRR                         | VSRT                               | B4F7                    | B4F6              | VSNR             | VSSH                             | VRZR                               | BF93                              | BF94                         | BF95                               |
| LPO          | 58 708   | 77 539  | 13 083                       | 2 829                              | -                       | 115 544           | 732              | -                                | 66                                 | - 135                             | 909                          | 407                                |
| 2006 Q1      | 59 453   | 79 132  | 12 765                       | 2 772                              | -                       | 118 562           | 311              | -                                | 28                                 | - 513                             | -4 205                       | 691                                |
| Q2           | 60 114   | 79 991  | 13 269                       | 2 932                              | -                       | 121 697           | 286              | -                                | 26                                 | 1 301                             | - 148                        | 310                                |
| Q3           | 60 968   | 81 776  | 13 746                       | 3 352                              | -                       | 125 287           | 276              | -                                | 25                                 | - 203                             | 4 109                        | - 163                              |
| Q4           | 62 544   | 82 928  | 13 574                       | 3 441                              | -                       | 128 337           | 678              | -                                | 62                                 | 262                               | -1 709                       | 505                                |
| 2007 Q1      | 64 410   | 83 421  | 14 397                       | 4 601                              | -                       | 131 549           | 1 437            | -                                | 130                                | 1 018                             | 463                          | 125                                |
| Q2           | 65 436   | 87 262  | 15 709                       | 4 556                              | -                       | 135 140           | 1 147            | -                                | 104                                | -1 367                            | - 360                        | - 122                              |
| Q3           | 65 233   | 93 837  | 15 379                       | 4 218                              | -                       | 139 262           | 865              | -                                | 78                                 | 4 593                             | -3 695                       | 1 076                              |
| Q4           | 77 478   | 79 673  | 18 810 (k)                   | 3 626 (k)                          | -                       | 146 414           | 871              | -                                | 79                                 | 276                               | - 172                        | - 295                              |
| 2008 Q1 (j)  |  |   |                              |                                    |                         |                   |                  |                                  |                                    |                                   |                              |                                    |
| LPM          | B3F6   | B3F7  | VVKA                         | VVKG                               | B4F7                    | B4F6              | VSNR             | VSSH                             | VRZR                               | BF93                              | BF94                         | BF95                               |
| 2007 Jan     | 61 300   | 82 432  | 14 219                       | 3 627                              | -                       | 126 436           | 321              | -                                | 29                                 | 117                               | -3 691                       | 399                                |
| Feb          | 62 171   | 82 318  | 13 917                       | 3 576                              | -                       | 127 304           | 341              | -                                | 31                                 | 17                                | 630                          | 397                                |
| Mar          | 62 544   | 82 928  | 13 574                       | 3 441                              | -                       | 128 337           | 17               | -                                | 1                                  | 128                               | 1 352                        | - 290                              |
| Apr          | 63 130   | 83 126  | 13 926                       | 3 887                              | -                       | 129 193           | 398              | -                                | 36                                 | 218                               | - 650                        | 209                                |
| May          | 63 760   | 83 341  | 13 876                       | 4 226                              | -                       | 130 138           | 468              | -                                | 42                                 | - 428                             | 1 614                        | 291                                |
| Jun          | 64 410   | 83 421  | 14 397                       | 4 601                              | -                       | 131 549           | 571              | -                                | 51                                 | 1 229                             | - 501                        | - 375                              |
| Jul          | 64 690   | 84 498  | 14 910                       | 4 536                              | -                       | 132 757           | 352              | -                                | 32                                 | - 397                             | - 719                        | 411                                |
| Aug          | 65 047   | 85 082  | 15 887                       | 4 416                              | -                       | 133 908           | - 9              | -                                | - 1                                | - 773                             | 549                          | - 552                              |
| Sep          | 65 436   | 87 262  | 15 709                       | 4 556                              | -                       | 135 140           | 804              | -                                | 73                                 | - 197                             | - 190                        | 19                                 |
| Oct          | 64 889   | 90 733  | 16 200                       | 4 359                              | -                       | 136 396           | 304              | -                                | 28                                 | 644                               | 276                          | 309                                |
| Nov          | 65 102   | 92 370  | 15 599                       | 4 192                              | -                       | 137 740           | 262              | -                                | 23                                 | - 405                             | -2 333                       | - 391                              |
| Dec          | 65 233   | 93 837  | 15 379                       | 4 218                              | -                       | 139 262           | 299              | -                                | 28                                 | 4 353                             | -1 638                       | 1 159                              |
| 2008 Jan (j) | 76 073   | 77 914  | 14 383                       | 3 528                              | -                       | 143 020           | 371              | -                                | 34                                 | 148                               | 859                          | - 216                              |
| Feb (j)      | 75 962   | 78 949  | 18 518                       | 3 566                              | -                       | 144 021           | 213              | -                                | 19                                 | -2 068                            | - 562                        | - 444                              |
| Mar          | 77 478   | 79 673  | 18 810                       | 3 626                              | -                       | 146 414           | 287              | -                                | 26                                 | 2 195                             | - 469                        | 365                                |

**Notes to Table A6.1**

- (a) The compilation of Divisia money data has changed from February 2005; see the article "A new measure of Divisia money" in the January 2005 issue of this publication.
- (b) From January 2008, non interest-bearing deposits at building societies are included in this series. Previously, only non interest-bearing deposits at banks were included.
- (c) 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 annually along with all other series.
- (d) Excludes TESSA deposits.
- (e) Excludes ISA deposits.
- (f) Amounts outstanding in January and February have been reduced by around £2bn following a reclassification of accounts by one institution. The effects on the flows were small.

**TABLE A6.1 (continued)**

**Components Changes (continued)**

Seasonally adjusted, £ millions

|          | Interest-bearing bank sight deposits |                              |                                    | Interest-bearing bank time deposits |                              |                                    | Building society deposits                            |   |                              |                                    | TESSA deposits          | Cash ISA deposits |
|----------|--------------------------------------|------------------------------|------------------------------------|-------------------------------------|------------------------------|------------------------------------|--|---|------------------------------|------------------------------------|-------------------------|-------------------|
|          | Household sector                     | Other financial corporations | Private non-financial corporations | Household sector (d)(e)             | Other financial corporations | Private non-financial corporations | Interest-bearing sight deposits Household sector (g) | Interest-bearing time deposits Household sector (h) | Other financial corporations | Private non-financial corporations | Household sector (c)(i) | Household sector  |
|          |                                      |                              |                                    |                                     |                              |                                    |  |   |                              |                                    |                         |                   |
| LPQ      | BF99                                 | B2F6                         | B2F7                               | B3F3                                | B3F4                         | B3F5                               | B4F2   | B4F3  | VSRS                         | VSRU                               | B4F9                    | B4F8              |
| 2006 Q1  | 2 534                                | 1 634                        | 4 758                              | 5 816                               | 8 004                        | 2 471                              | 2 193  | 493   | 1 601                        | 99                                 | -                       | 3 385             |
| Q2       | 8 362                                | -2 457                       | 1 115                              | 1 503                               | 33 779                       | 980                                | 745  | 1 558   | - 536                        | - 92                               | -                       | 3 018             |
| Q3       | 7 919                                | 4 776                        | 3 108                              | 6 040                               | 10 261                       | 4 430                              | 662  | 859   | 504                          | 160                                | -                       | 3 135             |
| Q4       | 6 212                                | 17 050                       | 4 669                              | 1 514                               | 2 052                        | 555                                | 854  | 1 786   | 477                          | 420                                | -                       | 3 589             |
| 2007 Q1  | 5 211                                | -1 615                       | 2 137                              | 6 966                               | 20 936                       | 3 483                              | 1 575  | 1 152   | - 172                        | 89                                 | -                       | 3 051             |
| Q2       | 6 563                                | 13 461                       | 3 509                              | 3 016                               | 10 577                       | 4 355                              | 1 867  | 493   | 823                          | 1 160                              | -                       | 3 212             |
| Q3       | 7 360                                | 8 119                        | -1 145                             | 1 289                               | 18 913                       | 3 642                              | 1 025  | 3 841   | 1 312                        | - 46                               | -                       | 3 591             |
| Q4       | 4 466                                | - 809                        | - 146                              | 3 819                               | 19 934                       | 1 897                              | - 202  | 6 746   | 696                          | - 171                              | -                       | 4 122             |
| 2008 Q1  | 6 364                                | -1 529                       | 1 053                              | 996                                 | 20 462                       | -1 945                             | 1 338  | 3 309   | 1 185 (k)                    | 100 (k)                            | -                       | 5 098             |
| LPM      | BF99                                 | B2F6                         | B2F7                               | B3F3                                | B3F4                         | B3F5                               | B4F2   | B4F3  | VVKB                         | VVKH                               | B4F9                    | B4F8              |
| 2007 Jan | 980                                  | -5 186                       | 418                                | 2 388                               | 7 795                        | 2 898                              | 332  | 656   | 473                          | 275                                | -                       | 1 149             |
| Feb      | 1 482                                | 2 031                        | 1 768                              | 2 920                               | 2 947                        | 148                                | 871  | - 113   | - 302                        | - 51                               | -                       | 869               |
| Mar      | 2 749                                | 1 540                        | - 50                               | 1 658                               | 10 194                       | 436                                | 372  | 610   | - 343                        | - 134                              | -                       | 1 033             |
| Apr      | 766                                  | 5 521                        | 31                                 | 751                                 | 2 048                        | 5 882                              | 586  | 197   | 352                          | 446                                | -                       | 855               |
| May      | 3 645                                | 2 659                        | 1 753                              | 1 487                               | 5 697                        | -1 200                             | 630  | 216   | - 50                         | 339                                | -                       | 945               |
| Jun      | 2 152                                | 5 281                        | 1 725                              | 778                                 | 2 832                        | - 327                              | 650  | 80  | 521                          | 375                                | -                       | 1 411             |
| Jul      | 2 181                                | 4 493                        | -1 146                             | 2 360                               | 1 740                        | 1 032                              | 280  | 1 077   | 513                          | - 65                               | -                       | 1 208             |
| Aug      | 2 135                                | 10 637                       | 503                                | - 166                               | 8 498                        | 204                                | 357  | 584   | 977                          | - 120                              | -                       | 1 151             |
| Sep      | 3 044                                | -7 012                       | - 502                              | - 904                               | 8 675                        | 2 406                              | 388  | 2 180   | - 178                        | 140                                | -                       | 1 232             |
| Oct      | 1 646                                | 2 275                        | - 797                              | 1 331                               | -6 599                       | 1 219                              | - 547  | 3 471   | 491                          | - 197                              | -                       | 1 255             |
| Nov      | 1 334                                | -1 346                       | -2 116                             | 411                                 | 16 319                       | -288                               | 213  | 1 807   | 425                          | - 1                                | -                       | 1 344             |
| Dec      | 1 486                                | -1 739                       | 2 767                              | 2 077                               | 10 215                       | 966                                | 132  | 1 467   | - 219                        | 26                                 | -                       | 1 522             |
| 2008 Jan | 2 066                                | 7 288                        | 2 242                              | 47                                  | 11 373                       | -2 101                             | - 67   | 1 550   | - 427                        | 2                                  | -                       | 1 704             |
| Feb      | 2 614                                | -2 951                       | 651                                | 1 031                               | 750                          | 2 152                              | - 111  | 1 035   | 1 320                        | 39                                 | -                       | 1 001             |
| Mar      | 1 683                                | -5 866                       | -1 840                             | - 83                                | 8 339                        | -1 997                             | 1 517  | 724   | 292                          | 60                                 | -                       | 2 393             |

**Rates of Return<sup>(1)</sup>**

Percentage, gross rates averaged over quarter

|          | Interest-bearing bank sight deposits |                  | Interest-bearing bank time deposits |                  | Building society deposits                            |   | TESSA deposits   | Cash ISA deposits    |                  |
|----------|--------------------------------------|------------------|-------------------------------------|------------------|--|---|------------------|----------------------|------------------|
|          | Household sector                     | Corporate sector | Household sector (d)(e)             | Corporate sector | Interest-bearing sight deposits Household sector (m) | Interest-bearing time deposits Household sector (n) | Corporate sector | Household sector (i) | Household sector |
|          |                                      |                  |                                     |                  |  |   |                  |                      |                  |
| LPQ      | B5F2                                 | B5F3             | B5F4                                | B5F5             | B5F6   | B5F7  | B5F8             | B5F9                 | B6F2             |
| 2006 Q1  | 2.72                                 | 3.51             | 3.91                                | 4.22             | 3.50   | 4.33  | 4.22             | -                    | 4.45             |
| Q2       | 2.71                                 | 3.47             | 3.96                                | 4.23             | 3.43   | 4.33  | 4.23             | -                    | 4.38             |
| Q3       | 2.76                                 | 3.64             | 4.02                                | 4.37             | 3.45   | 4.39  | 4.37             | -                    | 4.42             |
| Q4       | 2.89                                 | 3.91             | 4.23                                | 4.63             | 3.72   | 4.55  | 4.63             | -                    | 4.62             |
| 2007 Q1  | 3.07                                 | 4.25             | 4.55                                | 4.90             | 4.04   | 4.80  | 4.90             | -                    | 4.90             |
| Q2       | 3.19                                 | 4.37             | 4.78                                | 5.11             | 4.21   | 4.97  | 5.11             | -                    | 5.01             |
| Q3       | 3.42                                 | 4.67             | 5.01                                | 5.52             | 4.53   | 5.25  | 5.52             | -                    | 5.28             |
| Q4       | 3.48                                 | 4.64             | 5.19                                | 5.65             | 4.63   | 5.49  | 5.65             | -                    | 5.33             |
| 2008 Q1  | 3.24                                 | 4.39             | 5.15                                | 5.32             | 4.81   | 5.39  | 5.32             | -                    | 4.88             |
| LPM      | B5F2                                 | B5F3             | B5F4                                | B5F5             | B5F6   | B5F7  | B5F8             | B5F9                 | B6F2             |
| 2007 Jan | 2.99                                 | 4.16             | 4.50                                | 4.80             | 3.89   | 4.69  | 4.80             | -                    | 4.78             |
| Feb      | 3.13                                 | 4.25             | 4.59                                | 4.93             | 4.10   | 4.83  | 4.93             | -                    | 4.95             |
| Mar      | 3.10                                 | 4.32             | 4.56                                | 4.96             | 4.14   | 4.87  | 4.96             | -                    | 4.97             |
| Apr      | 3.13                                 | 4.23             | 4.78                                | 4.99             | 4.13   | 4.91  | 4.99             | -                    | 4.97             |
| May      | 3.14                                 | 4.31             | 4.62                                | 5.11             | 4.13   | 4.93  | 5.11             | -                    | 4.97             |
| Jun      | 3.31                                 | 4.55             | 4.93                                | 5.24             | 4.37   | 5.08  | 5.24             | -                    | 5.09             |
| Jul      | 3.33                                 | 4.62             | 4.86                                | 5.35             | 4.39   | 5.12  | 5.35             | -                    | 5.14             |
| Aug      | 3.46                                 | 4.68             | 4.99                                | 5.51             | 4.60   | 5.27  | 5.51             | -                    | 5.36             |
| Sep      | 3.47                                 | 4.69             | 5.18                                | 5.71             | 4.60   | 5.36  | 5.71             | -                    | 5.35             |
| Oct      | 3.51                                 | 4.67             | 5.18                                | 5.66             | 4.62   | 5.45  | 5.66             | -                    | 5.34             |
| Nov      | 3.48                                 | 4.67             | 5.16                                | 5.61             | 4.65   | 5.50  | 5.61             | -                    | 5.35             |
| Dec      | 3.45                                 | 4.59             | 5.22                                | 5.70             | 4.62   | 5.51  | 5.70             | -                    | 5.30             |
| 2008 Jan | 3.33                                 | 4.53             | 5.23                                | 5.51             | 4.82   | 5.33  | 5.51             | -                    | 5.08             |
| Feb      | 3.29                                 | 4.35             | 5.10                                | 5.25             | 4.81   | 5.61  | 5.25             | -                    | 5.08             |
| Mar      | 3.11                                 | 4.28             | 5.11                                | 5.20             | 4.81   | 5.23  | 5.21             | -                    | 4.83             |

**Notes to Table A6.1**

- (g) From January 2008, this series is defined as interest-bearing sight deposits at building societies. Previously, this series showed data for instant access deposits held at building societies excluding ISA deposits.
- (h) From January 2008, this series is defined as interest-bearing time deposits at building societies, excluding ISA deposits. Previously, this series showed data for notice and term deposits held at building societies excluding TESSA deposits, prior to April 2004.
- (i) From April 1999 it has not been possible to open new TESSA accounts, though deposits could continue to be made until these accounts matured five years after opening. From April 2004, therefore, there are no deposits recorded in TESSA accounts.
- (j) Amounts outstanding in January and February have been increased by around £2bn following a reclassification of accounts by one institution. The effects on the flows were small.

**TABLE A6.1 (continued)****Indices (quarterly 1977 Q1=100, monthly 1999 January=100) and growth rates**

Seasonally adjusted

|          | Aggregate                          |                      |        | Household sector                         |                      |        | Other financial corporations |                      |        |
|----------|------------------------------------|----------------------|--------|--|----------------------|--------|------------------------------|----------------------|--------|
|          | Index                              | 1 Quarter annualised | Annual | Index                                    | 1 Quarter annualised | Annual | Index                        | 1 Quarter annualised | Annual |
| LPQ      | VTSP                               | VTSQ                 | VTSR   | VTSS                                     | VTST                 | VTSU   | VVST                         | VVSV                 | VV SX  |
| 2006 Q1  | 1 264.679                          | 7.0                  | 8.3    | 1 172.609                                | 5.9                  | 7.2    | 3 895.221                    | 15.7                 | 29.6   |
| Q2       | 1 275.302                          | 3.4                  | 7.2    | 1 191.190                                | 6.5                  | 6.9    | 3 397.960                    | -42.1                | 6.3    |
| Q3       | 1 305.245                          | 9.7                  | 7.6    | 1 219.359                                | 9.8                  | 7.6    | 3 478.374                    | 9.8                  | 1.0    |
| Q4       | 1 339.520                          | 10.9                 | 7.7    | 1 235.236                                | 5.3                  | 6.9    | 4 324.359                    | 138.9                | 15.1   |
| 2007 Q1  | 1 359.528                          | 6.1                  | 7.5    | 1 258.367                                | 7.7                  | 7.3    | 4 089.353                    | -20.0                | 5.0    |
| Q2       | 1 392.745                          | 10.1                 | 9.2    | 1 285.275                                | 8.8                  | 7.9    | 4 426.856                    | 37.3                 | 30.3   |
| Q3       | 1 412.213                          | 5.7                  | 8.2    | 1 304.109                                | 6.0                  | 7.0    | 4 548.239                    | 11.4                 | 30.8   |
| Q4       | 1 443.098                          | 9.0                  | 7.7    | 1 343.003                                | 12.5                 | 8.7    | 4 116.181                    | -32.9                | -4.8   |
| 2008 Q1  | 1 460.365                          | 4.9                  | 7.4    | 1 363.176                                | 6.1                  | 8.3    | 4 068.819                    | -4.5                 | -0.5   |
|          |                                    | 1 month              |        |  | 1 month              |        |                              | 1 month              |        |
| LPM      | VTSP                               | B6F6                 | VTSR   | VTSS                                     | B6F7                 | VTSU   | VVST                         | B6F8                 | VV SX  |
| 2007 Jan | 188.342                            | -0.1                 | 7.8    | 182.591                                  | 0.5                  | 7.0    | 282.985                      | -12.3                | 8.8    |
| Feb      | 189.950                            | 0.9                  | 8.0    | 183.762                                  | 0.6                  | 7.0    | 293.046                      | 3.6                  | 14.2   |
| Mar      | 191.515                            | 0.8                  | 7.9    | 184.977                                  | 0.7                  | 7.3    | 310.956                      | 6.1                  | 11.0   |
| Apr      | 192.364                            | 0.4                  | 7.9    | 185.757                                  | 0.4                  | 6.7    | 312.633                      | 0.5                  | 22.4   |
| May      | 194.547                            | 1.1                  | 9.0    | 187.133                                  | 0.7                  | 7.1    | 333.975                      | 6.8                  | 38.0   |
| Jun      | 196.268                            | 0.9                  | 9.7    | 188.956                                  | 1.0                  | 7.9    | 336.968                      | 0.9                  | 38.3   |
| Jul      | 197.327                            | 0.5                  | 9.4    | 190.042                                  | 0.6                  | 7.6    | 335.971                      | -0.3                 | 35.3   |
| Aug      | 198.166                            | 0.4                  | 8.9    | 190.314                                  | 0.1                  | 7.0    | 358.249                      | 6.6                  | 44.4   |
| Sep      | 198.935                            | 0.4                  | 8.6    | 191.699                                  | 0.7                  | 6.9    | 345.191                      | -3.6                 | 38.6   |
| Oct      | 200.553                            | 0.8                  | 8.6    | 193.171                                  | 0.8                  | 7.2    | 351.459                      | 1.8                  | 33.3   |
| Nov      | 199.962                            | -0.3                 | 8.2    | 193.759                                  | -                    | 7.0    | 328.674                      | -6.5                 | 34.2   |
| Dec      | 203.165                            | 1.6                  | 7.8    | 197.436                                  | 1.9                  | 8.7    | 311.694                      | -5.2                 | -3.4   |
| 2008 Jan | 204.776                            | 0.8                  | 8.7    | 198.240                                  | 0.4                  | 8.6    | 330.329                      | 6.0                  | 16.7   |
| Feb      | 204.374                            | -0.2                 | 7.6    | 198.366                                  | 0.1                  | 7.9    | 320.644                      | -2.9                 | 9.4    |
| Mar      | 205.758                            | 0.7                  | 7.4    | 200.481                                  | 1.1                  | 8.4    | 308.560                      | -3.8                 | -0.8   |
|          | Private non-financial corporations |                      |        | Aggregate - Other financial corporations |                      |        |                              |                      |        |
|          | Index                              | 1 Quarter annualised | Annual | Index                                    | 1 Quarter annualised | Annual |                              |                      |        |
| LPQ      | VVSU                               | VVSW                 | VVSY   | B6F3                                     | B6F4                 | B6F5   |                              |                      |        |
| 2006 Q1  | 1 378.707                          | 13.9                 | 7.1    | 1 213.888                                | 6.5                  | 7.1    |                              |                      |        |
| Q2       | 1 410.088                          | 9.4                  | 10.2   | 1 233.752                                | 6.7                  | 7.1    |                              |                      |        |
| Q3       | 1 440.163                          | 8.8                  | 11.2   | 1 262.707                                | 9.7                  | 7.9    |                              |                      |        |
| Q4       | 1 462.342                          | 6.3                  | 9.6    | 1 279.378                                | 5.4                  | 7.1    |                              |                      |        |
| 2007 Q1  | 1 494.993                          | 9.2                  | 8.4    | 1 303.677                                | 7.8                  | 7.4    |                              |                      |        |
| Q2       | 1 523.112                          | 7.7                  | 8.0    | 1 331.303                                | 8.7                  | 7.9    |                              |                      |        |
| Q3       | 1 516.277                          | -1.8                 | 5.3    | 1 348.785                                | 5.4                  | 6.8    |                              |                      |        |
| Q4       | 1 556.108                          | 10.9                 | 6.4    | 1 388.596                                | 12.3                 | 8.5    |                              |                      |        |
| 2008 Q1  | 1 555.235                          | -0.2                 | 4.0    | 1 407.436                                | 5.5                  | 8.0    |                              |                      |        |
|          |                                    | 1 month              |        |  | 1 month              |        |                              |                      |        |
| LPM      | VVSU                               | B6F9                 | VVSY   | B6F3                                     | B7F2                 | B6F5   |                              |                      |        |
| 2007 Jan | 194.497                            | 1.3                  | 11.1   | 183.310                                  | 0.6                  | 7.3    |                              |                      |        |
| Feb      | 197.851                            | 1.7                  | 10.2   | 184.631                                  | 0.7                  | 7.3    |                              |                      |        |
| Mar      | 196.359                            | -0.8                 | 8.4    | 185.663                                  | 0.6                  | 7.4    |                              |                      |        |
| Apr      | 197.595                            | 0.6                  | 8.8    | 186.474                                  | 0.4                  | 6.9    |                              |                      |        |
| May      | 200.451                            | 1.4                  | 8.3    | 187.959                                  | 0.8                  | 7.2    |                              |                      |        |
| Jun      | 200.104                            | -0.2                 | 8.0    | 189.621                                  | 0.9                  | 7.9    |                              |                      |        |
| Jul      | 201.588                            | 0.7                  | 8.9    | 190.735                                  | 0.6                  | 7.7    |                              |                      |        |
| Aug      | 199.257                            | -1.2                 | 3.9    | 190.815                                  | 0.0                  | 6.8    |                              |                      |        |
| Sep      | 199.305                            | 0.0                  | 5.3    | 192.091                                  | 0.7                  | 6.8    |                              |                      |        |
| Oct      | 200.189                            | 0.4                  | 4.4    | 193.511                                  | 0.7                  | 7.0    |                              |                      |        |
| Nov      | 196.901                            | -1.6                 | 1.6    | 193.776                                  | 0.1                  | 6.6    |                              |                      |        |
| Dec      | 204.288                            | 3.8                  | 6.4    | 197.772                                  | 2.1                  | 8.5    |                              |                      |        |
| 2008 Jan | 205.315                            | 0.5                  | 5.6    | 198.595                                  | 0.4                  | 8.3    |                              |                      |        |
| Feb      | 203.977                            | -0.7                 | 3.1    | 198.591                                  | 0.0                  | 7.6    |                              |                      |        |
| Mar      | 204.291                            | 0.2                  | 4.0    | 200.542                                  | 1.0                  | 8.0    |                              |                      |        |

**Note to Table A6.1**

- (k) From Q1 2008, non-interest bearing deposits have been removed from other financial corporations and private non-financial corporations and are now included within the appropriate non-interest bearing deposit series.
- (l) From January 1999 the rates of return used for all sectors are effective interest rates, prior to this quoted interest rates were used - see footnote (a). Quoted interest rates can be found on the Bank's Statistical Interactive Database.
- (m) From January 2008, this series is defined as the interest rate on interest-bearing sight deposits at building societies. Previously, this series showed a rate for instant access deposits held at building societies excluding ISA deposits.
- (n) From January 2008, this series is defined as the interest rate on interest-bearing time deposits at building societies, excluding ISA deposits. Previously, this series showed a rate for notice and term deposits held at building societies excluding TESSA deposits, prior to April 2004.



**TABLE A7.1 LIQUID ASSETS OUTSIDE M4**

Not seasonally adjusted

|                              | M4 private sector's deposits etc                          |                                |                    |  |                                 | Non-residents' sterling deposits |  |                         |
|------------------------------|---|--------------------------------|--------------------|--|---------------------------------|----------------------------------|--|-------------------------|
|                              | £ deps at Channel Islands and Isle of Man institutions(b) | £ deps at banks in BIS area(c) | FC deps at UK MFIs | FC deps at Channel Islands and Isle of Man institutions(b) | FC deps at banks in BIS area(c) | at UK MFIs                       | at Channel Islands and Isle of Man institutions(b) | at banks in BIS area(c) |
| <b>Changes<sup>(a)</sup></b> |   |                                |                    |  |                                 |                                  |  |                         |
| £ millions                   |   |                                |                    |  |                                 |                                  |  |                         |
| LPQ/M                        | VWNF  | VSTF                           | VSTE               | VWNG   | VSTG                            | VUXC                             | VWNH   | VSTK                    |
| 2006 Q1                      | 116   | 2 102                          | 33 785             | 427  | 42 898                          | 14 652                           | 5 481  | 990                     |
| Q2                           | 270   | -5 151                         | -10 972            | 710  | 74 788                          | 32 581                           | 1 668  | 4 962                   |
| Q3                           | 211   | 6 226                          | 23 702             | 645  | 8 940                           | -6 775                           | 1 168  | 2 901                   |
| Q4                           | -219  | 3 933                          | 12 398             | 186  | -18 910                         | 20 991                           | 2 397  | 902                     |
| 2007 Q1                      | 2 296   | -5 813                         | 22 189             | 405  | 30 860                          | 96 070                           | 7 414  | 3 379                   |
| Q2                           | 965   | 3 358                          | 40 536             | -47  | 21 823                          | -1 399                           | 3 008  | 2 049                   |
| Q3                           | 1 145   | 309                            | -2 569             | 1 159  | -16 098                         | 49 867                           | 2 825  | 186                     |
| Q4                           | -81   | ..                             | 11 865             | 1 430  | ..                              | 77 250                           | 89   | ..                      |
| 2008 Q1                      | ..  | ..                             | 41 014             | ..   | ..                              | 13 381                           | ..   | ..                      |
| 2007 Feb                     | 802   | -1 946                         | 5 503              | -48  | 10 050                          | 53 692                           | -1 054   | 1 131                   |
| Mar                          | 801   | -1 920                         | 93                 | 143  | 10 758                          | 38 699                           | 4 481  | 1 117                   |
| Apr                          | 12  | 1 173                          | 28 513             | 102  | 7 220                           | 51 123                           | -1 461   | 683                     |
| May                          | 480   | 1 119                          | 17 595             | 250  | 7 275                           | 11 993                           | 683  | 683                     |
| Jun                          | 473   | 1 066                          | -5 573             | -399   | 7 328                           | -64 515                          | 3 786  | 683                     |
| Jul                          | -482  | 103                            | 5 739              | 1 130  | -5 366                          | 15 317                           | -2 145   | 62                      |
| Aug                          | 516   | 103                            | -883               | -131   | -5 366                          | 27 527                           | 1 325  | 63                      |
| Sep                          | 1 111   | 103                            | -7 426             | 160  | -5 366                          | 7 022                            | 3 645  | 61                      |
| Oct                          | 418   | ..                             | -1 563             | 816  | ..                              | 21 558                           | -3 280   | ..                      |
| Nov                          | -921  | ..                             | 32 702             | -617   | ..                              | 14 359                           | -666   | ..                      |
| Dec                          | 423   | ..                             | -19 274            | 1 231  | ..                              | 41 333                           | 4 035  | ..                      |
| 2008 Jan                     | -22   | ..                             | 25 336             | 1 719  | ..                              | 18 985                           | -3 257   | ..                      |
| Feb                          | 379   | ..                             | 8 573              | -296   | ..                              | -1 856                           | 316  | ..                      |
| Mar                          | ..  | ..                             | 7 105              | ..   | ..                              | -3 747                           | ..   | ..                      |
| Amounts outstanding (d)      | VWNI  | VSTX                           | VSTW               | VWNJ   | VSTY                            | VUXD                             | VWVK   | VSUC                    |
|                              | 31 104  | 54 084                         | 458 985            | 14 190   | 512 899                         | 659 100                          | 96 809   | 61 187                  |
| <b>12 month growth rates</b> |   |                                |                    |  |                                 |                                  |  |                         |
| Percentages                  |   |                                |                    |  |                                 |                                  |  |                         |
| LPQ/M                        | VWSB  | VSUV                           | VSUW               | VWSC   | VSUY                            | VUXF                             | VWSD   | VSVB                    |
| 2006 Q1                      | -4.7  | 9.3                            | 26.9               | 15.8   | 16.0                            | 16.2                             | 14.0   | 2.5                     |
| Q2                           | -2.4  | -13.6                          | 10.8               | 19.0   | 41.5                            | 22.9                             | 14.0   | 16.6                    |
| Q3                           | 1.6   | -2.9                           | 19.4               | 23.3   | 34.6                            | 16.4                             | 10.8   | 20.9                    |
| Q4                           | 1.5   | 14.5                           | 22.8               | 25.1   | 29.2                            | 17.1                             | 14.2   | 21.3                    |
| 2007 Q1                      | 9.8   | -1.6                           | 16.6               | 23.5   | 23.3                            | 38.3                             | 15.6   | 25.9                    |
| Q2                           | 12.3  | 16.7                           | 36.3               | 13.2   | 8.8                             | 26.9                             | 16.9   | 17.8                    |
| Q3                           | 15.7  | 3.4                            | 24.7               | 17.7   | 3.6                             | 41.6                             | 18.6   | 11.9                    |
| Q4                           | 16.4  | ..                             | 23.7               | 30.0   | ..                              | 52.8                             | 15.4   | ..                      |
| 2008 Q1                      | ..  | ..                             | 27.1               | ..   | ..                              | 27.0                             | ..   | ..                      |
| 2007 Feb                     | 6.8   | 3.6                            | 26.3               | 22.7   | 25.0                            | 29.5                             | 14.8   | 24.4                    |
| Mar                          | 9.8   | -1.6                           | 16.6               | 23.5   | 23.3                            | 38.3                             | 15.6   | 25.9                    |
| Apr                          | 9.0   | 4.2                            | 24.1               | 27.6   | 17.9                            | 45.7                             | 11.7   | 23.1                    |
| May                          | 11.2  | 10.3                           | 31.3               | 25.0   | 28.4                            | 49.9                             | 12.3   | 20.4                    |
| Jun                          | 12.3  | 16.7                           | 36.3               | 13.2   | 8.8                             | 26.9                             | 16.9   | 17.8                    |
| Jul                          | 9.9   | 11.9                           | 31.2               | 22.8   | 7.0                             | 27.6                             | 12.3   | 15.8                    |
| Aug                          | 13.2  | 7.5                            | 27.7               | 21.0   | 5.3                             | 36.0                             | 14.5   | 13.8                    |
| Sep                          | 15.7  | 3.4                            | 24.7               | 17.7   | 3.6                             | 41.6                             | 18.6   | 11.9                    |
| Oct                          | 17.3  | ..                             | 21.5               | 26.7   | ..                              | 43.8                             | 15.2   | ..                      |
| Nov                          | 12.3  | ..                             | 28.9               | 19.5   | ..                              | 43.2                             | 12.1   | ..                      |
| Dec                          | 16.4  | ..                             | 23.7               | 30.0   | ..                              | 52.8                             | 15.4   | ..                      |
| 2008 Jan                     | 13.3  | ..                             | 24.8               | 43.0   | ..                              | 56.0                             | 6.7  | ..                      |
| Feb                          | 11.4  | ..                             | 25.1               | 40.7   | ..                              | 38.0                             | 8.4  | ..                      |
| Mar                          | ..  | ..                             | 27.1               | ..   | ..                              | 27.0                             | ..   | ..                      |

Notes at end of Table

**TABLE A7.1 (continued)**

Not seasonally adjusted

|                              | M4 private sector's public sector debt |             |                             |        |                      | Other assets etc              |                                 |                              |                                |                                   |
|------------------------------|--|-------------|-----------------------------|--------|----------------------|-------------------------------|---------------------------------|------------------------------|--------------------------------|-----------------------------------|
|                              | Sterling Treasury bills                | LG debt (e) | Certificates of tax deposit | Gilts  | National savings (f) | Sterling commercial paper (g) | Sterling programme bonds (g)(h) | Gilts maturing within 1 year | Gilts maturing in 1 to 5 years | Sterling unused credit facilities |
| <b>Changes</b>               |  |             |                             |        |                      |                               |                                 |                              |                                |                                   |
| £ millions                   |  |             |                             |        |                      |                               |                                 |                              |                                |                                   |
| LPQ/M                        | AUZK                                   | VRQT        | AGLW                        | VRDY   | VSTS                 | VSTU                          | B2F5                            | VSTM                         | VSTN                           | VSUS                              |
| 2006 Q1                      | 2 402                                  | - 611       | 51                          | 9 894  | 1 282                | 635                           | 3 858                           | 12 071                       | -6 007                         | 11 858                            |
| Q2                           | 1 781                                  | 2 345       | -                           | 3 387  | 1 140                | 1 505                         | 3 949                           | -                            | 2 546                          | 1 047                             |
| Q3                           | -1 532                                 | 754         | - 3                         | 1 408  | 1 085                | - 125                         | 3 140                           | -5 072                       | 15 313                         | -5 975                            |
| Q4                           | - 30                                   | - 20        | - 7                         | -3 227 | 2 539                | 466                           | 3 924                           | - 739                        | -8 832                         | -7 233                            |
| 2007 Q1                      | -1 146                                 | -2 116      | 54                          | 13 568 | 790                  | - 160                         | 4 043                           | 2 857                        | - 466                          | 6 289                             |
| Q2                           | 1 727                                  | 1 511       | 11                          | -3 653 | 2 296                | - 195                         | 7 945                           | -                            | 5 447                          | 17 285                            |
| Q3                           | 1 299                                  | 1 995       | 13                          | 1 501  | 847                  | 211                           | 6 593                           | -4 123                       | 2 101                          | -18 889                           |
| Q4                           | - 601                                  | 1 342       | 49                          | -1 101 | 1 850                | 305                           | 665                             | -11 244                      | -10 957                        | -10 168                           |
| 2008 Q1                      | 126                                    | -1 497      | 15                          | -2 505 | 883                  | 82                            | 1 773                           | -                            | 14 954                         | 3 984                             |
| 2007 Feb                     | -1 436                                 | - 881       | 26                          | 6 504  | 298                  | - 527                         | 836                             | 1                            | 83                             | -3 520                            |
| Mar                          | - 215                                  | - 658       | 17                          | - 968  | 172                  | 22                            | 2 790                           | 2 857                        | -1 161                         | 12 571                            |
| Apr                          | 2 223                                  | 716         | 2                           | -3 640 | 1 430                | 187                           | 1 850                           | -                            | 72                             | 2 324                             |
| May                          | -1 300                                 | 478         | 2                           | 857    | 634                  | - 414                         | 1 984                           | -                            | 94                             | 862                               |
| Jun                          | 804                                    | 316         | 7                           | - 869  | 232                  | 32                            | 4 111                           | -                            | 5 281                          | 14 098                            |
| Jul                          | - 470                                  | 200         | 7                           | -1 860 | 176                  | 142                           | - 131                           | -4 869                       | -12 921                        | -9 232                            |
| Aug                          | 754                                    | 486         | 5                           | -2 258 | 24                   | 79                            | 1 183                           | -                            | -                              | -4 136                            |
| Sep                          | 1 015                                  | 1 310       | 1                           | 5 619  | 647                  | - 9                           | 5 542                           | 746                          | 15 022                         | -5 521                            |
| Oct                          | 789                                    | - 12        | 12                          | -3 344 | 698                  | 659                           | - 515                           | -6 104                       | -37 895                        | - 908                             |
| Nov                          | -1 907                                 | 668         | 12                          | 385    | 757                  | - 194                         | 840                             | 6 515                        | 38 275                         | -4 591                            |
| Dec                          | 516                                    | 686         | 25                          | 1 857  | 395                  | - 161                         | 340                             | -11 655                      | -11 337                        | -4 669                            |
| 2008 Jan                     | - 69                                   | - 568       | 13                          | 1 003  | 302                  | 851                           | - 347                           | -                            | 14 954                         | 2 078                             |
| Feb                          | -1 403                                 | - 949       | - 8                         | 5 871  | 269                  | - 219                         | 913                             | -                            | -                              | 6 231                             |
| Mar                          | 1 598                                  | 20          | 10                          | -9 380 | 312                  | - 550                         | 1 207                           | -                            | -                              | -4 325                            |
| Amounts outstanding (d)      |  |             |                             |        | VSUL                 |                               |                                 | VSUF                         | VSUG                           | VSUT                              |
|                              |  |             |                             |        | 84 735               |                               |                                 | 16 085                       | 114 430                        | 303 979                           |
| <b>12 month growth rates</b> |  |             |                             |        |                      |                               |                                 |                              |                                |                                   |
| Percentages                  |  |             |                             |        |                      |                               |                                 |                              |                                |                                   |
| LPQ/M                        |  |             |                             |        | VSVM                 |                               |                                 | VVFQ                         | VVFR                           | VSVO                              |
| 2006 Q1                      | ..                                     | ..          | ..                          | ..     | 7.1                  | ..                            | ..                              | 130.0                        | -2.3                           | 1.6                               |
| Q2                           | ..                                     | ..          | ..                          | ..     | 7.7                  | ..                            | ..                              | 250.3                        | -13.4                          | 2.6                               |
| Q3                           | ..                                     | ..          | ..                          | ..     | 6.8                  | ..                            | ..                              | 49.5                         | 6.7                            | 2.4                               |
| Q4                           | ..                                     | ..          | ..                          | ..     | 8.4                  | ..                            | ..                              | 28.0                         | 3.0                            | -                                 |
| 2007 Q1                      | ..                                     | ..          | ..                          | ..     | 7.6                  | ..                            | ..                              | -8.6                         | 9.1                            | -2.1                              |
| Q2                           | ..                                     | ..          | ..                          | ..     | 9.0                  | ..                            | ..                              | -8.6                         | 11.8                           | 3.2                               |
| Q3                           | ..                                     | ..          | ..                          | ..     | 8.6                  | ..                            | ..                              | -6.8                         | -1.6                           | -0.9                              |
| Q4                           | ..                                     | ..          | ..                          | ..     | 7.4                  | ..                            | ..                              | -43.7                        | -3.7                           | -1.7                              |
| 2008 Q1                      | ..                                     | ..          | ..                          | ..     | 7.4                  | ..                            | ..                              | -48.9                        | 11.2                           | -2.5                              |
| 2007 Feb                     | ..                                     | ..          | ..                          | ..     | 7.7                  | ..                            | ..                              | 28.0                         | 3.7                            | -2.4                              |
| Mar                          | ..                                     | ..          | ..                          | ..     | 7.6                  | ..                            | ..                              | -8.6                         | 9.1                            | -2.1                              |
| Apr                          | ..                                     | ..          | ..                          | ..     | 8.8                  | ..                            | ..                              | -8.6                         | 9.1                            | -                                 |
| May                          | ..                                     | ..          | ..                          | ..     | 9.2                  | ..                            | ..                              | -8.6                         | 9.2                            | -0.7                              |
| Jun                          | ..                                     | ..          | ..                          | ..     | 9.0                  | ..                            | ..                              | -8.6                         | 11.8                           | 3.2                               |
| Jul                          | ..                                     | ..          | ..                          | ..     | 8.7                  | ..                            | ..                              | -20.4                        | -2.3                           | 0.1                               |
| Aug                          | ..                                     | ..          | ..                          | ..     | 8.2                  | ..                            | ..                              | -20.4                        | -13.1                          | 0.3                               |
| Sep                          | ..                                     | ..          | ..                          | ..     | 8.6                  | ..                            | ..                              | -6.8                         | -1.6                           | -0.9                              |
| Oct                          | ..                                     | ..          | ..                          | ..     | 6.7                  | ..                            | ..                              | -27.6                        | -35.4                          | -0.4                              |
| Nov                          | ..                                     | ..          | ..                          | ..     | 7.1                  | ..                            | ..                              | -5.4                         | -3.5                           | -1.4                              |
| Dec                          | ..                                     | ..          | ..                          | ..     | 7.4                  | ..                            | ..                              | -43.7                        | -3.7                           | -1.7                              |
| 2008 Jan                     | ..                                     | ..          | ..                          | ..     | 7.4                  | ..                            | ..                              | -43.7                        | 10.1                           | -0.1                              |
| Feb                          | ..                                     | ..          | ..                          | ..     | 7.3                  | ..                            | ..                              | -43.7                        | 10.0                           | 3.2                               |
| Mar                          | ..                                     | ..          | ..                          | ..     | 7.4                  | ..                            | ..                              | -48.9                        | 11.2                           | -2.5                              |

**Notes to Table A7.1**

- (a) Excludes valuation effects, as far as possible. Thus foreign currency series exclude the estimated effects of exchange rate movements, both in the changes and in the growth rates.
- (b) From September 1997, new data series are available comprising deposits with all banks and building societies in the Channel Islands and Isle of Man, and are collected on a monthly basis. (Prior to this period, quarterly data (not shown here) were collected from banking institutions, in the Channel Islands and Isle of Man, which were not included in the UK banking sector.)
- (c) Data are collected on a quarterly basis, four and a half months after the quarter-end. Monthly data are calculated by dividing the quarterly flows by three.
- (d) Or at the latest date for which figures are available.
- (e) Following a review in February 2008, a more suitable series for holdings of LG debt was adopted in place of the previous version AUZM, affecting the complete back-run of this series.
- (f) The instrument breakdown for National Savings is no longer available from National Savings and Investment.
- (g) The compilation of capital issuance data has changed from January 2003; see the article 'Capital issuance statistics: changes to definitions and presentation' in the October 2004 issue of this publication.
- (h) Due to the change in capital issues data the breakdown of this series is not available from January 2003. Prior to this date, these data can be found on the Bank's Statistical Interactive Database (series LPQ/M VSTU and VSUQ).

**TABLE B1.1.1 CENTRAL BANK'S BALANCE SHEET (BANK OF ENGLAND  
'BANK RETURN') <sup>(a)</sup>**

£ millions

| Consolidated statement |                      |                  |                            |   |   |                     |                   |
|------------------------|----------------------|------------------|----------------------------|---|---|---------------------|-------------------|
| Liabilities            |                      |                  |                            |   |   |                     |                   |
|                        | Notes in circulation | Reserve balances | Standing facility deposits | Short-term open market operations (fine tuning sterling repo) | Foreign currency public securities issued | Cash ratio deposits | Other liabilities |
| RPW                    | B55A                 | B56A             | B57A                       | B58A  | B59A                                      | B62A                | B63A              |
| 2007 Nov 07            | 40 835               | 22 169           | -                          | -   | 4 490                                     | 2 716               | 23 628            |
| 14                     | 41 044               | 22 635           | -                          | -   | 4 586                                     | 2 716               | 24 881            |
| 21                     | 41 260               | 24 758           | -                          | -   | 4 653                                     | 2 716               | 24 160            |
| 28                     | 41 716               | 23 469           | -                          | -   | 4 602                                     | 2 716               | 24 307            |
| Dec 05                 | 42 115               | 21 627           | -                          | -   | 4 680                                     | 2 936               | 24 958            |
| 12                     | 42 465               | 23 470           | -                          | -   | 4 637                                     | 2 936               | 23 770            |
| 19                     | 43 862               | 24 608           | -                          | -   | 4 667                                     | 2 936               | 31 523            |
| 24                     | 45 022               | 25 768           | -                          | -   | 4 727                                     | 2 936               | 23 789            |
| 2008 Jan 02            | 44 509               | 23 611           | -                          | -   | 4 856                                     | 2 936               | 25 122            |
| 09                     | 42 043               | 24 791           | -                          | 1 300   | 4 872                                     | 2 936               | 25 953            |
| 16                     | 41 327               | 21 447           | -                          | -   | 4 872                                     | 2 936               | 26 005            |
| 23                     | 40 934               | 27 115           | -                          | -   | 4 901                                     | 2 936               | 26 271            |
| 30                     | 40 914               | 21 928           | -                          | -   | 3 368                                     | 2 936               | 24 952            |
| Feb 06                 | 40 768               | 23 186           | -                          | -   | 3 299                                     | 2 936               | 25 768            |
| 13                     | 40 756               | 22 147           | -                          | -   | 3 284                                     | 2 936               | 27 187            |
| 20                     | 40 933               | 23 824           | -                          | -   | 3 327                                     | 2 936               | 26 595            |
| 27                     | 41 140               | 22 045           | -                          | -   | 3 315                                     | 2 936               | 27 016            |
| Mar 05                 | 41 334               | 30 979           | -                          | -   | 3 343                                     | 2 936               | 27 362            |
| 12                     | 41 409               | 20 896           | -                          | -   | 4 311                                     | 2 936               | 27 676            |
| 19                     | 42 255               | 27 196           | -                          | -   | 4 422                                     | 2 936               | 25 369            |
| 26                     | 42 951               | 23 683           | -                          | -   | 4 396                                     | 2 936               | 24 839            |

| Consolidated statement (continued) |                          |                                   |   |  |   |                                   |  |   |              |                          |
|------------------------------------|--------------------------|-----------------------------------|---|--|---|-----------------------------------|--|---|--------------|--------------------------|
| Assets                             |                          |                                   |   |  |   |                                   |  |   |              |                          |
|                                    | Standing facility assets | Short-term open market operations | of which one-week sterling reverse repo | of which fine-tuning sterling reverse repo | of which other maturity within-maintenance period reverse repos | Longer-term sterling reverse repo | Ways and Means advances to HM government | Bonds and other securities acquired via market transactions | Other assets | Total assets/liabilities |
| RPW                                | B65A                     | B66A                              | B67A                                    | B68A                                       | BL59  | B69A                              | B72A                                     | B73A  | B74A         | B75A                     |
| 2007 Nov 07                        | -                        | 21 420                            | 21 420                                  | -  | -   | 14 900                            | 13 370                                   | 7 682   | 36 466       | 93 838                   |
| 14                                 | -                        | 21 520                            | 21 520                                  | -  | -   | 14 700                            | 13 370                                   | 7 791   | 38 481       | 95 862                   |
| 21                                 | -                        | 21 760                            | 21 760                                  | -  | -   | 15 000                            | 13 370                                   | 7 872   | 39 546       | 97 547                   |
| 28                                 | -                        | 18 349                            | 18 349                                  | -  | -   | 15 000                            | 13 370                                   | 7 814   | 42 277       | 96 810                   |
| Dec 05                             | -                        | 16 419                            | 16 419                                  | -  | #   | 15 000                            | 13 370                                   | 7 917   | 43 609       | 96 315                   |
| 12                                 | -                        | 18 737                            | 8 739                                   | -  | 9 998   | 15 000                            | 13 370                                   | 7 719   | 42 452       | 97 279                   |
| 19                                 | -                        | 19 998                            | 10 000                                  | -  | 9 998   | 23 500                            | 13 370                                   | 7 763   | 42 965       | 107 596                  |
| 24                                 | -                        | 14 358                            | 4 360                                   | -  | 9 998   | 23 500                            | 13 370                                   | 7 481   | 43 533       | 102 241                  |
| 2008 Jan 02                        | -                        | 12 438                            | 2 440                                   | -  | 9 998   | 23 500                            | 13 370                                   | 7 622   | 44 104       | 101 034                  |
| 09                                 | -                        | 12 018                            | 2 019                                   | -  | 9 998   | 23 500                            | 13 370                                   | 7 460   | 45 548       | 101 895                  |
| 16                                 | -                        | 8 039                             | 8 039                                   | -  | -   | 24 419                            | 13 370                                   | 7 356   | 43 402       | 96 586                   |
| 23                                 | -                        | 3 740                             | 3 740                                   | -  | -   | 31 999                            | 13 370                                   | 7 376   | 45 673       | 102 157                  |
| 30                                 | -                        | 1 269                             | 1 269                                   | -  | -   | 31 999                            | 9 370                                    | 7 737   | 43 724       | 94 098                   |
| Feb 06                             | -                        | 5 619                             | 3 619                                   | 2 000                                      | -   | 31 999                            | 7 370                                    | 7 786   | 43 183       | 95 957                   |
| 13                                 | -                        | 5 329                             | 5 329                                   | -  | -   | 31 999                            | 7 370                                    | 7 746   | 43 866       | 96 310                   |
| 20                                 | -                        | 6 609                             | 6 609                                   | -  | -   | 31 999                            | 7 370                                    | 7 618   | 44 020       | 97 616                   |
| 27                                 | -                        | 5 229                             | 5 229                                   | -  | -   | 31 999                            | 7 370                                    | 8 019   | 43 836       | 96 452                   |
| Mar 05                             | -                        | 15 289                            | 5 599                                   | 9 690                                      | -   | 31 999                            | 7 370                                    | 8 245   | 43 051       | 105 954                  |
| 12                                 | -                        | 6 239                             | 6 239                                   | -  | -   | 31 999                            | 7 370                                    | 8 917   | 42 702       | 97 228                   |
| 19                                 | -                        | 12 769                            | 7 769                                   | 4 999                                      | -   | 31 999                            | 7 370                                    | 9 205   | 40 835       | 102 178                  |
| 26                                 | -                        | 10 929                            | 10 929                                  | -  | -   | 31 999                            | 7 370                                    | 9 160   | 39 347       | 98 805                   |

Note at end of Table

**TABLE B1.1.1 (continued)**

£ millions

| Issue Department     |                             |                                   |   |  |   |                                   |  |   |              |                           |  |  |
|----------------------|-----------------------------|-----------------------------------|---|--|---|-----------------------------------|--|---|--------------|---------------------------|--|--|
| Liabilities          |                             | Assets                            |   |  |   |                                   |  |   |              |                           |  |  |
| Notes in circulation | Notes in Banking Department | Short-term open market operations | of which one-week sterling reverse repo | of which fine-tuning sterling reverse repo | of which other maturity within-maintenance period reverse repos | Longer-term sterling reverse repo | Ways and Means advances to HM government | Bonds and other securities acquired via market transactions | Other assets | Total assets /liabilities |  |  |
| RPW                  | AEFA AEFB                   | BL29                              | BL32                                    | BL33                                       | BL97  | BL34                              | B54A                                     | BL35  | BL36         | BL37                      |  |  |
| 2007 Nov 07          | 40 835 -                    | 12 518                            | 12 518                                  | -  |   | 14 900                            | 13 370                                   | -   | 47           | 40 835                    |  |  |
| 14                   | 41 044 -                    | 12 929                            | 12 929                                  | -  |   | 14 700                            | 13 370                                   | -   | 45           | 41 044                    |  |  |
| 21                   | 41 260 -                    | 12 839                            | 12 839                                  | -  |   | 15 000                            | 13 370                                   | -   | 51           | 41 260                    |  |  |
| 28                   | 41 716 -                    | 13 294                            | 13 294                                  | -  |   | 15 000                            | 13 370                                   | -   | 52           | 41 716                    |  |  |
| Dec 05               | 42 115 -                    | 13 694                            | 13 694                                  | -  | #   | 15 000                            | 13 370                                   | -   | 51           | 42 115                    |  |  |
| 12                   | 42 465 -                    | 14 050                            | 7 395                                   | -  | 6 655   | 15 000                            | 13 370                                   | -   | 45           | 42 465                    |  |  |
| 19                   | 43 862 -                    | 16 936                            | 8 731                                   | -  | 8 205   | 13 500                            | 13 370                                   | -   | 55           | 43 862                    |  |  |
| 24                   | 45 022 -                    | 14 358                            | 4 360                                   | -  | 9 998   | 13 500                            | 13 370                                   | -   | 3 794        | 45 022                    |  |  |
| 2008 Jan 02          | 44 509 -                    | 12 438                            | 2 440                                   | -  | 9 998   | 13 500                            | 13 370                                   | -   | 5 201        | 44 509                    |  |  |
| 09                   | 42 043 -                    | 12 018                            | 2 019                                   | -  | 9 998   | 13 500                            | 13 370                                   | -   | 3 155        | 42 043                    |  |  |
| 16                   | 41 327 -                    | 8 039                             | 8 039                                   | -  | -   | 14 419                            | 13 370                                   | -   | 5 499        | 41 327                    |  |  |
| 23                   | 40 934 -                    | 3 740                             | 3 740                                   | -  | -   | 12 000                            | 13 370                                   | -   | 11 825       | 40 934                    |  |  |
| 30                   | 40 914 -                    | 1 269                             | 1 269                                   | -  | -   | 12 000                            | 9 370                                    | 399   | 17 876       | 40 914                    |  |  |
| Feb 06               | 40 768 -                    | 5 619                             | 3 619                                   | 2 000                                      | -   | 12 000                            | 7 370                                    | 399   | 15 379       | 40 768                    |  |  |
| 13                   | 40 756 -                    | 5 329                             | 5 329                                   | -  | -   | 12 000                            | 7 370                                    | 399   | 15 657       | 40 756                    |  |  |
| 20                   | 40 933 -                    | 6 609                             | 6 609                                   | -  | -   | 12 000                            | 7 370                                    | 399   | 14 555       | 40 933                    |  |  |
| 27                   | 41 140 -                    | 5 229                             | 5 229                                   | -  | -   | 12 000                            | 7 370                                    | 799   | 15 742       | 41 140                    |  |  |
| Mar 05               | 41 334 -                    | 15 289                            | 5 599                                   | 9 690                                      | -   | 12 000                            | 7 370                                    | 798   | 5 877        | 41 334                    |  |  |
| 12                   | 41 409 -                    | 6 239                             | 6 239                                   | -  | -   | 12 000                            | 7 370                                    | 793   | 15 007       | 41 409                    |  |  |
| 19                   | 42 255 -                    | 12 769                            | 7 769                                   | 4 999                                      | -   | 12 000                            | 7 370                                    | 793   | 9 324        | 42 255                    |  |  |
| 26                   | 42 951 -                    | 10 929                            | 10 929                                  | -  | -   | 12 000                            | 7 370                                    | 793   | 11 859       | 42 951                    |  |  |

Note at end of Table

**TABLE B1.1.1 (continued)**

£ millions

| Banking Department |                     |                                  |   |   |                        |                      |
|--------------------|---------------------|----------------------------------|---|---|------------------------|----------------------|
| Liabilities        |                     |                                  |   |   |                        |                      |
|                    | Reserve<br>balances | Standing<br>facility<br>deposits | Short-term<br>open market<br>operations<br>(fine tuning<br>sterling repo) | Foreign currency<br>public securities<br>issued | Cash ratio<br>deposits | Other<br>liabilities |
| RPW                | BL38                | BL39                             | BL42  | BL43  | BL44                   | BL45                 |
| 2007 Nov 07        | 22 169              | -                                | -   | 4 490   | 2 716                  | 23 675               |
| 14                 | 22 635              | -                                | -   | 4 586   | 2 716                  | 24 926               |
| 21                 | 24 758              | -                                | -   | 4 653   | 2 716                  | 24 211               |
| 28                 | 23 469              | -                                | -   | 4 602   | 2 716                  | 24 359               |
| Dec 05             | 21 627              | -                                | -   | 4 680   | 2 936                  | 25 009               |
| 12                 | 23 470              | -                                | -   | 4 637   | 2 936                  | 23 815               |
| 19                 | 24 608              | -                                | -   | 4 667   | 2 936                  | 31 578               |
| 24                 | 25 768              | -                                | -   | 4 727   | 2 936                  | 27 583               |
| 2008 Jan 02        | 23 611              | -                                | -   | 4 856   | 2 936                  | 30 324               |
| 09                 | 24 791              | -                                | 1 300   | 4 872   | 2 936                  | 29 109               |
| 16                 | 21 447              | -                                | -   | 4 872   | 2 936                  | 31 504               |
| 23                 | 27 115              | -                                | -   | 4 901   | 2 936                  | 38 096               |
| 30                 | 21 928              | -                                | -   | 3 368   | 2 936                  | 42 828               |
| Feb 06             | 23 186              | -                                | -   | 3 299   | 2 936                  | 41 147               |
| 13                 | 22 147              | -                                | -   | 3 284   | 2 936                  | 42 844               |
| 20                 | 23 824              | -                                | -   | 3 327   | 2 936                  | 41 151               |
| 27                 | 22 045              | -                                | -   | 3 315   | 2 936                  | 42 758               |
| Mar 05             | 30 979              | -                                | -   | 3 343   | 2 936                  | 33 239               |
| 12                 | 20 896              | -                                | -   | 4 311   | 2 936                  | 42 683               |
| 19                 | 27 196              | -                                | -   | 4 422   | 2 936                  | 34 694               |
| 26                 | 23 683              | -                                | -   | 4 396   | 2 936                  | 36 698               |

| Banking Department (continued) |                                |   |  |   |   |   |  |                             |                 |                                 |
|--------------------------------|--------------------------------|---|--|---|---|---|--|-----------------------------|-----------------|---------------------------------|
| Assets                         |                                |   |  |   |   |   |  |                             |                 |                                 |
|                                | Standing<br>facility<br>assets | Short-term<br>open market<br>operations | of which<br>one-week<br>sterling<br>reverse repo | of which<br>fine-tuning<br>sterling<br>reverse repo | of which other<br>maturity within-<br>tenance period<br>reverse repos | Longer-term<br>sterling<br>reverse repo | Bonds and other<br>securities acquired<br>via market<br>transactions | Bank of<br>England<br>notes | Other<br>assets | Total<br>assets<br>/liabilities |
| RPW                            | BL47                           | BL48                                    | BL49   | BL52  | BL98  | B3J2                                    | BL53   | BL54                        | BL55            | BL56                            |
| 2007 Nov 07                    | -                              | 8 902                                   | 8 902  | -   | -   | -                                       | 7 682  | -                           | 36 466          | 53 051                          |
| 14                             | -                              | 8 591                                   | 8 591  | -   | -   | -                                       | 7 791  | -                           | 38 481          | 54 863                          |
| 21                             | -                              | 8 921                                   | 8 921  | -   | -   | -                                       | 7 872  | -                           | 39 546          | 56 338                          |
| 28                             | -                              | 5 055                                   | 5 055  | -   | -   | -                                       | 7 814  | -                           | 42 277          | 55 146                          |
| Dec 05                         | -                              | 2 725                                   | 2 725  | -   | #   | -                                       | 7 917  | -                           | 43 609          | 54 252                          |
| 12                             | -                              | 4 687                                   | 1 344  | -   | 3 343   | -                                       | 7 719  | -                           | 42 452          | 54 859                          |
| 19                             | -                              | 3 062                                   | 1 269  | -   | 1 793   | 10 000                                  | 7 763  | -                           | 42 965          | 63 789                          |
| 24                             | -                              | -                                       | -  | -   | -   | 10 000                                  | 7 481  | -                           | 43 533          | 61 013                          |
| 2008 Jan 02                    | -                              | -                                       | -  | -   | -   | 10 000                                  | 7 622  | -                           | 44 104          | 61 726                          |
| 09                             | -                              | -                                       | -  | -   | -   | 10 000                                  | 7 460  | -                           | 45 548          | 63 008                          |
| 16                             | -                              | -                                       | -  | -   | -   | 19 999                                  | 7 356  | -                           | 43 402          | 60 758                          |
| 23                             | -                              | -                                       | -  | -   | -   | 19 999                                  | 7 376  | -                           | 45 673          | 73 048                          |
| 30                             | -                              | -                                       | -  | -   | -   | -                                       | 7 337  | -                           | 43 724          | 71 060                          |
| Feb 06                         | -                              | -                                       | -  | -   | -   | 19 999                                  | 7 386  | -                           | 43 183          | 70 568                          |
| 13                             | -                              | -                                       | -  | -   | -   | 19 999                                  | 7 346  | -                           | 43 866          | 71 212                          |
| 20                             | -                              | -                                       | -  | -   | -   | 19 999                                  | 7 219  | -                           | 44 020          | 71 238                          |
| 27                             | -                              | -                                       | -  | -   | -   | 19 999                                  | 7 220  | -                           | 43 836          | 71 055                          |
| Mar 05                         | -                              | -                                       | -  | -   | -   | 19 999                                  | 7 447  | -                           | 43 051          | 70 497                          |
| 12                             | -                              | -                                       | -  | -   | -   | 19 999                                  | 8 125  | -                           | 42 702          | 70 826                          |
| 19                             | -                              | -                                       | -  | -   | -   | 19 999                                  | 8 413  | -                           | 40 835          | 69 247                          |
| 26                             | -                              | -                                       | -  | -   | -   | 19 999                                  | 8 367  | -                           | 39 347          | 67 713                          |

**Note to Table B1.1.1**

(a) Following Bank of England money market reform on 18 May 2006 this table has replaced Table B1.1. Consequently, the final observation in Table B1.1 is 17 May 2006 and the first observation for the series shown in this table is 24 May 2006 (with the exception of Bank of England notes in circulation and notes in Banking Department which appear in both tables). More information on changes made to the Bank's monetary policy operations and their impact on published data can be found in 'The implications of money market reform or data published in Monetary and Financial Statistics' in the June 2006 issue of this publication.

**TABLE B1.2 OTHER BANKS' BALANCE SHEET**

£ millions

**Sterling liabilities**

|                            | Notes<br>outstanding<br>& cash loaded<br>cards | Sight deposits |                          |                     |                       | Non-<br>residents | Time deposits |                          |                     |                       |
|----------------------------|--|----------------|--------------------------|---------------------|-----------------------|-------------------|---------------|--------------------------|---------------------|-----------------------|
|                            |  | UK banks       | UK building<br>societies | UK public<br>sector | Other UK<br>residents |                   | UK banks      | UK building<br>societies | UK public<br>sector | Other UK<br>residents |
| <b>Changes (a)</b>         |  |                |                          |                     |                       |                   |               |                          |                     |                       |
| RPQ/M                      | TBJK   | TBJL           | TBJM                     | TBJN                | TBJO                  | TBJP              | TBJQ          | TBJR                     | TBJS                | TBJT                  |
| 2006 Q1                    | - 388  | 18 950         | 43                       | 183                 | 15 136                | 5 931             | 18 910        | - 571                    | 937                 | 10 326                |
| Q2                         | 192  | 77             | - 611                    | - 76                | 10 738                | 5 004             | 36 289        | - 231                    | 2 542               | 32 342                |
| Q3                         | 22   | 5 659          | - 42                     | 172                 | 13 441                | 662               | 8 989         | - 578                    | - 6                 | 21 121                |
| Q4                         | 627  | - 7 410        | 574                      | 1 427               | 24 817                | 496               | 19 295        | 854                      | 1 654               | 15 383                |
| 2007 Q1                    | - 522  | 3 740          | - 828                    | - 1 365             | 10 559                | 3 634             | 41 332        | - 1 067                  | - 350               | 26 598                |
| Q2                         | 401  | 4 888          | 477                      | - 246               | 28 200                | 8 128             | 2 390         | 196                      | 2 281               | 22 295                |
| Q3                         | 175  | 4 176          | 1 612                    | 2 052               | 18 000                | 817               | 24 494        | 1 777                    | - 175               | 7 392                 |
| Q4                         | 224  | - 2 938        | - 893                    | - 1 304             | - 3 141               | 600               | 20 959        | - 293                    | - 1 420             | 17 087                |
| 2008 Q1                    | - 227  | - 1 246        | 1 658                    | 1 151               | 12 489                | 1 260             | 3 660         | 217                      | - 3 052             | 15 574                |
| 2007 Jan                   | - 689  | - 1 373        | - 931                    | 1 890               | - 11 435              | - 4 362           | 6 235         | - 517                    | 2 467               | 7 449                 |
| Feb                        | 33   | 2 301          | 778                      | - 3 530             | 4 701                 | 5 730             | 28 962        | - 105                    | - 1 740             | 3 946                 |
| Mar                        | 134  | 2 812          | - 674                    | 274                 | 17 294                | 2 266             | 6 135         | - 445                    | - 1 077             | 15 203                |
| Apr                        | 400  | 1 906          | 557                      | 614                 | - 2 509               | - 2 134           | 9 036         | 280                      | 1 514               | 13 639                |
| May                        | 26   | - 3 588        | - 382                    | - 37                | 9 096                 | 2 882             | 8 619         | - 407                    | 2 017               | 3 105                 |
| Jun                        | - 25   | 6 571          | 302                      | - 823               | 21 613                | 7 379             | - 15 265      | 322                      | - 1 251             | 5 551                 |
| Jul                        | 125  | 1 937          | - 147                    | 2 103               | - 2 000               | - 2 162           | 18 084        | - 572                    | 573                 | 2 603                 |
| Aug                        | 44   | 3 928          | 1 135                    | - 1 837             | 12 208                | - 2 562           | 3 624         | 1 166                    | 682                 | 9 548                 |
| Sep                        | 6  | - 1 689        | 624                      | 1 786               | 7 792                 | 5 541             | 2 786         | 1 183                    | - 1 430             | - 4 758               |
| Oct                        | 15   | - 416          | - 154                    | - 893               | - 4 228               | - 4 041           | 8 785         | - 370                    | - 547               | - 1 856               |
| Nov                        | 77   | 3 877          | - 241                    | - 72                | - 52                  | - 4 376           | 10 344        | - 767                    | - 430               | 2 906                 |
| Dec                        | 132  | - 6 398        | - 498                    | - 338               | 1 139                 | 9 016             | 1 830         | 844                      | - 443               | 16 037                |
| 2008 Jan                   | - 262  | 863            | 17                       | 3 943               | 2 264                 | - 4 192           | 7 400         | - 790                    | - 858               | 3 033                 |
| Feb                        | - 51   | - 6 040        | 718                      | - 3 759             | - 979                 | 1 655             | 4 126         | - 101                    | - 1 118             | 3 913                 |
| Mar                        | 85   | 3 931          | 923                      | 967                 | 11 204                | 3 797             | - 7 866       | 1 108                    | - 1 076             | 8 628                 |
| <b>Amounts outstanding</b> |  |                |                          |                     |                       |                   |               |                          |                     |                       |
| RPM                        | TBFA   | TBFB           | TBFC                     | TBFD                | TBFE                  | TBFF              | TBFG          | TBFH                     | TBFI                | TBFJ                  |
| 2007 Jan                   | 4 298  | 164 106        | 1 346                    | 10 937              | 690 308               | 90 460            | 461 907       | 3 056                    | 18 971              | 440 885               |
| Feb                        | 4 331  | 166 407        | 2 124                    | 7 407               | 695 009               | 96 190            | 490 869       | 2 951                    | 17 231              | 444 831               |
| Mar                        | 4 465  | 169 219        | 1 450                    | 7 681               | 713 415               | 98 456            | 451 389       | 2 506                    | 16 154              | 458 921               |
| Apr                        | 4 865  | 167 426        | 2 007                    | 8 295               | 710 800               | 95 850            | 458 285       | 2 786                    | 17 668              | 472 561               |
| May                        | 4 892  | 163 837        | 1 625                    | 8 258               | 719 847               | 98 782            | 456 904       | 2 380                    | 19 686              | 475 166               |
| Jun                        | 4 866  | 170 408        | 1 927                    | 7 435               | 741 597               | 106 030           | 441 639       | 2 702                    | 18 422              | 480 747               |
| Jul                        | 4 991  | 172 345        | 1 780                    | 9 538               | 739 597               | 103 868           | 459 798       | 2 130                    | 18 995              | 483 349               |
| Aug                        | 5 035  | 176 273        | 2 915                    | 7 701               | 751 805               | 101 306           | 463 422       | 3 296                    | 19 677              | 492 894               |
| Sep (b)                    | 5 041  | 108 146        | 3 546                    | 9 494               | 767 483               | 107 039           | 146 768       | 4 475                    | 18 240              | 480 190               |
| Oct (c)                    | 5 056  | 95 312         | 3 392                    | 8 601               | 763 229               | 102 998           | 103 888       | 4 105                    | 17 693              | 478 083               |
| Nov                        | 5 133  | 99 189         | 3 151                    | 8 529               | 763 177               | 97 839            | 114 232       | 3 337                    | 17 262              | 480 638               |
| Dec                        | 5 265  | 91 480         | 2 653                    | 8 190               | 765 627               | 106 855           | 116 062       | 4 182                    | 16 820              | 496 675               |
| 2008 Jan                   | 5 003  | 92 342         | 2 670                    | 12 133              | 766 815               | 102 902           | 123 463       | 3 391                    | 15 961              | 500 308               |
| Feb                        | 4 953  | 86 303         | 3 388                    | 8 375               | 765 836               | 104 557           | 127 589       | 3 290                    | 14 844              | 504 220               |
| Mar                        | 5 038  | 90 234         | 4 311                    | 9 342               | 777 041               | 108 355           | 119 722       | 4 398                    | 13 768              | 514 054               |

Notes at end of Table

**TABLE B1.2 (continued)**

£ millions

**Sterling liabilities (continued)**

|                            | Time deposits (continued) |                       |                   | Liabilities under sale and repurchase agreements |          |                          |                     |                       |                   |
|----------------------------|---------------------------|-----------------------|-------------------|--|----------|--------------------------|---------------------|-----------------------|-------------------|
|                            | of which<br>SAYE          | of which<br>cash ISAs | Non-<br>residents | of which<br>British govt.<br>securities<br>(d)   | UK banks | UK building<br>societies | UK public<br>sector | Other UK<br>residents | Non-<br>residents |
| <b>Changes (a)</b>         |                           |                       |                   |  |          |                          |                     |                       |                   |
| RPQ/M                      | TBJV                      | TFDH                  | TBJW              | TBKE   | TBJZ     | TBKA                     | TBKB                | TBKC                  | TBKD              |
| 2006 Q1                    | - 82                      | 2 127                 | 4 964             | 5 470  | 16 382   | - 195                    | 2 334               | 3 261                 | 1 718             |
| Q2                         | - 64                      | 5 714                 | 13 571            | 36 371   | 17 913   | -                        | 122                 | 2 688                 | 11 704            |
| Q3                         | 33                        | - 142                 | - 6 273           | - 1 028  | 15 171   | - 150                    | 1 647               | 153                   | - 2 761           |
| Q4                         | - 24                      | 40                    | 17 129            | 13 706   | 6 547    | -                        | - 4 231             | - 3 248               | 3 485             |
| 2007 Q1                    | - 126                     | 1 561                 | 90 799            | 16 798   | 22 455   | -                        | 5 420               | 6 266                 | 4 315             |
| Q2                         | 98                        | 5 996                 | - 17 415          | 1 428  | - 14 677 | -                        | 750                 | - 1 802               | 5 945             |
| Q3                         | 19                        | - 66                  | 42 877            | - 14 694   | - 10 162 | 501                      | 1 875               | 2 654                 | 1 788             |
| Q4                         | - 848                     | 14                    | 69 584            | #  | - 21 747 | - 326                    | - 4 287             | 6 027                 | 1 901             |
| 2008 Q1                    | - 31                      | 3 651                 | 7 476             |  | 11 109   | - 15                     | - 3 240             | 12 140                | 864               |
| 2007 Jan                   | - 117                     | 66                    | 11 751            | 1 618  | 3 600    | -                        | 6 368               | - 386                 | - 2 569           |
| Feb                        | - 33                      | 135                   | 40 572            | 17 531   | 16 587   | -                        | 9 032               | 1 349                 | 6 276             |
| Mar                        | 23                        | 1 359                 | 38 476            | - 2 352  | 2 268    | -                        | - 9 981             | 5 302                 | 608               |
| Apr                        | 38                        | 4 807                 | 47 627            | 4 559  | 2 691    | -                        | 819                 | - 1 413               | 2 256             |
| May                        | 4                         | 882                   | 8 812             | 10 509   | - 7 471  | -                        | 2 853               | 8 889                 | 2 651             |
| Jun                        | 55                        | 307                   | - 73 854          | - 13 640   | - 9 897  | -                        | - 2 922             | - 9 278               | 1 038             |
| Jul                        | 3                         | 58                    | 8 976             | 7 231  | 3 942    | -                        | 4 421               | 1 727                 | 7 184             |
| Aug                        | - 14                      | - 2                   | 35 738            | - 22 415   | - 10 033 | 50                       | - 1 739             | - 11 263              | - 4 361           |
| Sep                        | 30                        | - 123                 | - 1 837           | 491  | - 4 071  | 451                      | - 807               | 12 190                | - 1 035           |
| Oct                        | - 833                     | 1                     | 17 364            | #  | - 12 250 | - 246                    | 7 965               | 1 375                 | 5 348             |
| Nov                        | - 4                       | 71                    | 12 354            |  | - 304    | 146                      | - 4 586             | 2 942                 | 5 359             |
| Dec                        | - 11                      | - 59                  | 39 866            |  | - 9 193  | - 225                    | - 7 666             | 1 710                 | - 8 805           |
| 2008 Jan                   | - 14                      | 465                   | 12 330            |  | 9 570    | - 175                    | 8 912               | 6 574                 | 8 846             |
| Feb                        | - 2                       | 221                   | - 3 799           |  | 12 007   | -                        | - 3 787             | - 2 823               | - 1 847           |
| Mar                        | - 15                      | 2 965                 | - 1 055           |  | - 10 467 | 160                      | - 8 365             | 8 389                 | - 6 135           |
| <b>Amounts outstanding</b> |                           |                       |                   |  |          |                          |                     |                       |                   |
| RPM                        | TBFL                      | TFDG                  | TBFM              | TBFU   | TBFP     | TBFQ                     | TBFR                | TBFS                  | TBFT              |
| 2007 Jan                   | 1 783                     | 76 389                | 246 504           | 236 224  | 193 985  | -                        | 6 403               | 57 926                | 51 671            |
| Feb                        | 1 750                     | 76 524                | 287 076           | 253 755  | 210 571  | -                        | 15 435              | 59 275                | 57 947            |
| Mar                        | 1 774                     | 77 884                | 325 553           | 251 403  | 213 632  | -                        | 5 455               | 63 786                | 58 555            |
| Apr                        | 1 812                     | 82 691                | 373 180           | 255 963  | 216 334  | -                        | 6 274               | 62 478                | 61 283            |
| May                        | 1 816                     | 83 573                | 382 492           | 266 471  | 208 863  | -                        | 9 127               | 71 367                | 63 934            |
| Jun                        | 1 871                     | 83 879                | 308 621           | 252 831  | 198 966  | -                        | 6 205               | 62 089                | 64 972            |
| Jul                        | 1 874                     | 83 938                | 317 522           | 260 061  | 202 908  | -                        | 10 626              | 63 816                | 72 156            |
| Aug                        | 1 860                     | 83 936                | 352 676           | 237 646  | 192 875  | 50                       | 8 887               | 52 553                | 67 795            |
| Sep                        | 1 897                     | 83 813                | 350 687           | 238 137  | 188 804  | 501                      | 8 079               | 64 743                | 66 760            |
| Oct                        | 1 063                     | 83 814                | 368 051           | #  | 176 554  | 254                      | 16 044              | 66 118                | 72 107            |
| Nov                        | 1 059                     | 83 885                | 380 757           |  | 176 250  | 400                      | 11 458              | 69 061                | 77 466            |
| Dec                        | 1 049                     | 83 827                | 420 623           |  | 167 057  | 175                      | 3 792               | 71 150                | 68 660            |
| 2008 Jan                   | 1 035                     | 84 292                | 432 953           |  | 176 627  | -                        | 12 704              | 77 723                | 77 507            |
| Feb                        | 1 033                     | 84 513                | 429 155           |  | 188 633  | -                        | 8 917               | 74 900                | 75 660            |
| Mar                        | 1 018                     | 87 478                | 428 100           |  | 178 166  | 160                      | 552                 | 83 289                | 69 525            |

Notes at end of Table

**TABLE B1.2 (continued)**

£ millions

**Sterling liabilities (continued)**

|                    | Acceptances granted | CDs and other short-term paper issued | Total sterling deposits | Sterling items in suspense and transmission | Net derivatives | Accrued amounts payable | Sterling capital and other internal funds | Total sterling liabilities |
|--------------------|---------------------|---------------------------------------|-------------------------|---|-----------------|-------------------------|---|----------------------------|
| <b>Changes (a)</b> |                     |                                       |                         |   |                 |                         |   |                            |
| RPQ/M              | TBJX                | TBKF                                  | TBKG                    | TBKH  | TBKI            | TBJK                    | TBKK                                      | TBKL                       |
| 2006 Q1            | - 23                | 16 133                                | 114 420                 | 25 853                                      | 9 424           | - 273                   | 15 213                                    | 164 250                    |
| Q2                 | 69                  | - 4 103                               | 128 038                 | - 16 794                                    | - 32 865        | - 33                    | 22 152                                    | 100 689                    |
| Q3                 | - 25                | 3 473                                 | 60 652                  | 11 902                                      | - 1 151         | 883                     | 8 944                                     | 81 253                     |
| Q4                 | 157                 | - 1 872                               | 75 054                  | - 14 393                                    | - 18 700        | 7 571                   | 17 607                                    | 67 766                     |
| 2007 Q1            | 1 083               | 5 267                                 | 217 860                 | 13 596                                      | - 9 046         | 580                     | 22  | 222 490                    |
| Q2                 | - 42                | - 640                                 | 40 729                  | 11 916                                      | 8 483           | 1 945                   | - 9 443                                   | 54 031                     |
| Q3                 | 118                 | 12 154                                | 111 950                 | - 7 701                                     | - 401           | 1 449                   | 3 010                                     | 108 481                    |
| Q4                 | - 404               | 3 499                                 | 82 904                  | - 22 387                                    | 24 648          | 5 600                   | - 19 483                                  | 71 506                     |
| 2008 Q1            | - 287               | 9 988                                 | 69 748                  | 20 378                                      | 4 978           | - 6 680                 | 24 864                                    | 113 060                    |
| 2007 Jan           | 41                  | 2 842                                 | 21 071                  | 20 307                                      | 1 809           | 3 701                   | 12 189                                    | 58 390                     |
| Feb                | 858                 | 7 350                                 | 123 067                 | 2 938                                       | 1 217           | - 1 557                 | - 10 450                                  | 115 248                    |
| Mar                | 183                 | - 4 924                               | 73 722                  | - 9 649                                     | - 12 073        | - 1 564                 | - 1 717                                   | 48 852                     |
| Apr                | - 8                 | 8 193                                 | 83 069                  | - 592                                       | 256             | - 3 326                 | - 9 322                                   | 70 485                     |
| May                | 107                 | 3 050                                 | 40 197                  | 8 772                                       | 8 320           | 2 386                   | 8 915                                     | 68 616                     |
| Jun                | - 141               | - 11 883                              | - 82 537                | 3 736                                       | - 92            | 2 886                   | - 9 036                                   | - 85 069                   |
| Jul                | 86                  | 19 119                                | 65 875                  | - 4 337                                     | - 2 231         | 114                     | 10 757                                    | 70 303                     |
| Aug                | 60                  | - 7 945                               | 28 399                  | - 10 618                                    | 5 545           | 3 828                   | - 10 256                                  | 16 942                     |
| Sep                | - 28                | 980                                   | 17 676                  | 7 254                                       | - 3 715         | - 2 493                 | 2 509                                     | 21 237                     |
| Oct                | - 270               | 1 636                                 | 17 199                  | - 4 144                                     | 8 061           | 2 330                   | - 17 915                                  | 5 547                      |
| Nov                | 569                 | 619                                   | 28 287                  | 8 715                                       | - 516           | 3 897                   | 14 624                                    | 55 083                     |
| Dec                | - 703               | 1 244                                 | 37 418                  | - 26 957                                    | 17 103          | - 627                   | - 16 193                                  | 10 876                     |
| 2008 Jan           | - 70                | 20 682                                | 78 347                  | 21 782                                      | - 5 201         | 107                     | 13 713                                    | 108 487                    |
| Feb                | 41                  | 2 022                                 | 231                     | 7 300                                       | 2 401           | - 1 001                 | 8 035                                     | 16 914                     |
| Mar                | - 259               | - 12 716                              | - 8 831                 | - 8 705                                     | 7 778           | - 5 786                 | 3 116                                     | - 12 342                   |

**Amounts outstanding**

| RPM      | TBFN  | TBFV    | TBFW      | TBFX   | TBFY     | TBFZ   | TBGA    | TBGB      |
|----------|-------|---------|-----------|--------|----------|--------|---------|-----------|
| 2007 Jan | 1 146 | 182 395 | 2 622 006 | 54 355 | - 31 588 | 38 969 | 309 806 | 2 997 846 |
| Feb      | 2 004 | 189 745 | 2 745 073 | 57 293 | - 30 370 | 37 411 | 299 491 | 3 113 229 |
| Mar      | 2 188 | 184 821 | 2 773 179 | 47 643 | - 42 443 | 35 847 | 297 409 | 3 116 101 |
| Apr      | 2 180 | 193 013 | 2 850 421 | 47 052 | - 42 187 | 32 521 | 286 517 | 3 179 187 |
| May      | 2 287 | 196 063 | 2 880 618 | 55 823 | - 33 868 | 34 907 | 296 046 | 3 238 417 |
| Jun      | 2 146 | 184 180 | 2 798 085 | 59 560 | - 33 960 | 37 858 | 283 884 | 3 150 293 |
| Jul      | 2 232 | 203 299 | 2 863 960 | 55 223 | - 50 352 | 37 972 | 292 879 | 3 204 672 |
| Aug      | 2 291 | 195 354 | 2 891 772 | 44 602 | - 44 807 | 41 801 | 282 784 | 3 221 188 |
| Sep      | 2 263 | 196 334 | 2 523 553 | 51 856 | - 48 522 | 39 308 | 291 986 | 2 863 222 |
| Oct      | 1 993 | 197 971 | 2 476 393 | 47 712 | - 40 461 | 41 638 | 274 837 | 2 805 176 |
| Nov      | 2 563 | 198 590 | 2 503 898 | 56 427 | - 40 977 | 45 535 | 289 993 | 2 860 009 |
| Dec      | 1 860 | 199 834 | 2 541 695 | 29 469 | - 23 874 | 44 909 | 273 925 | 2 871 389 |
| 2008 Jan | 1 790 | 220 515 | 2 619 805 | 51 252 | - 29 074 | 45 016 | 286 031 | 2 978 033 |
| Feb      | 1 831 | 222 538 | 2 620 036 | 58 551 | - 26 674 | 44 015 | 295 781 | 2 996 662 |
| Mar      | 1 573 | 209 822 | 2 612 411 | 49 847 | - 18 896 | 38 229 | 298 243 | 2 984 871 |

Notes at end of Table



**TABLE B1.2 (continued)**

£ millions

**Foreign currency liabilities (including euro)**

|                            | Sight and time deposits |                       |                  |                    |               | Acceptances granted | Sale and repurchase agreements |                       |                  |
|----------------------------|-------------------------|-----------------------|------------------|--------------------|---------------|---------------------|--------------------------------|-----------------------|------------------|
|                            | UK banks                | UK building societies | UK public sector | Other UK residents | Non-residents |                     | UK banks                       | UK building societies | UK public sector |
| <b>Changes (a)</b>         |                         |                       |                  |                    |               |                     |                                |                       |                  |
| RPM                        | TBKM                    | TBKN                  | TBKO             | TBKP               | TBKQ          | TBKR                | TBKT                           | TBKU                  | TBKV             |
| 2006 Q1                    | 25 636                  | - 149                 | - 105            | 1 317              | 113 439       | 70                  | 49 859                         | -                     | 316              |
| Q2                         | 5 833                   | - 269                 | - 116            | 6 104              | 63 269        | 178                 | - 16 063                       | -                     | - 381            |
| Q3                         | - 643                   | 56                    | 261              | 7 293              | 26 252        | 290                 | 3 224                          | -                     | 324              |
| Q4                         | 15 682                  | 427                   | 1 336            | 19 303             | 52 726        | - 20                | - 24 108                       | -                     | - 621            |
| 2007 Q1                    | 14 802                  | - 288                 | - 426            | 10 282             | 114 860       | 140                 | 63 335                         | -                     | 452              |
| Q2                         | - 13 140                | - 279                 | - 108            | 21 325             | 51 764        | - 254               | - 18 760                       | -                     | - 215            |
| Q3                         | 9 914                   | 900                   | - 437            | 5 849              | 88 396        | 180                 | - 6 729                        | -                     | 886              |
| Q4                         | 16 852                  | - 314                 | - 659            | 1 831              | 120 013       | 25                  | - 57 649                       | -                     | - 167            |
| 2008 Q1                    | 24 427                  | 41                    | 2                | 29 195             | 19 362        | 100                 | 11 045                         | -                     | 4 000            |
| 2007 Jan                   | 6 256                   | - 13                  | - 1 127          | - 260              | 29 968        | - 223               | 8 139                          | -                     | 678              |
| Feb                        | - 1 827                 | - 313                 | 812              | 5 812              | 36 319        | - 55                | 10 094                         | -                     | - 230            |
| Mar                        | 10 373                  | 38                    | - 111            | 4 729              | 48 573        | 419                 | 45 102                         | -                     | 4                |
| Apr                        | - 1 637                 | 76                    | - 208            | 15 514             | 52 588        | - 367               | 12 519                         | -                     | 253              |
| May                        | - 4 612                 | - 272                 | - 311            | 11 562             | 399           | 83                  | - 8 820                        | -                     | - 107            |
| Jun                        | - 6 891                 | - 84                  | 411              | - 5 751            | - 1 224       | 31                  | - 22 458                       | -                     | - 362            |
| Jul                        | 17 877                  | 21                    | - 266            | 4 190              | 33 679        | - 78                | 3 673                          | -                     | 102              |
| Aug                        | 4 792                   | 485                   | - 256            | 3 804              | 42 943        | 101                 | - 9 993                        | -                     | 609              |
| Sep                        | - 12 754                | 395                   | 86               | - 2 145            | 11 773        | 157                 | - 409                          | -                     | 175              |
| Oct                        | 16 562                  | 476                   | - 202            | - 895              | 98 827        | 7                   | - 5 077                        | -                     | 380              |
| Nov                        | 11 044                  | - 558                 | - 131            | 13 112             | - 1 535       | 248                 | 18 716                         | -                     | - 517            |
| Dec                        | - 10 755                | - 232                 | - 326            | - 10 386           | 22 721        | - 229               | - 71 287                       | -                     | - 29             |
| 2008 Jan                   | 33 318                  | - 23                  | 120              | 19 814             | - 45 375      | 85                  | 52 570                         | -                     | 325              |
| Feb                        | - 12 562                | 488                   | 21               | 368                | 21 007        | 9                   | 9 551                          | -                     | 3 128            |
| Mar                        | 3 672                   | - 425                 | - 139            | 9 013              | 43 729        | 6                   | - 51 077                       | -                     | 547              |
| <b>Amounts outstanding</b> |                         |                       |                  |                    |               |                     |                                |                       |                  |
| RPM                        | TBGC                    | TBGD                  | TBGE             | TBGF               | TBGG          | TBGH                | TBGJ                           | TBGK                  | TBGL             |
| 2007 Jan                   | 189 580                 | 637                   | 1 146            | 160 828            | 1 571 492     | 1 039               | 264 694                        | -                     | 678              |
| Feb                        | 189 314                 | 330                   | 1 962            | 167 814            | 1 618 507     | 988                 | 277 311                        | -                     | 453              |
| Mar                        | 200 284                 | 369                   | 1 853            | 173 068            | 1 671 485     | 1 409               | 323 353                        | -                     | 459              |
| Apr                        | 195 915                 | 446                   | 1 615            | 185 923            | 1 707 408     | 1 034               | 336 393                        | -                     | 707              |
| May                        | 192 037                 | 175                   | 1 319            | 198 050            | 1 714 673     | 1 122               | 327 976                        | -                     | 599              |
| Jun                        | 182 801                 | 89                    | 1 707            | 189 906            | 1 691 293     | 1 140               | 301 618                        | -                     | 231              |
| Jul                        | 199 969                 | 110                   | 1 421            | 193 169            | 1 717 111     | 1 055               | 304 320                        | -                     | 336              |
| Aug                        | 205 784                 | 593                   | 1 173            | 197 958            | 1 771 023     | 1 161               | 296 102                        | -                     | 950              |
| Sep                        | 156 091                 | 1 003                 | 1 256            | 198 362            | 1 801 751     | 1 324               | 300 814                        | -                     | 1 137            |
| Oct (e)                    | 171 087                 | 1 468                 | 1 036            | 195 412            | 1 880 045     | 1 317               | 295 294                        | -                     | 1 515            |
| Nov                        | 185 187                 | 933                   | 918              | 212 096            | 1 911 565     | 1 583               | 318 562                        | -                     | 1 000            |
| Dec                        | 179 964                 | 726                   | 616              | 207 907            | 1 993 656     | 1 394               | 251 972                        | -                     | 972              |
| 2008 Jan                   | 214 984                 | 710                   | 740              | 229 653            | 1 972 321     | 1 487               | 308 401                        | -                     | 1 309            |
| Feb                        | 205 240                 | 1 212                 | 767              | 233 004            | 2 017 040     | 1 509               | 323 571                        | -                     | 4 498            |
| Mar                        | 214 154                 | 816                   | 639              | 246 020            | 2 108 441     | 1 541               | 282 649                        | -                     | 5 221            |

Notes at end of Table

**TABLE B1.2 (continued)**

£ millions

**Foreign currency liabilities (including euro) (continued)**

|                            | Sale & repurchase (continued) |               | CDs and other short-term paper issued | Total foreign currency deposits | Items in suspense and transmission | Net derivatives | Accrued amounts payable | Capital and other internal funds | Total foreign currency liabilities | Total liabilities |
|----------------------------|-------------------------------|---------------|---------------------------------------|---------------------------------|------------------------------------|-----------------|-------------------------|----------------------------------|------------------------------------|-------------------|
|                            | Other UK residents            | Non-residents |                                       |                                 |                                    |                 |                         |                                  |                                    |                   |
| <b>Changes (a)</b>         |                               |               |                                       |                                 |                                    |                 |                         |                                  |                                    |                   |
| RPQ/M                      | TBKW                          | TBKX          | TBKY                                  | TBKZ                            | TBLA                               | TBLB            | TBLC                    | TBLD                             | TBLE                               | TBLF              |
| 2006 Q1                    | 27 559                        | 84 659        | 39 726                                | 342 328                         | 79 172                             | - 10 543        | 3 961                   | - 21 560                         | 393 357                            | 557 607           |
| Q2                         | - 18 407                      | - 42 634      | 3 406                                 | 919                             | - 6 973                            | 36 406          | - 2 812                 | - 11 800                         | 15 741                             | 116 430           |
| Q3                         | 6 111                         | 17 988        | 36 519                                | 97 675                          | 15 528                             | - 1 965         | 8 691                   | 4 326                            | 124 256                            | 205 509           |
| Q4                         | - 5 377                       | - 39 443      | 17 365                                | 37 269                          | - 97 670                           | 39 495          | 3 718                   | - 5 952                          | - 23 140                           | 44 627            |
| 2007 Q1                    | 3 463                         | 110 677       | 27 364                                | 344 661                         | 130 344                            | 1 008           | - 2 898                 | 2 692                            | 475 807                            | 698 297           |
| Q2                         | 15 842                        | 3 136         | 29 682                                | 88 992                          | 25 668                             | - 3 467         | - 308                   | 49 173                           | 160 058                            | 214 089           |
| Q3                         | - 13 485                      | 22 151        | 39 857                                | 147 485                         | - 24 132                           | - 21 397        | 6 867                   | - 12 974                         | 95 849                             | 204 330           |
| Q4                         | 8 431                         | - 47 585      | - 9 003                               | 31 775                          | - 114 499                          | - 23 302        | 1 048                   | - 11 078                         | - 116 055                          | - 44 549          |
| 2008 Q1                    | 11 437                        | 92 579        | 18 811                                | 210 998                         | 77 160                             | - 47 127        | - 7 943                 | - 28 519                         | 204 569                            | 317 629           |
| 2007 Jan                   | 13 743                        | 69 897        | 20 428                                | 147 486                         | 142 447                            | 2 921           | - 2 419                 | - 20 624                         | 269 811                            | 328 201           |
| Feb                        | - 2 400                       | 28 535        | 8 180                                 | 84 927                          | 12 346                             | - 5 097         | 17                      | 27 361                           | 119 552                            | 234 800           |
| Mar                        | - 7 880                       | 12 245        | - 1 244                               | 112 248                         | - 24 449                           | 3 185           | - 496                   | - 4 045                          | 86 444                             | 135 296           |
| Apr                        | 10 448                        | 624           | 6 103                                 | 95 914                          | - 7 265                            | 11 724          | - 1 377                 | 183                              | 99 176                             | 169 664           |
| May                        | 4 234                         | 35 841        | 10 940                                | 48 938                          | 16 752                             | - 3 659         | 5 865                   | 13 291                           | 81 178                             | 149 802           |
| Jun                        | 1 160                         | - 33 329      | 12 639                                | - 55 859                        | 16 181                             | - 11 532        | - 4 796                 | 35 699                           | - 20 307                           | - 105 376         |
| Jul                        | - 127                         | 38 074        | 18 515                                | 115 661                         | - 5 911                            | - 6 790         | 2 901                   | - 1 274                          | 104 587                            | 174 889           |
| Aug                        | - 8 131                       | 30 855        | 7 280                                 | 72 488                          | - 31 001                           | - 8 394         | 3 050                   | - 13 050                         | 23 094                             | 40 036            |
| Sep                        | - 5 227                       | - 46 778      | 14 062                                | - 40 665                        | 12 781                             | - 6 214         | 917                     | 1 350                            | - 31 832                           | - 10 595          |
| Oct                        | 1 940                         | 4 098         | 17 498                                | 133 612                         | - 16 087                           | 9 922           | 141                     | - 3 982                          | 123 606                            | 129 153           |
| Nov                        | 11 473                        | 15 151        | - 9 706                               | 57 297                          | 13 023                             | - 14 113        | 693                     | - 14 766                         | 42 134                             | 97 218            |
| Dec                        | - 4 982                       | - 66 834      | - 16 795                              | - 159 134                       | - 111 435                          | - 19 111        | 215                     | 7 670                            | - 281 796                          | - 270 920         |
| 2008 Jan                   | 3 172                         | 106 360       | 23 525                                | 193 891                         | 123 067                            | - 18 006        | - 3 168                 | 8 665                            | 304 449                            | 412 936           |
| Feb                        | 11 485                        | - 2 791       | - 1 181                               | 29 522                          | 16 269                             | - 6 611         | - 397                   | - 285                            | 38 497                             | 55 412            |
| Mar                        | - 3 220                       | - 10 989      | - 3 533                               | - 12 415                        | - 62 176                           | - 22 509        | - 4 377                 | - 36 899                         | - 138 377                          | - 150 719         |
| <b>Amounts outstanding</b> |                               |               |                                       |                                 |                                    |                 |                         |                                  |                                    |                   |
| RPM                        | TBGM                          | TBGN          | TBGO                                  | TBGP                            | TBQG                               | TBGR            | TBGS                    | TBGT                             | TBGU                               | TBGV              |
| 2007 Jan                   | 96 337                        | 485 868       | 423 929                               | 3 196 228                       | 237 215                            | 68 555          | 33 654                  | 23 258                           | 3 558 911                          | 6 556 757         |
| Feb                        | 94 860                        | 518 802       | 434 904                               | 3 305 245                       | 251 640                            | 64 233          | 33 885                  | 59 164                           | 3 714 167                          | 6 827 396         |
| Mar                        | 87 396                        | 532 921       | 434 912                               | 3 427 509                       | 228 188                            | 67 803          | 33 492                  | 57 718                           | 3 814 710                          | 6 930 812         |
| Apr                        | 98 869                        | 531 890       | 437 272                               | 3 497 473                       | 221 563                            | 79 764          | 32 199                  | 58 889                           | 3 889 888                          | 7 069 075         |
| May                        | 103 215                       | 569 004       | 450 064                               | 3 558 233                       | 237 922                            | 75 910          | 38 011                  | 71 930                           | 3 982 006                          | 7 220 423         |
| Jun                        | 103 064                       | 528 546       | 474 465                               | 3 474 859                       | 252 604                            | 55 214          | 33 041                  | 86 216                           | 3 901 934                          | 7 052 227         |
| Jul                        | 102 555                       | 564 817       | 490 477                               | 3 575 339                       | 246 727                            | 63 477          | 35 956                  | 82 102                           | 4 003 602                          | 7 208 274         |
| Aug                        | 95 057                        | 599 469       | 500 738                               | 3 670 008                       | 216 232                            | 55 226          | 39 056                  | 70 546                           | 4 051 067                          | 7 272 255         |
| Sep                        | 91 271                        | 559 901       | 520 546                               | 3 633 456                       | 232 952                            | 50 641          | 40 572                  | 94 283                           | 4 051 903                          | 6 915 126         |
| Oct                        | 93 067                        | 563 368       | 532 289                               | 3 735 899                       | 216 374                            | 60 488          | 40 651                  | 101 169                          | 4 154 581                          | 6 959 757         |
| Nov                        | 105 959                       | 585 562       | 532 222                               | 3 855 588                       | 232 583                            | 47 352          | 41 842                  | 87 137                           | 4 264 501                          | 7 124 510         |
| Dec                        | 108 075                       | 526 493       | 531 324                               | 3 803 098                       | 123 779                            | 28 697          | 42 646                  | 92 846                           | 4 091 067                          | 6 962 456         |
| 2008 Jan                   | 112 456                       | 651 986       | 560 328                               | 4 054 374                       | 247 565                            | 11 046          | 39 783                  | 103 520                          | 4 456 288                          | 7 434 320         |
| Feb                        | 125 826                       | 658 587       | 566 710                               | 4 137 964                       | 267 232                            | 5 455           | 39 914                  | 118 197                          | 4 568 762                          | 7 565 424         |
| Mar                        | 126 502                       | 665 574       | 577 429                               | 4 228 986                       | 210 614                            | - 15 703        | 36 462                  | 95 977                           | 4 556 336                          | 7 541 207         |

Notes at end of Table

**TABLE B1.2 (continued)**

£ millions

**Euro liabilities**

|                            | Sight and time deposits |                       |                  |                    |               | Acceptances granted | Sale and repurchase agreements |                       |                  |
|----------------------------|-------------------------|-----------------------|------------------|--------------------|---------------|---------------------|--------------------------------|-----------------------|------------------|
|                            | UK banks                | UK building societies | UK public sector | Other UK residents | Non-residents |                     | UK banks                       | UK building societies | UK public sector |
| <b>Changes (a)</b>         |                         |                       |                  |                    |               |                     |                                |                       |                  |
| RPM                        | TFBP                    | TFBQ                  | TFBR             | TFBS               | TFBT          | TFBU                | TFBV                           | TFBW                  | TFBX             |
| 2006 Q1                    | 13 003                  | - 68                  | 108              | 28                 | 17 909        | - 15                | 35 608                         | -                     | 238              |
| Q2                         | - 5 190                 | - 221                 | 58               | 1 425              | 48 788        | - 35                | - 6 143                        | -                     | - 426            |
| Q3                         | 299                     | - 20                  | - 140            | 5 793              | - 13 309      | 146                 | 6 773                          | -                     | 79               |
| Q4                         | 8 266                   | 355                   | 44               | 6 553              | 22 704        | 52                  | - 15 520                       | -                     | - 197            |
| 2007 Q1                    | 139                     | - 188                 | - 12             | 5 915              | 52 749        | 221                 | 36 790                         | -                     | 172              |
| Q2                         | - 3 524                 | - 268                 | - 45             | 12 268             | 32 439        | - 371               | - 10 129                       | -                     | - 73             |
| Q3                         | 2 008                   | 560                   | 31               | 1 022              | - 4 913       | 30                  | - 2 770                        | -                     | 145              |
| Q4                         | 11 580                  | - 370                 | - 5              | - 4 600            | 26 198        | 3                   | - 39 980                       | -                     | - 228            |
| 2008 Q1                    | 9 952                   | 328                   | - 41             | 12 546             | - 6 970       | 88                  | 20 241                         | -                     | 3 007            |
| 2007 Jan                   | 5 101                   | 3                     | 27               | 1 058              | 24 120        | - 43                | 11 087                         | -                     | 200              |
| Feb                        | - 6 684                 | - 294                 | - 40             | 1 465              | 5 854         | - 80                | 1 058                          | -                     | - 202            |
| Mar                        | 1 721                   | 103                   | -                | 3 392              | 22 775        | 344                 | 24 644                         | -                     | 174              |
| Apr                        | 4 717                   | 52                    | - 36             | 11 035             | 12 077        | - 314               | 11 802                         | -                     | 286              |
| May                        | - 2 132                 | - 275                 | - 14             | 3 777              | 3 485         | - 27                | - 3 405                        | -                     | - 220            |
| Jun                        | - 6 110                 | - 45                  | 4                | - 2 545            | 16 876        | - 30                | - 18 527                       | -                     | - 139            |
| Jul                        | 7 786                   | 40                    | 18               | - 213              | 12 121        | 39                  | 1 474                          | -                     | - 66             |
| Aug                        | 1 384                   | 361                   | 1                | 3 651              | 17 482        | 10                  | - 7 691                        | -                     | 784              |
| Sep                        | - 7 162                 | 158                   | 12               | - 2 416            | - 34 516      | - 19                | 3 448                          | -                     | - 573            |
| Oct                        | 6 236                   | 162                   | - 19             | - 2 976            | 19 594        | 16                  | - 4 064                        | -                     | - 135            |
| Nov                        | 5 923                   | - 394                 | 12               | 1 644              | 4 782         | 119                 | 13 121                         | -                     | - 129            |
| Dec                        | - 579                   | - 138                 | 2                | - 3 269            | 1 822         | - 133               | - 49 038                       | -                     | 36               |
| 2008 Jan                   | 4 921                   | - 78                  | 16               | 11 032             | - 8 709       | 77                  | 40 479                         | -                     | - 18             |
| Feb                        | - 1 872                 | 440                   | 3                | - 2 871            | 1 729         | 3                   | 1 511                          | -                     | 3 271            |
| Mar                        | 6 903                   | - 34                  | - 60             | 4 384              | 10            | 9                   | - 21 750                       | -                     | - 246            |
| <b>Amounts outstanding</b> |                         |                       |                  |                    |               |                     |                                |                       |                  |
| RPM                        | TFAA                    | TFAB                  | TFAC             | TFAD               | TFAE          | TFAF                | TFAG                           | TFAH                  | TFAI             |
| 2007 Jan                   | 88 078                  | 505                   | 237              | 67 216             | 563 682       | 300                 | 159 662                        | -                     | 200              |
| Feb                        | 82 680                  | 217                   | 200              | 69 721             | 578 198       | 224                 | 163 167                        | -                     | -                |
| Mar                        | 84 975                  | 321                   | 202              | 73 592             | 604 960       | 569                 | 188 900                        | -                     | 174              |
| Apr                        | 88 985                  | 375                   | 167              | 84 888             | 619 600       | 257                 | 202 956                        | -                     | 462              |
| May                        | 86 565                  | 99                    | 153              | 88 381             | 621 047       | 229                 | 198 892                        | -                     | 241              |
| Jun                        | 79 576                  | 53                    | 155              | 84 926             | 631 411       | 197                 | 178 363                        | -                     | 100              |
| Jul                        | 87 422                  | 93                    | 174              | 84 791             | 644 083       | 236                 | 179 995                        | -                     | 34               |
| Aug                        | 89 091                  | 454                   | 175              | 88 712             | 663 646       | 247                 | 172 913                        | -                     | 816              |
| Sep (f)                    | 61 378                  | 629                   | 194              | 89 180             | 650 145       | 236                 | 182 092                        | -                     | 262              |
| Oct (g)                    | 67 268                  | 790                   | 175              | 85 982             | 668 220       | 252                 | 177 595                        | -                     | 127              |
| Nov                        | 74 920                  | 413                   | 191              | 89 796             | 689 803       | 378                 | 195 263                        | -                     | -                |
| Dec                        | 76 466                  | 284                   | 199              | 89 024             | 711 287       | 254                 | 150 907                        | -                     | 37               |
| 2008 Jan                   | 82 454                  | 211                   | 218              | 101 281            | 713 654       | 334                 | 193 387                        | -                     | 19               |
| Feb                        | 82 592                  | 663                   | 227              | 100 870            | 733 071       | 345                 | 199 708                        | -                     | 3 343            |
| Mar                        | 93 386                  | 658                   | 175              | 109 892            | 765 884       | 369                 | 186 289                        | -                     | 3 240            |

Notes at end of Table

**TABLE B1.2 (continued)**

£ millions

**Euro liabilities (continued)**

|                            | Sale & repurchase (continued) |               | CDs and other short-term paper issued | Total euro deposits | Items in suspense and transmission | Net derivatives | Accrued amounts payable | Capital and other internal funds | Total euro liabilities |
|----------------------------|-------------------------------|---------------|---------------------------------------|---------------------|------------------------------------|-----------------|-------------------------|----------------------------------|------------------------|
|                            | Other UK residents            | Non-residents |                                       |                     |                                    |                 |                         |                                  |                        |
| <b>Changes (a)</b>         |                               |               |                                       |                     |                                    |                 |                         |                                  |                        |
| RPQ/M                      | TFBY                          | TFBZ          | TFCA                                  | <i>TFCB</i>         | TFCC                               | TFCD            | TFCE                    | TFCF                             | <i>TFCG</i>            |
| 2006 Q1                    | 9 296                         | 38 353        | 16 535                                | <i>130 994</i>      | 65 731                             | - 12 816        | 494                     | - 354                            | <i>184 050</i>         |
| Q2                         | - 3 845                       | - 26 808      | 138                                   | <i>7 742</i>        | - 6 680                            | - 5 776         | - 573                   | 17 127                           | <i>11 839</i>          |
| Q3                         | 579                           | 9 444         | 9 015                                 | <i>18 659</i>       | 7 723                              | 26 975          | 1 905                   | - 12 594                         | <i>42 667</i>          |
| Q4                         | - 1 598                       | - 23 685      | 5 854                                 | <i>2 828</i>        | - 55 355                           | - 9 324         | 2 255                   | - 10 752                         | <i>- 70 348</i>        |
| 2007 Q1                    | 1 911                         | 59 153        | 10 535                                | <i>167 386</i>      | 76 236                             | 4 055           | 1 010                   | - 6 771                          | <i>241 916</i>         |
| Q2                         | 5 656                         | 5 582         | 7 587                                 | <i>49 121</i>       | 9 307                              | 22 193          | 1 296                   | 23 538                           | <i>105 455</i>         |
| Q3                         | - 4 294                       | 113           | 26 429                                | <i>18 360</i>       | - 7 590                            | - 24 146        | 2 158                   | 22 970                           | <i>11 751</i>          |
| Q4                         | 6 532                         | - 17 498      | 4 418                                 | <i>- 13 951</i>     | - 74 471                           | - 4 682         | 1 180                   | - 7 481                          | <i>- 99 404</i>        |
| 2008 Q1                    | 11 661                        | 16 422        | 8 104                                 | <i>75 339</i>       | 45 266                             | - 6 017         | - 2 387                 | - 18 761                         | <i>93 440</i>          |
| 2007 Jan                   | 12 225                        | 38 171        | 5 661                                 | <i>97 611</i>       | 84 247                             | 9 499           | - 695                   | - 11 735                         | <i>178 927</i>         |
| Feb                        | - 4 427                       | 1 611         | 3 358                                 | <i>1 621</i>        | 4 957                              | 2 883           | 1 603                   | 15 424                           | <i>26 488</i>          |
| Mar                        | - 5 887                       | 19 371        | 1 515                                 | <i>68 154</i>       | - 12 968                           | - 8 326         | 102                     | - 10 460                         | <i>36 502</i>          |
| Apr                        | 8 800                         | 719           | 3 376                                 | <i>52 516</i>       | 8 848                              | - 1 468         | 538                     | 5 142                            | <i>65 576</i>          |
| May                        | 1 213                         | 9 124         | - 427                                 | <i>11 100</i>       | - 6 903                            | 29 169          | 1 122                   | 3 713                            | <i>38 202</i>          |
| Jun                        | - 4 357                       | - 4 261       | 4 639                                 | <i>- 14 494</i>     | 7 362                              | - 5 508         | - 365                   | 14 683                           | <i>1 677</i>           |
| Jul                        | - 1 868                       | 5 746         | 7 707                                 | <i>32 784</i>       | - 7 369                            | - 2 939         | 62                      | - 6 711                          | <i>15 828</i>          |
| Aug                        | - 4 364                       | - 6 241       | 9 006                                 | <i>14 382</i>       | - 14 594                           | 11 537          | 1 687                   | 4 713                            | <i>17 726</i>          |
| Sep                        | 1 937                         | 608           | 9 716                                 | <i>- 28 807</i>     | 14 372                             | - 32 745        | 409                     | 24 967                           | <i>- 21 803</i>        |
| Oct                        | - 1 322                       | 8 114         | 14 189                                | <i>39 796</i>       | - 9 865                            | 2 930           | 666                     | 3 598                            | <i>37 126</i>          |
| Nov                        | 9 991                         | 12 054        | - 3 811                               | <i>43 313</i>       | - 5 773                            | 16 211          | 545                     | - 16 350                         | <i>37 945</i>          |
| Dec                        | - 2 137                       | - 37 666      | - 5 960                               | <i>- 97 060</i>     | - 58 833                           | - 23 823        | - 31                    | 5 271                            | <i>- 174 476</i>       |
| 2008 Jan                   | 483                           | 32 947        | 10 024                                | <i>91 175</i>       | 70 147                             | 15 831          | - 1 102                 | - 24 674                         | <i>151 377</i>         |
| Feb                        | 8 653                         | 6 810         | 1 544                                 | <i>19 222</i>       | - 1 039                            | - 5 786         | 1 251                   | 14 912                           | <i>28 560</i>          |
| Mar                        | 2 525                         | - 23 335      | - 3 465                               | <i>- 35 058</i>     | - 23 841                           | - 16 063        | - 2 536                 | - 8 999                          | <i>- 86 497</i>        |
| <b>Amounts outstanding</b> |                               |               |                                       |                     |                                    |                 |                         |                                  |                        |
| RPM                        | TFAJ                          | TFAK          | TFAL                                  | TFAM                | TFAN                               | TFAO            | TFAP                    | TFAQ                             | TFAR                   |
| 2007 Jan                   | 60 997                        | 229 858       | 154 421                               | <i>1 325 156</i>    | 132 455                            | 49 099          | 13 065                  | 26 428                           | <i>1 546 204</i>       |
| Feb                        | 57 463                        | 234 994       | 160 167                               | <i>1 347 031</i>    | 139 479                            | 52 758          | 14 882                  | 46 978                           | <i>1 601 127</i>       |
| Mar                        | 51 989                        | 255 965       | 162 797                               | <i>1 424 443</i>    | 127 511                            | 44 816          | 15 088                  | 38 295                           | <i>1 650 153</i>       |
| Apr                        | 61 287                        | 258 826       | 167 067                               | <i>1 484 870</i>    | 137 083                            | 43 585          | 15 710                  | 45 497                           | <i>1 726 745</i>       |
| May                        | 62 296                        | 267 085       | 166 092                               | <i>1 491 079</i>    | 129 743                            | 72 560          | 16 779                  | 46 485                           | <i>1 756 646</i>       |
| Jun                        | 57 308                        | 260 064       | 177 418                               | <i>1 469 571</i>    | 135 731                            | 57 887          | 16 241                  | 56 369                           | <i>1 735 799</i>       |
| Jul                        | 55 494                        | 266 036       | 185 273                               | <i>1 503 632</i>    | 128 496                            | 51 001          | 16 317                  | 49 948                           | <i>1 749 395</i>       |
| Aug                        | 51 323                        | 260 685       | 194 869                               | <i>1 522 931</i>    | 114 358                            | 62 680          | 18 054                  | 55 876                           | <i>1 773 900</i>       |
| Sep                        | 54 973                        | 269 871       | 211 121                               | <i>1 520 082</i>    | 132 680                            | 31 564          | 19 062                  | 92 518                           | <i>1 795 907</i>       |
| Oct                        | 53 520                        | 277 354       | 224 823                               | <i>1 556 105</i>    | 122 493                            | 34 423          | 19 681                  | 96 753                           | <i>1 829 455</i>       |
| Nov                        | 64 923                        | 296 452       | 226 627                               | <i>1 638 768</i>    | 119 754                            | 51 610          | 20 723                  | 88 418                           | <i>1 919 272</i>       |
| Dec                        | 66 331                        | 266 550       | 227 010                               | <i>1 588 349</i>    | 63 279                             | 28 824          | 21 282                  | 102 997                          | <i>1 804 730</i>       |
| 2008 Jan                   | 67 752                        | 316 325       | 240 216                               | <i>1 715 851</i>    | 134 086                            | 45 010          | 20 484                  | 84 451                           | <i>1 999 882</i>       |
| Feb                        | 78 221                        | 331 072       | 247 730                               | <i>1 777 841</i>    | 136 348                            | 40 244          | 22 263                  | 108 490                          | <i>2 085 186</i>       |
| Mar                        | 84 319                        | 321 904       | 255 258                               | <i>1 821 374</i>    | 117 941                            | 25 533          | 20 652                  | 112 566                          | <i>2 098 066</i>       |

Notes at end of Table

**TABLE B1.2 (continued)**

£ millions

**Sterling assets**

|                            | Notes and<br>coin | With UK central bank   |         | Market loans |                      |                                |   |                   |
|----------------------------|-------------------|------------------------|---------|--------------|----------------------|--------------------------------|---|-------------------|
|                            |                   | Cash ratio<br>deposits | Other   | UK banks     | UK banks'<br>CDs etc | UK bank<br>commercial<br>paper | UK building<br>societies'<br>CDs etc. and<br>deposits | Non-<br>residents |
| <b>Changes (a)</b>         |                   |                        |         |              |                      |                                |   |                   |
| RPM                        | TBLG              | TBLH                   | TBLI    | TBLJ         | TBLL                 | TBLM                           | TBLN  | TBLO              |
| 2006 Q1                    | - 1 369           | 3                      | 106     | 35 574       | 7 912                | 54                             | 927   | 13 641            |
| Q2                         | 38                | 131                    | 16 161  | 32 175       | - 4 583              | 151                            | 1   | 11 506            |
| Q3                         | 243               | -                      | - 2 483 | 15 588       | 2 384                | - 58                           | 851   | - 8 931           |
| Q4                         | 868               | 185                    | 2 474   | 13 632       | - 1 257              | 187                            | 46  | 22 041            |
| 2007 Q1                    | - 607             | -                      | - 3 113 | 48 120       | 2 337                | - 2                            | 1 110   | 78 462            |
| Q2                         | 101               | 132                    | - 1 497 | 9 614        | - 5 347              | - 58                           | 486   | - 11 859          |
| Q3                         | - 132             | 2                      | 8 677   | 20 857       | 3 064                | - 350                          | - 949   | - 5 828           |
| Q4                         | - 843             | 194                    | - 444   | 1 347        | - 12 434             | 398                            | - 297   | 41 574            |
| 2008 Q1                    | - 1 469           | -                      | 4 862   | 7 668        | 491                  | 267                            | 58  | 4 036             |
| 2007 Jan                   | - 3 898           | -                      | - 301   | 1 453        | 1 784                | 133                            | 571   | 4 009             |
| Feb                        | 90                | -                      | 242     | 35 830       | 3 857                | - 261                          | - 393   | 37 963            |
| Mar                        | 3 201             | -                      | - 3 054 | 10 838       | - 3 304              | 126                            | 933   | 36 490            |
| Apr                        | - 2 610           | -                      | 2 807   | 7 677        | 2 998                | - 28                           | - 145   | 37 347            |
| May                        | 634               | 4                      | - 1 367 | 10 863       | 2 975                | - 40                           | - 199   | 20 481            |
| Jun                        | 2 077             | 128                    | - 2 937 | - 8 926      | - 11 321             | 11                             | 831   | - 69 688          |
| Jul                        | - 3 012           | 2                      | 4 334   | 21 120       | 11 473               | 8                              | - 86  | 8 460             |
| Aug                        | 4 060             | -                      | - 2 960 | 4 421        | - 4 681              | - 67                           | 456   | 5 645             |
| Sep                        | - 1 180           | -                      | 7 303   | - 4 684      | - 3 727              | - 291                          | - 1 319   | - 19 933          |
| Oct                        | - 2 517           | - 106                  | - 4 211 | 1 657        | - 1 294              | 1 393                          | 122   | 4 025             |
| Nov                        | 2 817             | 116                    | - 1 747 | 5 522        | - 9 069              | - 849                          | - 407   | 5 491             |
| Dec                        | - 1 143           | 184                    | 5 514   | - 5 833      | - 2 071              | - 146                          | - 12  | 32 059            |
| 2008 Jan                   | - 1 389           | -                      | - 4 533 | 12 665       | 13 014               | 207                            | 461   | 8 124             |
| Feb                        | 2 814             | -                      | - 1 842 | - 370        | - 3 711              | - 46                           | 166   | 16 392            |
| Mar                        | - 2 894           | -                      | 11 237  | - 4 627      | - 8 813              | 106                            | - 569   | - 20 480          |
| <b>Amounts outstanding</b> |                   |                        |         |              |                      |                                |   |                   |
| RPM                        | TBGW              | TBGX                   | TBGY    | TBGZ         | TBHB                 | TBHC                           | TBHD  | TBHE              |
| 2007 Jan                   | 5 381             | 2 271                  | 17 344  | 620 195      | 65 020               | 543                            | 8 051   | 170 608           |
| Feb                        | 5 471             | 2 271                  | 17 587  | 656 025      | 68 877               | 282                            | 7 658   | 208 571           |
| Mar                        | 8 672             | 2 271                  | 14 533  | 621 247      | 65 573               | 408                            | 8 591   | 245 061           |
| Apr                        | 6 062             | 2 271                  | 17 340  | 622 072      | 68 571               | 380                            | 8 446   | 282 345           |
| May                        | 6 697             | 2 275                  | 15 973  | 622 935      | 71 546               | 339                            | 8 246   | 302 826           |
| Jun                        | 8 773             | 2 403                  | 13 036  | 614 141      | 60 226               | 350                            | 9 077   | 233 138           |
| Jul                        | 5 762             | 2 405                  | 17 370  | 635 217      | 71 699               | 358                            | 8 987   | 241 598           |
| Aug                        | 9 822             | 2 405                  | 14 409  | 639 637      | 67 017               | 291                            | 9 444   | 247 243           |
| Sep (b)                    | 8 641             | 2 405                  | 21 712  | 248 618      | 63 290               | 1                              | 8 125   | 227 288           |
| Oct (c)                    | 6 124             | 2 299                  | 17 501  | 186 193      | 61 996               | 1 394                          | 8 247   | 231 313           |
| Nov                        | 8 941             | 2 415                  | 15 754  | 191 715      | 52 927               | 544                            | 7 840   | 236 074           |
| Dec                        | 7 798             | 2 599                  | 21 268  | 185 890      | 50 856               | 399                            | 7 827   | 268 221           |
| 2008 Jan                   | 6 409             | 2 599                  | 16 735  | 198 585      | 63 870               | 605                            | 8 288   | 276 591           |
| Feb                        | 9 223             | 2 599                  | 14 893  | 198 215      | 60 159               | 559                            | 8 454   | 292 983           |
| Mar                        | 6 329             | 2 599                  | 26 130  | 193 588      | 51 347               | 665                            | 7 885   | 271 503           |

Notes at end of Table

**TABLE B1.2 (continued)**

£ millions

**Sterling assets (continued)**

|                            | Acceptances granted   |                  |                        |               | Bills          |               |                       |          |               |
|----------------------------|-----------------------|------------------|------------------------|---------------|----------------|---------------|-----------------------|----------|---------------|
|                            | UK building societies | UK public sector | Other UK residents (h) | Non-residents | Treasury bills | UK bank bills | UK building societies | Other UK | Non-residents |
| <b>Changes (a)</b>         |                       |                  |                        |               |                |               |                       |          |               |
| RPQ/M                      | TBLP                  | TBLQ             | TBLR                   | TBLS          | TBLT           | TBLK          | TBLU                  | TBLV     | TBLW          |
| 2006 Q1                    | -                     | -                | - 15                   | - 8           | - 3 768        | 5             | -                     | 645      | 830           |
| Q2                         | -                     | -                | 75                     | - 6           | - 398          | - 8           | -                     | - 461    | - 86          |
| Q3                         | -                     | -                | - 61                   | 36            | 225            | 4             | -                     | 248      | 632           |
| Q4                         | -                     | -                | 141                    | 16            | 218            | 78            | 375                   | 424      | - 608         |
| 2007 Q1                    | -                     | -                | 88                     | 995           | - 3 870        | 128           | - 375                 | - 277    | 766           |
| Q2                         | -                     | -                | - 147                  | 105           | - 155          | - 166         | 100                   | - 733    | - 231         |
| Q3                         | -                     | -                | 174                    | - 56          | - 3 324        | 506           | 130                   | - 91     | 467           |
| Q4                         | -                     | -                | - 39                   | - 365         | 201            | - 519         | - 230                 | - 215    | 1 267         |
| 2008 Q1                    | -                     | -                | - 115                  | - 172         | - 624          | - 19          | -                     | 194      | - 193         |
| 2007 Jan                   | -                     | -                | 48                     | - 7           | - 3 835        | 227           | - 170                 | - 400    | 708           |
| Feb                        | -                     | -                | 72                     | 787           | 402            | - 54          | - 205                 | 304      | - 331         |
| Mar                        | -                     | -                | - 32                   | 216           | - 437          | - 45          | -                     | - 181    | 389           |
| Apr                        | -                     | -                | - 163                  | 155           | - 118          | 326           | 100                   | - 60     | - 183         |
| May                        | -                     | -                | 95                     | 12            | 37             | - 244         | -                     | - 448    | 47            |
| Jun                        | -                     | -                | - 79                   | - 62          | - 75           | - 249         | -                     | - 225    | - 95          |
| Jul                        | -                     | -                | 136                    | - 50          | - 2 498        | 191           | -                     | 470      | 732           |
| Aug                        | -                     | -                | 44                     | 16            | - 375          | 114           | 130                   | - 221    | 1 053         |
| Sep                        | -                     | -                | - 6                    | - 22          | - 451          | 201           | -                     | - 340    | - 1 319       |
| Oct                        | -                     | -                | 46                     | - 316         | - 860          | - 517         | - 230                 | - 199    | - 1 528       |
| Nov                        | -                     | -                | 181                    | 388           | 454            | - 5           | -                     | 16       | 558           |
| Dec                        | -                     | -                | - 266                  | - 437         | 607            | 3             | -                     | - 31     | 2 236         |
| 2008 Jan                   | -                     | -                | - 42                   | - 28          | - 564          | - 18          | -                     | 318      | - 113         |
| Feb                        | -                     | -                | 11                     | 30            | 506            | -             | -                     | - 33     | - 375         |
| Mar                        | -                     | -                | - 84                   | - 175         | - 567          | - 2           | -                     | - 90     | 295           |
| <b>Amounts outstanding</b> |                       |                  |                        |               |                |               |                       |          |               |
| RPM                        | TBHF                  | TBHG             | TBHH                   | TBHI          | TBJ            | TBHA          | TBHK                  | TBHL     | TBHM          |
| 2007 Jan                   | -                     | -                | 1 005                  | 141           | 8 150          | 330           | 205                   | 1 236    | 2 539         |
| Feb                        | -                     | -                | 1 076                  | 928           | 8 551          | 276           | -                     | 1 540    | 2 208         |
| Mar                        | -                     | -                | 1 044                  | 1 143         | 8 114          | 231           | -                     | 1 359    | 2 596         |
| Apr                        | -                     | -                | 882                    | 1 298         | 7 996          | 557           | 100                   | 1 299    | 2 413         |
| May                        | -                     | -                | 977                    | 1 310         | 8 033          | 313           | 100                   | 851      | 2 460         |
| Jun                        | -                     | -                | 897                    | 1 249         | 7 959          | 65            | 100                   | 626      | 2 365         |
| Jul                        | -                     | -                | 1 033                  | 1 199         | 5 461          | 255           | 100                   | 1 096    | 3 098         |
| Aug                        | -                     | -                | 1 077                  | 1 214         | 5 086          | 370           | 230                   | 875      | 4 151         |
| Sep                        | -                     | -                | 1 071                  | 1 192         | 4 635          | 570           | 230                   | 535      | 2 832         |
| Oct                        | -                     | -                | 1 117                  | 876           | 3 776          | 53            | -                     | 336      | 1 305         |
| Nov                        | -                     | -                | 1 298                  | 1 264         | 4 229          | 49            | -                     | 351      | 1 863         |
| Dec                        | -                     | -                | 1 032                  | 828           | 4 837          | 51            | -                     | 320      | 4 099         |
| 2008 Jan                   | -                     | -                | 990                    | 800           | 4 272          | 33            | -                     | 638      | 3 986         |
| Feb                        | -                     | -                | 1 001                  | 830           | 4 779          | 34            | -                     | 605      | 3 611         |
| Mar                        | -                     | -                | 917                    | 655           | 4 212          | 32            | -                     | 515      | 3 906         |

Notes at end of Table

**TABLE B1.2 (continued)**

£ millions

**Sterling assets (continued)**

|                            | Claims under sale and repurchase agreements    |          |                          |                     |                       | Advances          |                     |                           |                   |
|----------------------------|--|----------|--------------------------|---------------------|-----------------------|-------------------|---------------------|---------------------------|-------------------|
|                            | of which<br>British govt.<br>securities<br>(d) | UK banks | UK building<br>societies | UK public<br>sector | Other UK<br>residents | Non-<br>residents | UK public<br>sector | Other UK<br>residents (i) | Non-<br>residents |
| <b>Changes (a)</b>         |  |          |                          |                     |                       |                   |                     |                           |                   |
| RPM                        | TBMD   | TBLY     | TBLZ                     | TBMA                | TBMB                  | TBMC              | TBME                | TBMF                      | TBMG              |
| 2006 Q1                    | 13 112   | 12 572   | - 483                    | - 8 205             | 13 026                | - 1 001           | 451                 | 15 430                    | 5 490             |
| Q2                         | 29 638   | 18 467   | 370                      | 1 342               | - 1 971               | 7 597             | 141                 | 46 414                    | 2 408             |
| Q3                         | 4 087  | 7 526    | - 666                    | 1 326               | 5 482                 | 2 820             | 192                 | 43 430                    | 2 272             |
| Q4                         | 2 734  | 7 593    | - 194                    | 3 001               | - 13 202              | 6 554             | 445                 | 28 991                    | 4 160             |
| 2007 Q1                    | 28 599   | 18 059   | 277                      | - 2 287             | 16 472                | 8 203             | 1 241               | 35 912                    | 5 371             |
| Q2                         | - 343  | - 10 880 | - 69                     | - 2 192             | 10 697                | 3 417             | 92                  | 22 770                    | 3 452             |
| Q3                         | - 4 129  | - 15 561 | 1 256                    | - 2 220             | 10 414                | 3 961             | 627                 | 66 849                    | 7 194             |
| Q4                         | #  | - 12 874 | 3 110                    | 5 555               | - 1 922               | 625               | - 507               | 25 693                    | 3 615             |
| 2008 Q1                    |  | 5 697    | - 980                    | - 1 007             | 10 417                | 208               | 388                 | 51 431                    | 4 819             |
| 2007 Jan                   | 7 508  | 5 188    | 152                      | - 7 250             | 7 731                 | 2 387             | - 167               | 18 559                    | - 284             |
| Feb                        | 18 179   | 13 807   | 80                       | - 416               | 6 469                 | 4 002             | 504                 | 8 122                     | 3 771             |
| Mar                        | 2 911  | - 936    | 45                       | 5 380               | 2 272                 | 1 814             | 904                 | 9 231                     | 1 884             |
| Apr                        | 1 169  | 6 525    | - 29                     | - 2 949             | - 1 961               | - 1 614           | 70                  | 15 528                    | 2 263             |
| May                        | 3 753  | - 6 024  | - 1                      | 995                 | 10 343                | 3 179             | - 298               | - 3 689                   | 273               |
| Jun                        | - 5 265  | - 11 382 | - 39                     | - 238               | 2 315                 | 1 852             | 320                 | 10 931                    | 916               |
| Jul                        | 4 450  | 4 396    | -                        | - 2 126             | - 1 389               | 7 051             | 460                 | 18 314                    | - 876             |
| Aug                        | - 15 954                                       | - 7 908  | 208                      | - 540               | - 4 255               | - 5 994           | 268                 | 35 303                    | 1 839             |
| Sep                        | 7 375  | - 12 048 | 1 048                    | 446                 | 16 059                | 2 904             | - 101               | 13 232                    | 6 230             |
| Oct                        | #  | - 4 093  | 175                      | - 468               | - 5 783               | - 384             | - 35                | 22 367                    | - 397             |
| Nov                        |  | 8 223    | 570                      | - 30                | 1 290                 | 1 523             | 65                  | - 2 857                   | 1 720             |
| Dec                        |  | - 17 005 | 2 365                    | 6 052               | 2 571                 | - 513             | - 537               | 6 183                     | 2 291             |
| 2008 Jan                   |  | 11 778   | 550                      | - 3 856             | 4 919                 | 5 656             | 416                 | 22 446                    | - 1 858           |
| Feb                        |  | 9 886    | 634                      | 1 672               | 3 400                 | 2 805             | - 204               | 17 641                    | 3 211             |
| Mar                        |  | - 15 967 | - 2 164                  | 1 177               | 2 098                 | - 8 253           | 177                 | 11 344                    | 3 466             |
| <b>Amounts outstanding</b> |  |          |                          |                     |                       |                   |                     |                           |                   |
| RPM                        | TBHT   | TBHO     | TBHP                     | TBHQ                | TBHR                  | TBHS              | TBHU                | TBHV                      | TBHW              |
| 2007 Jan                   | 244 685  | 165 567  | 228                      | 1 918               | 73 300                | 54 687            | 7 925               | 1 426 204                 | 62 021            |
| Feb                        | 262 865  | 179 374  | 308                      | 1 502               | 79 769                | 58 689            | 8 429               | 1 433 717                 | 65 785            |
| Mar                        | 265 776  | 179 231  | 353                      | 6 882               | 81 249                | 60 503            | 9 178               | 1 442 390                 | 67 661            |
| Apr                        | 266 945  | 187 304  | 324                      | 3 933               | 80 877                | 58 953            | 9 248               | 1 455 699                 | 69 370            |
| May                        | 270 698  | 181 281  | 322                      | 4 928               | 91 220                | 62 132            | 8 950               | 1 452 518                 | 69 643            |
| Jun                        | 265 433  | 169 249  | 284                      | 4 690               | 94 185                | 63 984            | 9 271               | 1 461 889                 | 70 366            |
| Jul                        | 269 883  | 173 645  | 284                      | 2 564               | 92 796                | 71 034            | 9 731               | 1 479 778                 | 69 490            |
| Aug                        | 253 929  | 165 737  | 492                      | 2 024               | 88 541                | 65 041            | 9 983               | 1 513 446                 | 71 270            |
| Sep                        | 261 304  | 153 688  | 1 540                    | 2 470               | 104 599               | 67 945            | 9 950               | 1 531 556                 | 77 500            |
| Oct                        | #  | 149 595  | 1 715                    | 2 003               | 98 817                | 67 560            | 9 915               | 1 554 098                 | 77 104            |
| Nov                        |  | 157 818  | 2 285                    | 1 973               | 100 106               | 69 083            | 9 980               | 1 550 782                 | 78 824            |
| Dec                        |  | 140 814  | 4 650                    | 8 025               | 102 677               | 68 570            | 9 443               | 1 555 764                 | 81 118            |
| 2008 Jan                   |  | 152 592  | 5 200                    | 4 169               | 107 596               | 74 226            | 9 859               | 1 577 546                 | 79 251            |
| Feb                        |  | 162 479  | 5 834                    | 5 841               | 110 997               | 77 031            | 9 655               | 1 595 063                 | 82 453            |
| Mar                        |  | 146 511  | 3 670                    | 7 018               | 113 094               | 68 778            | 9 832               | 1 605 743                 | 85 910            |

Notes at end of Table

**TABLE B1.2 (continued)**

£ millions

**Sterling assets (continued)**

|                            | Investments                         |                              |          |                             |                       |                   | Items in<br>suspense<br>and<br>collection | Accrued<br>amounts<br>receivable | Other<br>assets | <i>Total<br/>sterling<br/>assets</i> |
|----------------------------|-------------------------------------|------------------------------|----------|-----------------------------|-----------------------|-------------------|---|----------------------------------|-----------------|--------------------------------------|
|                            | British<br>government<br>securities | Other<br>UK public<br>sector | UK banks | UK<br>building<br>societies | Other UK<br>residents | Non-<br>residents |   |                                  |                 |                                      |
| <b>Changes (a)</b>         |                                     |                              |          |                             |                       |                   |   |                                  |                 |                                      |
| RPQ/M                      | TBMH                                | TBMI                         | TBMJ     | TBMK                        | TBML                  | TBMM              | TBMN                                      | TBMO                             | TBMP            | <i>TBMQ</i>                          |
| 2006 Q1                    | - 1 797                             | 33                           | - 638    | 127                         | 24 227                | 6 417             | 24 442                                    | 1 235                            | - 411           | <i>145 452</i>                       |
| Q2                         | 3 951                               | 89                           | - 644    | - 248                       | 13 466                | 2 696             | - 7 777                                   | 123                              | 25              | <i>141 145</i>                       |
| Q3                         | - 2 168                             | - 80                         | 39       | - 228                       | 295                   | - 2 704           | 9 166                                     | - 971                            | 113             | <i>74 521</i>                        |
| Q4                         | - 4 958                             | 68                           | 1 435    | 171                         | 10 251                | 2 937             | - 20 916                                  | 5 008                            | - 11            | <i>70 153</i>                        |
| 2007 Q1                    | - 9 060                             | 25                           | - 348    | - 124                       | 7 061                 | 2 137             | 18 712                                    | 1 560                            | 157             | <i>227 131</i>                       |
| Q2                         | 5 767                               | 38                           | 497      | 32                          | 14 964                | 6 371             | 10 904                                    | - 253                            | - 303           | <i>55 649</i>                        |
| Q3                         | 1 581                               | - 206                        | 2 014    | - 643                       | 337                   | - 1 098           | 1 672                                     | 1 081                            | 490             | <i>100 896</i>                       |
| Q4                         | - 323                               | 342                          | 2 451    | - 146                       | 7 154                 | - 2 019           | - 25 698                                  | 3 584                            | - 79            | <i>38 152</i>                        |
| 2008 Q1                    | 2 036                               | - 238                        | - 1 321  | - 108                       | - 12 091              | - 48              | 25 373                                    | - 901                            | 214             | <i>98 874</i>                        |
| 2007 Jan                   | - 3 327                             | 21                           | - 777    | 110                         | 2 396                 | 4 405             | 28 654                                    | - 50                             | - 31            | <i>58 041</i>                        |
| Feb                        | - 2 319                             | 25                           | - 266    | - 80                        | 1 077                 | - 1 634           | - 2 598                                   | 1 017                            | - 5             | <i>109 856</i>                       |
| Mar                        | - 3 414                             | - 21                         | 695      | - 154                       | 3 589                 | - 634             | - 7 343                                   | 593                              | 192             | <i>59 235</i>                        |
| Apr                        | 2 354                               | 79                           | 1 374    | 17                          | 1 402                 | 4 540             | 438                                       | - 1 268                          | - 151           | <i>74 722</i>                        |
| May                        | 1 477                               | - 36                         | 345      | - 40                        | 11 839                | - 112             | 7 619                                     | 1 462                            | - 655           | <i>59 527</i>                        |
| Jun                        | 1 936                               | - 6                          | - 1 222  | 54                          | 1 724                 | 1 943             | 2 847                                     | - 446                            | 503             | <i>- 78 600</i>                      |
| Jul                        | 2 023                               | - 56                         | 2 242    | - 559                       | 3 344                 | - 1 164           | 989                                       | - 851                            | - 6             | <i>73 071</i>                        |
| Aug                        | 1 633                               | - 50                         | - 1 169  | 50                          | - 3 764               | - 1 131           | - 11 758                                  | 3 605                            | 10              | <i>13 982</i>                        |
| Sep                        | - 2 075                             | - 100                        | 941      | - 134                       | 758                   | 1 196             | 12 441                                    | - 1 672                          | 486             | <i>13 842</i>                        |
| Oct                        | 6 032                               | 11                           | - 62     | 11                          | - 817                 | 928               | - 5 737                                   | 1 414                            | - 411           | <i>8 214</i>                         |
| Nov                        | 585                                 | - 5                          | 1 139    | - 84                        | 9 106                 | 2 560             | 10 055                                    | 2 522                            | 139             | <i>39 989</i>                        |
| Dec                        | - 6 940                             | 335                          | 1 374    | - 74                        | - 1 135               | - 5 507           | - 30 016                                  | - 351                            | 193             | <i>- 10 051</i>                      |
| 2008 Jan                   | 2 782                               | 15                           | 1 589    | 17                          | 1 084                 | - 1 605           | 24 197                                    | - 78                             | - 309           | <i>95 846</i>                        |
| Feb                        | - 1 367                             | - 58                         | - 1 155  | - 11                        | - 7 564               | 1 374             | 5 724                                     | 678                              | 140             | <i>50 350</i>                        |
| Mar                        | 622                                 | - 195                        | - 1 755  | - 115                       | - 5 612               | 183               | - 4 547                                   | - 1 501                          | 382             | <i>- 47 323</i>                      |
| <b>Amounts outstanding</b> |                                     |                              |          |                             |                       |                   |   |                                  |                 |                                      |
| RPM                        | TBHX                                | TBHY                         | TBHZ     | TBIA                        | TBIB                  | TBIC              | TBID                                      | TBIE                             | TBIF            | <i>TBIG</i>                          |
| 2007 Jan                   | - 14 384                            | 589                          | 35 814   | 2 001                       | 135 425               | 43 033            | 63 283                                    | 24 859                           | 14 400          | <i>2 999 890</i>                     |
| Feb                        | - 16 778                            | 614                          | 35 577   | 1 921                       | 136 773               | 41 926            | 60 685                                    | 25 876                           | 14 395          | <i>3 109 881</i>                     |
| Mar                        | - 20 008                            | 594                          | 36 187   | 1 766                       | 140 662               | 41 248            | 53 342                                    | 26 469                           | 14 587          | <i>3 123 136</i>                     |
| Apr                        | - 17 470                            | 673                          | 36 758   | 1 783                       | 141 967               | 45 592            | 53 779                                    | 25 201                           | 14 436          | <i>3 190 459</i>                     |
| May                        | - 15 723                            | 637                          | 37 042   | 1 744                       | 153 865               | 45 318            | 61 398                                    | 26 662                           | 13 781          | <i>3 240 600</i>                     |
| Jun                        | - 13 627                            | 631                          | 35 696   | 1 798                       | 154 518               | 46 637            | 64 245                                    | 26 229                           | 14 494          | <i>3 158 944</i>                     |
| Jul                        | - 11 898                            | 575                          | 37 898   | 1 239                       | 157 770               | 45 519            | 65 234                                    | 25 378                           | 14 416          | <i>3 231 092</i>                     |
| Aug                        | - 10 323                            | 525                          | 36 689   | 1 289                       | 155 178               | 44 649            | 53 476                                    | 28 983                           | 14 340          | <i>3 244 613</i>                     |
| Sep                        | - 12 389                            | 425                          | 35 377   | 1 155                       | 156 975               | 46 468            | 65 917                                    | 27 310                           | 14 827          | <i>2 876 460</i>                     |
| Oct                        | - 6 465                             | 436                          | 35 389   | 1 166                       | 156 949               | 47 318            | 60 180                                    | 28 724                           | 14 415          | <i>2 821 447</i>                     |
| Nov                        | - 5 908                             | 432                          | 36 234   | 1 083                       | 166 757               | 50 438            | 70 235                                    | 31 246                           | 14 555          | <i>2 861 188</i>                     |
| Dec                        | - 12 950                            | 767                          | 37 633   | 1 009                       | 165 949               | 46 197            | 40 301                                    | 30 814                           | 14 749          | <i>2 851 554</i>                     |
| 2008 Jan                   | - 10 208                            | 782                          | 38 961   | 1 026                       | 165 998               | 44 995            | 64 022                                    | 30 736                           | 14 441          | <i>2 945 594</i>                     |
| Feb                        | - 11 495                            | 724                          | 37 639   | 1 015                       | 160 383               | 46 979            | 69 745                                    | 31 414                           | 14 581          | <i>2 998 283</i>                     |
| Mar                        | - 10 951                            | 529                          | 35 774   | 900                         | 155 806               | 48 539            | 65 198                                    | 29 913                           | 14 963          | <i>2 951 511</i>                     |

Notes at end of Table



**TABLE B1.2 (continued)**

£ millions

**Foreign currency assets (including euro)**

|                            | Market loans and advances |                    |  |                  |                    |               | Claims under sale and repurchase agreements |                       |                  |                    |               |
|----------------------------|---------------------------|--------------------|--|------------------|--------------------|---------------|---|-----------------------|------------------|--------------------|---------------|
|                            | UK banks                  | UK banks' CDs etc. | UK building societies' CDs etc. and deposits | UK public sector | Other UK residents | Non-residents | UK banks                                    | UK building societies | UK public sector | Other UK residents | Non-residents |
| <b>Changes (a)</b>         |                           |                    |  |                  |                    |               |   |                       |                  |                    |               |
| RPO/M                      | TBMR                      | TBMS               | TBMT   | TBMU             | TBMV               | TBMW          | TBMY  | TBMZ                  | TBNA             | TBNB               | TBNC          |
| 2006 Q1                    | 27 794                    | 1 352              | - 13   | - 8              | 17 974             | 81 363        | 45 648                                      | -                     | 220              | 26 123             | 90 385        |
| Q2                         | 2 800                     | 4                  | 71   | 1                | 14 473             | 35 877        | - 8 697                                     | 1                     | - 273            | - 15 543           | - 47 995      |
| Q3                         | - 2 355                   | - 2 712            | 95   | - 25             | 1 370              | 46 251        | - 9 076                                     | - 98                  | 306              | - 10 792           | 58 054        |
| Q4                         | 12 879                    | - 2 422            | - 116  | - 1              | 21 227             | 13 362        | - 22 744                                    | 67                    | - 1 271          | 6 382              | - 62 102      |
| 2007 Q1                    | 25 299                    | 2 432              | 658  | - 40             | 33 828             | 50 957        | 62 179                                      | - 66                  | 1 082            | 9 116              | 137 168       |
| Q2                         | - 14 541                  | - 4 744            | - 296  | 42               | 14 571             | 66 139        | - 16 606                                    | -                     | - 894            | 14 884             | 20 019        |
| Q3                         | 10 845                    | 3 168              | 280  | - 47             | 6 724              | 110 974       | - 8 665                                     | 257                   | 554              | 674                | 17 387        |
| Q4                         | 15 083                    | - 1 329            | - 538  | 53               | 17 909             | 105 413       | - 57 442                                    | 1 847                 | 378              | 7 508              | - 39 179      |
| 2008 Q1                    | 18 599                    | - 1 683            | - 304  | - 113            | 36 728             | 95 962        | 16 012                                      | 1 289                 | - 26             | 21 057             | 72 271        |
| 2007 Jan                   | 13 916                    | 2 580              | 553  | 41               | 2 078              | 874           | 7 881                                       | - 66                  | 648              | 8 060              | 66 749        |
| Feb                        | - 3 161                   | - 1 149            | 207  | - 32             | 22 399             | 28 432        | 10 000                                      | -                     | 215              | 7 196              | 40 348        |
| Mar                        | 14 545                    | 1 002              | - 101  | - 50             | 9 351              | 21 651        | 44 298                                      | -                     | 219              | - 6 139            | 30 071        |
| Apr                        | 636                       | - 361              | 358  | 3                | 11 149             | 42 658        | 1 929                                       | -                     | - 202            | 16 515             | 22 084        |
| May                        | - 8 185                   | - 2 353            | - 84   | 5                | 50                 | 24 855        | - 8 851                                     | -                     | 296              | 5 244              | 44 425        |
| Jun                        | - 6 991                   | - 2 030            | - 570  | 34               | 3 372              | - 1 374       | - 9 684                                     | -                     | - 989            | - 6 876            | - 46 488      |
| Jul                        | 15 056                    | 5 398              | 120  | 9                | - 4 810            | 43 642        | 2 860                                       | -                     | 195              | 14 481             | 35 537        |
| Aug                        | 4 887                     | - 909              | 139  | - 38             | - 3 037            | 31 414        | - 14 225                                    | -                     | - 70             | 5 218              | 13 759        |
| Sep                        | - 9 099                   | - 1 321            | 22   | - 19             | 14 571             | 35 918        | 2 701                                       | 257                   | 429              | - 19 024           | - 31 909      |
| Oct                        | 25 251                    | 1 710              | 396  | - 13             | 14 751             | 93 432        | - 6 885                                     | 513                   | 225              | 701                | - 7 282       |
| Nov                        | 3 455                     | - 1 747            | - 319  | - 20             | 9 694              | - 2 015       | 12 805                                      | 318                   | 113              | 9 566              | 23 787        |
| Dec                        | - 13 624                  | - 1 291            | - 616  | 86               | - 6 535            | 13 997        | - 63 362                                    | 1 015                 | 39               | - 2 758            | - 55 684      |
| 2008 Jan                   | 29 664                    | 1 822              | - 90   | 8                | 24 087             | 3 282         | 49 197                                      | 38                    | - 328            | 2 475              | 97 484        |
| Feb                        | - 6 429                   | 342                | - 30   | - 38             | - 2 264            | 40 672        | 15 458                                      | 113                   | 578              | 6 598              | - 30 577      |
| Mar                        | - 4 635                   | - 3 847            | - 184  | - 83             | 14 906             | 52 007        | - 48 642                                    | 1 138                 | - 276            | 11 984             | 5 364         |
| <b>Amounts outstanding</b> |                           |                    |  |                  |                    |               |   |                       |                  |                    |               |
| RPM                        | TBIH                      | TBII               | TBIJ   | TBIK             | TBIL               | TBIM          | TBIO  | TBIP                  | TBIQ             | TBIR               | TBIS          |
| 2007 Jan                   | 185 592                   | 15 564             | 971  | 147              | 199 813            | 1 096 210     | 263 239                                     | -                     | 649              | 138 659            | 657 957       |
| Feb                        | 183 921                   | 14 455             | 1 190  | 116              | 223 741            | 1 133 080     | 275 735                                     | -                     | 870              | 146 894            | 702 924       |
| Mar                        | 199 016                   | 15 470             | 1 096  | 102              | 233 724            | 1 158 624     | 320 965                                     | -                     | 1 090            | 141 235            | 734 904       |
| Apr                        | 197 242                   | 14 943             | 1 455  | 103              | 241 304            | 1 188 799     | 322 834                                     | -                     | 877              | 158 289            | 755 462       |
| May                        | 189 595                   | 12 669             | 1 371  | 109              | 242 357            | 1 217 747     | 314 411                                     | -                     | 1 177            | 164 061            | 803 096       |
| Jun                        | 180 299                   | 10 515             | 788  | 141              | 242 731            | 1 201 478     | 300 919                                     | -                     | 180              | 155 172            | 746 442       |
| Jul                        | 194 609                   | 15 840             | 906  | 149              | 236 558            | 1 239 627     | 302 806                                     | -                     | 375              | 169 017            | 778 191       |
| Aug                        | 202 800                   | 14 990             | 1 047  | 112              | 234 809            | 1 275 313     | 290 369                                     | -                     | 307              | 175 258            | 797 459       |
| Sep (e)                    | 156 352                   | 13 796             | 1 098  | 96               | 252 266            | 1 331 850     | 298 043                                     | 261                   | 731              | 158 989            | 773 136       |
| Oct                        | 179 466                   | 15 353             | 1 488  | 83               | 263 636            | 1 412 180     | 290 461                                     | 774                   | 957              | 159 458            | 765 053       |
| Nov                        | 186 140                   | 13 793             | 1 199  | 64               | 277 846            | 1 434 956     | 307 722                                     | 1 102                 | 1 074            | 171 371            | 797 278       |
| Dec                        | 177 957                   | 12 851             | 608  | 153              | 279 617            | 1 492 686     | 248 960                                     | 2 152                 | 1 118            | 171 482            | 751 407       |
| 2008 Jan                   | 207 607                   | 14 729             | 525  | 163              | 306 172            | 1 516 066     | 301 712                                     | 2 214                 | 806              | 176 224            | 856 589       |
| Feb                        | 203 849                   | 15 194             | 503  | 127              | 307 934            | 1 578 490     | 322 659                                     | 2 370                 | 1 386            | 185 677            | 837 014       |
| Mar                        | 204 174                   | 11 516             | 329  | 46               | 328 788            | 1 672 034     | 283 922                                     | 3 622                 | 1 129            | 204 043            | 863 537       |

Notes at end of Table

**TABLE B1.2 (continued)**

£ millions

**Foreign currency assets (including euro) (continued)**

|                            | Acceptances<br>granted | Bills Investments                   |                              |              |                             |                       |                   |           |
|----------------------------|------------------------|-------------------------------------|------------------------------|--------------|-----------------------------|-----------------------|-------------------|-----------|
|                            |                        | British<br>government<br>securities | Other<br>UK public<br>sector | UK banks (j) | UK<br>building<br>societies | Other UK<br>residents | Non-<br>residents |           |
| <b>Changes (a)</b>         |                        |                                     |                              |              |                             |                       |                   |           |
| RPM/M                      | TBND                   | TBNE                                | TBNF                         | TBNG         | TBNH                        | TBNI                  | TBNJ              | TBNK      |
| 2006 Q1                    | 70                     | 1 944                               | 65                           | -            | - 81                        | - 278                 | 5 887             | 19 532    |
| Q2                         | 178                    | 1 511                               | 115                          | 2            | - 2 688                     | - 34                  | 1 782             | 5 245     |
| Q3                         | 290                    | - 2 115                             | - 20                         | -            | 1 181                       | 62                    | 5 006             | 25 282    |
| Q4                         | - 20                   | 1 858                               | - 22                         | -            | 1 495                       | 111                   | 3 631             | 68 807    |
| 2007 Q1                    | 140                    | 6 006                               | - 8                          | -            | 1 602                       | - 337                 | 3 903             | 31 930    |
| Q2                         | - 254                  | - 535                               | - 78                         | - 1          | - 352                       | 117                   | - 6 933           | 41 436    |
| Q3                         | 180                    | - 1 566                             | - 19                         | 1            | - 1 127                     | - 48                  | 6 545             | - 26 855  |
| Q4                         | 25                     | 4 015                               | 11                           | - 2          | 1 138                       | 28                    | 5 327             | - 6 754   |
| 2008 Q1                    | 100                    | - 3 728                             | - 12                         | 1            | - 168                       | - 94                  | 1 458             | - 112 512 |
| 2007 Jan                   | - 223                  | 4 512                               | - 35                         | 2            | 346                         | 22                    | 94                | 34 243    |
| Feb                        | - 55                   | 1 065                               | 22                           | - 4          | 1 156                       | - 296                 | 2 671             | - 2 495   |
| Mar                        | 419                    | 428                                 | 4                            | 3            | 100                         | - 64                  | 1 138             | 182       |
| Apr                        | - 367                  | 1 977                               | - 63                         | -            | 558                         | - 7                   | - 2 385           | - 389     |
| May                        | 83                     | 279                                 | - 6                          | - 1          | - 1 237                     | 77                    | - 293             | 11 323    |
| Jun                        | 31                     | - 2 792                             | - 8                          | -            | 327                         | 47                    | - 4 255           | 30 502    |
| Jul                        | - 78                   | - 1 071                             | - 14                         | 271          | - 1 876                     | - 60                  | 5 301             | - 5 561   |
| Aug                        | 101                    | 5 917                               | - 10                         | - 271        | 583                         | 136                   | - 627             | 17 141    |
| Sep                        | 157                    | - 6 412                             | 4                            | -            | 165                         | - 124                 | 1 871             | - 38 435  |
| Oct                        | 7                      | - 1 020                             | 16                           | - 2          | - 437                       | - 46                  | 63                | 11 350    |
| Nov                        | 248                    | 7 072                               | - 17                         | - 1          | 2 211                       | 22                    | - 4 621           | 974       |
| Dec                        | - 229                  | - 2 036                             | 12                           | -            | - 636                       | 52                    | 9 885             | - 19 079  |
| 2008 Jan                   | 85                     | - 2 272                             | 70                           | -            | - 1 532                     | 52                    | 3 270             | - 24 666  |
| Feb                        | 9                      | 2 761                               | - 37                         | -            | 2 439                       | - 18                  | - 2 906           | - 30 477  |
| Mar                        | 6                      | - 4 217                             | - 45                         | 1            | - 1 075                     | - 128                 | 1 095             | - 57 368  |
| <b>Amounts outstanding</b> |                        |                                     |                              |              |                             |                       |                   |           |
| RPM                        | TBIT                   | TBIU                                | TBIV                         | TBIW         | TBIX                        | TBIY                  | TBIZ              | TBJA      |
| 2007 Jan                   | 1 039                  | 30 150                              | 69                           | 3            | 12 605                      | 2 677                 | 57 505            | 590 607   |
| Feb                        | 988                    | 31 566                              | 91                           | - 2          | 13 887                      | 2 409                 | 60 647            | 600 364   |
| Mar                        | 1 409                  | 32 156                              | 96                           | 1            | 14 051                      | 2 359                 | 61 991            | 604 414   |
| Apr                        | 1 034                  | 34 119                              | 32                           | 1            | 14 572                      | 2 354                 | 58 331            | 602 250   |
| May                        | 1 122                  | 34 403                              | 26                           | -            | 13 362                      | 2 433                 | 58 159            | 614 114   |
| Jun                        | 1 140                  | 31 222                              | 18                           | -            | 13 528                      | 2 453                 | 53 230            | 626 486   |
| Jul                        | 1 055                  | 30 093                              | 4                            | 271          | 11 607                      | 2 389                 | 58 319            | 617 415   |
| Aug                        | 1 161                  | 36 150                              | - 6                          | 2            | 12 242                      | 2 535                 | 58 005            | 639 194   |
| Sep                        | 1 324                  | 30 384                              | - 2                          | 2            | 12 679                      | 2 474                 | 60 958            | 627 053   |
| Oct                        | 1 317                  | 29 154                              | 15                           | -            | 12 217                      | 2 424                 | 60 931            | 639 650   |
| Nov                        | 1 583                  | 36 908                              | - 3                          | -            | 14 447                      | 2 488                 | 57 196            | 654 517   |
| Dec                        | 1 394                  | 35 841                              | 9                            | -            | 13 811                      | 2 590                 | 68 532            | 661 556   |
| 2008 Jan                   | 1 487                  | 34 301                              | 79                           | -            | 25 419                      | 2 671                 | 72 532            | 645 383   |
| Feb                        | 1 509                  | 37 788                              | 43                           | -            | 27 895                      | 2 705                 | 70 856            | 634 208   |
| Mar                        | 1 541                  | 34 928                              | - 2                          | 1            | 26 820                      | 2 671                 | 74 251            | 600 688   |

Notes at end of Table

**TABLE B1.2 (continued)**

£ millions

**Foreign currency assets (including euro) (continued)**

|                    | Items in<br>suspense and<br>collection | Accrued<br>amounts<br>receivable | Other<br>assets | <i>Total<br/>foreign<br/>currency<br/>assets</i> | <b>Total<br/>assets</b> | Holdings of<br>own<br>sterling<br>acceptances | Holdings of<br>own<br>FC<br>acceptances | Eligible<br>liabilities |
|--------------------|--|----------------------------------|-----------------|--|-------------------------|---|---|-------------------------|
| <b>Changes (a)</b> |  |                                  |                 |  |                         |   |   |                         |
| RPQ/M              | TBNL                                   | TBNM                             | TBNN            | <i>TBNO</i>                                      | <b>TBNP</b>             | TBNQ  | TBNR                                    | TBNT                    |
| 2006 Q1            | 85 801                                 | 4 195                            | 4 181           | <i>412 155</i>                                   | <b>557 607</b>          | 4   | 15                                      | 53 516                  |
| Q2                 | - 15 217                               | 2 665                            | 1 008           | <i>- 24 715</i>                                  | <b>116 430</b>          | - 9   | 14                                      | 82 053                  |
| Q3                 | 14 399                                 | 3 682                            | 2 205           | <i>130 989</i>                                   | <b>205 510</b>          | 3   | - 34                                    | 39 509                  |
| Q4                 | - 69 941                               | 1 958                            | 1 336           | <i>- 25 526</i>                                  | <b>44 627</b>           | - 3   | 54                                      | 40 492                  |
| 2007 Q1            | 103 672                                | - 865                            | 2 515           | <i>471 171</i>                                   | <b>698 302</b>          | 1   | - 21                                    | 60 947                  |
| Q2                 | 49 116                                 | 2 592                            | - 5 243         | <i>158 441</i>                                   | <b>214 089</b>          | - 1   | 93                                      | 67 184                  |
| Q3                 | - 25 674                               | 5 214                            | 4 670           | <i>103 470</i>                                   | <b>204 366</b>          | -   | 23                                      | 89 555                  |
| Q4                 | - 132 040                              | 758                              | - 5 410         | <i>- 83 202</i>                                  | <b>- 45 050</b>         | 1   | 191                                     | 23 151                  |
| 2008 Q1            | 69 971                                 | - 1 959                          | 5 290           | <i>218 139</i>                                   | <b>317 013</b>          | - 4   | 305                                     | 51 392                  |
| 2007 Jan           | 127 965                                | - 356                            | 278             | <i>270 160</i>                                   | <b>328 201</b>          | -   | - 22                                    | 10 347                  |
| Feb                | 17 039                                 | 1 394                            | - 7             | <i>124 945</i>                                   | <b>234 800</b>          | -   | - 21                                    | 33 263                  |
| Mar                | - 41 332                               | - 1 903                          | 2 244           | <i>76 066</i>                                    | <b>135 301</b>          | 1   | 22                                      | 17 338                  |
| Apr                | 726                                    | 995                              | - 870           | <i>94 942</i>                                    | <b>169 664</b>          | -   | 14                                      | 36 025                  |
| May                | 24 826                                 | 2 220                            | - 2 398         | <i>90 275</i>                                    | <b>149 802</b>          | -   | 77                                      | 11 941                  |
| Jun                | 23 565                                 | - 623                            | - 1 975         | <i>- 26 777</i>                                  | <b>- 105 376</b>        | -   | 2                                       | 19 219                  |
| Jul                | - 10 212                               | 760                              | 1 870           | <i>101 818</i>                                   | <b>174 889</b>          | -   | - 6                                     | 31 037                  |
| Aug                | - 37 569                               | 4 388                            | - 838           | <i>26 089</i>                                    | <b>40 072</b>           | 16  | 122                                     | 29 383                  |
| Sep                | 22 108                                 | 66                               | 3 637           | <i>- 24 437</i>                                  | <b>- 10 595</b>         | - 16  | - 93                                    | 29 136                  |
| Oct                | - 12 932                               | - 1 281                          | 1 798           | <i>120 317</i>                                   | <b>128 531</b>          | -   | 18                                      | 5 865                   |
| Nov                | - 887                                  | 733                              | - 4 159         | <i>57 210</i>                                    | <b>97 198</b>           | 2   | 129                                     | 7 123                   |
| Dec                | - 118 221                              | 1 305                            | - 3 049         | <i>- 260 728</i>                                 | <b>- 270 779</b>        | - 1   | 45                                      | 10 163                  |
| 2008 Jan           | 130 266                                | - 1 048                          | 5 221           | <i>317 084</i>                                   | <b>412 930</b>          | - 1   | - 53                                    | 27 383                  |
| Feb                | 2 968                                  | - 581                            | 5 837           | <i>4 419</i>                                     | <b>54 769</b>           | - 2   | 100                                     | 7 375                   |
| Mar                | - 63 264                               | - 331                            | - 5 768         | <i>- 103 363</i>                                 | <b>- 150 686</b>        | -   | 258                                     | 16 634                  |

**Amounts outstanding**

| RPM      | TBJB    | TBJC   | TBJD   | <i>TBJE</i>      | <b>TBJF</b>      | TBJG | TBJH | TBJJ      |
|----------|---------|--------|--------|------------------|------------------|------|------|-----------|
| 2007 Jan | 244 832 | 32 038 | 26 537 | <i>3 556 860</i> | <b>6 556 751</b> | 19   | 225  | 1 646 400 |
| Feb      | 264 307 | 33 667 | 26 658 | <i>3 717 508</i> | <b>6 827 389</b> | 19   | 204  | 1 679 663 |
| Mar      | 224 203 | 31 875 | 28 895 | <i>3 807 674</i> | <b>6 930 810</b> | 20   | 225  | 1 697 001 |
| Apr      | 224 356 | 32 636 | 27 621 | <i>3 878 614</i> | <b>7 069 073</b> | 20   | 236  | 1 733 025 |
| May      | 249 270 | 34 968 | 25 372 | <i>3 979 821</i> | <b>7 220 421</b> | 20   | 315  | 1 744 966 |
| Jun      | 269 604 | 33 908 | 23 026 | <i>3 893 280</i> | <b>7 052 225</b> | 19   | 312  | 1 764 058 |
| Jul      | 258 645 | 34 525 | 24 780 | <i>3 977 180</i> | <b>7 208 272</b> | 19   | 303  | 1 795 142 |
| Aug      | 222 589 | 39 119 | 24 185 | <i>4 027 641</i> | <b>7 272 253</b> | 35   | 427  | 1 823 937 |
| Sep      | 249 348 | 39 697 | 28 127 | <i>4 038 664</i> | <b>6 915 124</b> | 19   | 334  | 1 850 362 |
| Oct      | 236 075 | 38 002 | 29 651 | <i>4 138 345</i> | <b>6 959 791</b> | 20   | 352  | 1 856 224 |
| Nov      | 238 259 | 39 525 | 25 853 | <i>4 263 316</i> | <b>7 124 505</b> | 21   | 481  | 1 863 347 |
| Dec      | 122 409 | 42 078 | 23 691 | <i>4 110 901</i> | <b>6 962 456</b> | 20   | 526  | 1 873 503 |
| 2008 Jan | 253 328 | 41 569 | 29 150 | <i>4 488 727</i> | <b>7 434 321</b> | 19   | 476  | 1 900 886 |
| Feb      | 260 091 | 41 633 | 35 209 | <i>4 567 142</i> | <b>7 565 424</b> | 17   | 577  | 1 908 261 |
| Mar      | 203 111 | 42 592 | 29 954 | <i>4 589 696</i> | <b>7 541 207</b> | 17   | 844  | 1 924 895 |

Notes at end of Table

**TABLE B1.2 (continued)**

£ millions

**Euro assets**

|                            | Market loans and advances |                    |  |                  |                    |               | Claims under sale and repurchase agreements |                       |                  |                    |               |
|----------------------------|---------------------------|--------------------|--|------------------|--------------------|---------------|---|-----------------------|------------------|--------------------|---------------|
|                            | UK banks                  | UK banks' CDs etc. | UK building societies' CDs etc. and deposits | UK public sector | Other UK residents | Non-residents | UK banks                                    | UK building societies | UK public sector | Other UK residents | Non-residents |
| <b>Changes (a)</b>         |                           |                    |  |                  |                    |               |   |                       |                  |                    |               |
| RPQ/M                      | TFCH                      | TFCI               | TFCJ   | TFCK             | TFCL               | TFCM          | TFCN  | TFCO                  | TFCP             | TFCQ               | TFCR          |
| 2006 Q1                    | 12 590                    | 64                 | - 57   | - 3              | 11 028             | 45 834        | 30 473                                      | -                     | 280              | 4 560              | 20 095        |
| Q2                         | - 2 080                   | - 184              | 120  | 1                | 4 857              | 20 455        | - 426                                       | 1                     | - 635            | 9 006              | - 27 196      |
| Q3                         | - 23                      | - 1 289            | 52   | - 2              | - 751              | 1 863         | - 2 921                                     | - 98                  | 1                | - 7 578            | 18 753        |
| Q4                         | 7 759                     | - 967              | - 134  | 4                | 1 898              | - 1 963       | - 12 339                                    | 67                    | - 274            | - 1 671            | - 22 720      |
| 2007 Q1                    | 1 511                     | 1 174              | 544  | 2                | 15 872             | 29 182        | 37 940                                      | - 66                  | 376              | - 1 446            | 56 972        |
| Q2                         | - 1 007                   | - 833              | - 258  | - 4              | 11 844             | 26 611        | - 9 722                                     | -                     | - 282            | 14 179             | 8 293         |
| Q3                         | 1 415                     | 618                | 264  | - 2              | 3 066              | 40 643        | - 5 626                                     | 257                   | - 66             | 14 575             | 21 311        |
| Q4                         | 7 468                     | 261                | - 427  | 58               | 85                 | 50 260        | - 36 922                                    | 1 329                 | 179              | 3 392              | - 10 296      |
| 2008 Q1                    | 9 428                     | - 1 253            | - 336  | - 62             | 26 157             | 32 925        | 18 515                                      | 1 181                 | 43               | 24 917             | 16 215        |
| 2007 Jan                   | 5 426                     | 988                | 479  | 2                | 7 119              | 4 871         | 11 576                                      | - 66                  | 498              | - 87               | 32 090        |
| Feb                        | - 6 499                   | - 359              | 91   | -                | 11 812             | 2 704         | 1 547                                       | -                     | - 227            | - 1 986            | 6 115         |
| Mar                        | 2 583                     | 545                | - 26   | -                | - 3 059            | 21 608        | 24 817                                      | -                     | 105              | 627                | 18 768        |
| Apr                        | 9 420                     | 1 227              | 299  | -                | 7 686              | 17 110        | 4 322                                       | -                     | - 1              | 5 088              | 157           |
| May                        | - 4 186                   | - 1 033            | - 34   | - 3              | - 645              | - 1 885       | - 4 353                                     | -                     | 84               | 738                | 13 801        |
| Jun                        | - 6 241                   | - 1 027            | - 523  | - 1              | 4 804              | 11 386        | - 9 691                                     | -                     | - 365            | 8 353              | - 5 666       |
| Jul                        | 4 597                     | 2 130              | 184  | 1                | - 2 712            | 16 193        | - 9   | -                     | 242              | 7 779              | - 311         |
| Aug                        | 3 106                     | 701                | 133  | - 1              | - 524              | 7 309         | - 8 211                                     | -                     | - 307            | 13 677             | 20 305        |
| Sep                        | - 6 289                   | - 2 213            | - 54   | - 2              | 6 303              | 17 141        | 2 594                                       | 257                   | -                | - 6 880            | 1 317         |
| Oct                        | 8 124                     | 1 490              | 316  | -                | - 3 050            | 38 923        | - 2 686                                     | 92                    | 121              | - 3 889            | - 6 562       |
| Nov                        | 6 508                     | - 173              | - 272  | -                | 5 081              | 6 912         | 11 359                                      | 237                   | -                | 3 675              | 25 797        |
| Dec                        | - 7 164                   | - 1 056            | - 471  | 59               | - 1 946            | 4 425         | - 45 595                                    | 1 000                 | 57               | 3 606              | - 29 531      |
| 2008 Jan                   | 2 513                     | 1 349              | - 232  | -                | 15 776             | 8 720         | 37 498                                      | -                     | - 191            | - 8 849            | 23 661        |
| Feb                        | 2 943                     | - 6                | 3  | - 28             | 425                | 16 994        | 2 838                                       | 106                   | 18               | 1 688              | - 3 730       |
| Mar                        | 3 972                     | - 2 596            | - 107  | - 34             | 9 956              | 7 211         | - 21 820                                    | 1 075                 | 215              | 32 078             | - 3 715       |
| <b>Amounts outstanding</b> |                           |                    |  |                  |                    |               |   |                       |                  |                    |               |
| RPM                        | TFAS                      | TFAT               | TFAU   | TFAV             | TFAW               | TFAX          | TFAY  | TFAZ                  | TFBA             | TFBB               | TFBC          |
| 2007 Jan                   | 83 336                    | 3 083              | 753  | 7                | 74 483             | 467 582       | 158 375                                     | -                     | 499              | 64 761             | 266 500       |
| Feb                        | 78 053                    | 2 767              | 856  | 8                | 87 537             | 477 451       | 162 355                                     | -                     | 277              | 63 746             | 276 739       |
| Mar                        | 81 175                    | 3 331              | 836  | 8                | 85 095             | 502 346       | 188 253                                     | -                     | 384              | 64 817             | 297 399       |
| Apr                        | 91 028                    | 4 581              | 1 140  | 7                | 93 097             | 522 062       | 193 654                                     | -                     | 385              | 70 451             | 299 342       |
| May                        | 86 551                    | 3 535              | 1 102  | 4                | 92 148             | 518 468       | 188 673                                     | -                     | 468              | 70 957             | 312 137       |
| Jun                        | 79 432                    | 2 475              | 570  | 3                | 95 977             | 524 427       | 177 056                                     | -                     | 99               | 78 543             | 303 248       |
| Jul                        | 84 094                    | 4 604              | 754  | 4                | 93 356             | 541 059       | 177 206                                     | -                     | 341              | 86 381             | 303 211       |
| Aug                        | 89 778                    | 5 318              | 890  | 3                | 93 140             | 547 814       | 169 597                                     | -                     | 35               | 100 312            | 324 468       |
| Sep (f)                    | 62 666                    | 3 252              | 865  | 2                | 102 563            | 582 921       | 177 802                                     | 261                   | 36               | 96 639             | 336 471       |
| Oct (g)                    | 70 593                    | 4 735              | 1 179  | 2                | 99 293             | 620 581       | 174 418                                     | 352                   | 157              | 92 519             | 329 109       |
| Nov                        | 78 917                    | 4 680              | 934  | 2                | 106 900            | 643 114       | 190 233                                     | 599                   | 161              | 98 541             | 363 344       |
| Dec                        | 73 872                    | 3 738              | 482  | 62               | 107 965            | 665 920       | 149 238                                     | 1 634                 | 224              | 105 015            | 343 626       |
| 2008 Jan                   | 75 046                    | 5 135              | 257  | 63               | 125 217            | 687 264       | 188 723                                     | 1 657                 | 37               | 97 684             | 372 074       |
| Feb                        | 79 894                    | 5 256              | 267  | 35               | 128 748            | 721 537       | 196 277                                     | 1 806                 | 57               | 101 816            | 377 491       |
| Mar                        | 87 554                    | 2 823              | 169  | 2                | 144 717            | 759 917       | 182 631                                     | 2 992                 | 281              | 139 352            | 390 570       |

Notes at end of Table

**TABLE B1.2 (continued)**

£ millions

**Euro assets (continued)**

|                            | Acceptances<br>granted | Bills                          |       | Investments                         |                              |              |                             |                       |                   |
|----------------------------|------------------------|--------------------------------|-------|-------------------------------------|------------------------------|--------------|-----------------------------|-----------------------|-------------------|
|                            |                        | of which<br>Bank<br>euro bills |       | British<br>government<br>securities | Other<br>UK public<br>sector | UK banks (j) | UK<br>building<br>societies | Other UK<br>residents | Non-<br>residents |
| <b>Changes (a)</b>         |                        |                                |       |                                     |                              |              |                             |                       |                   |
| RPQ/M                      | TFCS                   | TFCT                           | TFDJ  | TFCU                                | TFCV                         | TFCW         | TFCX                        | TFCY                  | TFCZ              |
| 2006 Q1                    | - 15                   | 796                            | 781   | 57                                  | -                            | - 106        | - 271                       | 2 409                 | - 1 203           |
| Q2                         | - 35                   | - 1 083                        | - 756 | - 58                                | -                            | - 1 214      | 22                          | 1 040                 | 9 595             |
| Q3                         | 146                    | - 223                          | - 293 | -                                   | 1                            | 27           | 54                          | 4 689                 | 14 476            |
| Q4                         | 52                     | 1 883                          | -     | -                                   | -                            | 937          | 43                          | 2 783                 | 20 822            |
| 2007 Q1                    | 221                    | 4 598                          | -     | -                                   | -                            | 125          | - 63                        | 1 044                 | 15 302            |
| Q2                         | - 371                  | - 1 529                        | -     | -                                   | - 1                          | - 214        | 148                         | - 244                 | 13 481            |
| Q3                         | 30                     | - 3 767                        | -     | -                                   | - 1                          | - 191        | - 109                       | 6 052                 | - 26 436          |
| Q4                         | 3                      | - 4 036                        | #     | -                                   | -                            | 1 065        | - 24                        | 3 429                 | - 24 118          |
| 2008 Q1                    | 88                     | 4 689                          | -     | -                                   | -                            | - 1 942      | - 76                        | 385                   | - 49 979          |
| 2007 Jan                   | - 43                   | 4 151                          | -     | -                                   | -                            | - 1 219      | 96                          | 183                   | 13 589            |
| Feb                        | - 80                   | 733                            | -     | -                                   | -                            | 1 331        | - 148                       | - 216                 | - 2 896           |
| Mar                        | 344                    | - 285                          | -     | -                                   | -                            | 12           | - 11                        | 1 078                 | 4 609             |
| Apr                        | - 314                  | 2 085                          | -     | -                                   | - 1                          | - 101        | 19                          | - 1 122               | 7 550             |
| May                        | - 27                   | - 307                          | -     | -                                   | -                            | - 343        | 75                          | 860                   | - 5 969           |
| Jun                        | - 30                   | - 3 308                        | -     | -                                   | -                            | 229          | 54                          | 18                    | 11 900            |
| Jul                        | 39                     | - 437                          | -     | -                                   | 271                          | - 709        | - 126                       | 687                   | - 4 047           |
| Aug                        | 10                     | - 1 989                        | -     | -                                   | - 272                        | 535          | 87                          | 3 539                 | - 5 553           |
| Sep                        | - 19                   | - 1 341                        | -     | -                                   | -                            | - 17         | - 70                        | 1 825                 | - 16 836          |
| Oct                        | 16                     | 833                            | #     | -                                   | -                            | 1 206        | - 68                        | - 1 456               | - 383             |
| Nov                        | 119                    | 1 936                          | -     | -                                   | -                            | - 82         | 13                          | - 2 976               | - 8 507           |
| Dec                        | - 133                  | - 6 806                        | -     | -                                   | -                            | - 58         | 31                          | 7 861                 | - 15 229          |
| 2008 Jan                   | 77                     | 626                            | -     | -                                   | -                            | - 1 134      | 44                          | 2 332                 | - 13 999          |
| Feb                        | 3                      | 4 504                          | -     | -                                   | -                            | 1 564        | - 8                         | - 2 325               | - 13 440          |
| Mar                        | 9                      | - 441                          | -     | -                                   | -                            | - 2 372      | - 112                       | 379                   | - 22 540          |
| <b>Amounts outstanding</b> |                        |                                |       |                                     |                              |              |                             |                       |                   |
| RPM                        | TFBD                   | TFBE                           | TFDI  | TFBF                                | TFBG                         | TFBH         | TFBI                        | TFBJ                  | TFBK              |
| 2007 Jan                   | 300                    | 20 319                         | -     | -                                   | 1                            | 6 760        | 1 773                       | 29 309                | 245 393           |
| Feb                        | 224                    | 21 368                         | -     | -                                   | 1                            | 8 206        | 1 651                       | 29 539                | 250 563           |
| Mar                        | 569                    | 21 233                         | -     | -                                   | 1                            | 8 275        | 1 651                       | 30 820                | 258 298           |
| Apr                        | 257                    | 23 441                         | -     | -                                   | 1                            | 8 219        | 1 679                       | 29 861                | 268 961           |
| May                        | 229                    | 23 058                         | -     | -                                   | -                            | 7 850        | 1 749                       | 30 621                | 259 575           |
| Jun                        | 197                    | 19 522                         | -     | -                                   | -                            | 7 997        | 1 785                       | 30 320                | 264 447           |
| Jul                        | 236                    | 19 104                         | -     | -                                   | 270                          | 7 296        | 1 661                       | 31 034                | 260 868           |
| Aug                        | 247                    | 17 182                         | -     | -                                   | -                            | 7 854        | 1 753                       | 34 668                | 257 222           |
| Sep                        | 236                    | 16 388                         | -     | -                                   | -                            | 8 095        | 1 739                       | 37 657                | 257 342           |
| Oct                        | 252                    | 17 184                         | #     | -                                   | -                            | 9 276        | 1 668                       | 36 111                | 257 507           |
| Nov                        | 378                    | 19 564                         | -     | -                                   | -                            | 9 211        | 1 722                       | 34 021                | 260 516           |
| Dec                        | 254                    | 13 194                         | -     | -                                   | -                            | 9 180        | 1 803                       | 43 278                | 259 328           |
| 2008 Jan                   | 334                    | 14 005                         | -     | -                                   | -                            | 21 179       | 1 873                       | 46 215                | 253 077           |
| Feb                        | 345                    | 18 928                         | -     | -                                   | -                            | 22 762       | 1 911                       | 44 996                | 252 389           |
| Mar                        | 369                    | 19 322                         | -     | -                                   | -                            | 20 423       | 1 881                       | 47 400                | 248 702           |

Notes at end of Table

**TABLE B1.2 (continued)**

£ millions

**Euro assets (continued)**

|                    | Items in<br>suspense and<br>collection | Accrued<br>amounts<br>receivable | Other<br>assets | Total<br>euro<br>assets | Holdings of<br>own<br>euro<br>acceptances |
|--------------------|--|----------------------------------|-----------------|-------------------------|---|
| <b>Changes (a)</b> |  |                                  |                 |                         |   |
| RPQ/M              | TFDA                                   | TFDB                             | TFDC            | TFDD                    | TFDE                                      |
| 2006 Q1            | 66 532                                 | 60                               | - 10            | 193 114                 | 3   |
| Q2                 | - 6 960                                | 1 868                            | 26              | 7 122                   | - 1                                       |
| Q3                 | 5 008                                  | 388                              | 36              | 32 608                  | 1   |
| Q4                 | - 53 025                               | 2 172                            | 24              | - 54 648                | - 2                                       |
| 2007 Q1            | 71 753                                 | - 457                            | 277             | 234 861                 | - 7                                       |
| Q2                 | 21 733                                 | 1 891                            | 34              | 83 750                  | - 1                                       |
| Q3                 | - 9 923                                | 2 002                            | - 15            | 44 099                  | 6   |
| Q4                 | - 81 998                               | 2 519                            | - 300           | - 88 072                | -   |
| 2008 Q1            | 38 197                                 | - 1 591                          | - 25            | 117 476                 | 1   |
| 2007 Jan           | 83 141                                 | - 632                            | 109             | 162 269                 | - 7                                       |
| Feb                | 4 138                                  | 243                              | 191             | 16 494                  | -   |
| Mar                | - 15 526                               | - 68                             | - 23            | 56 098                  | -   |
| Apr                | 5 478                                  | 991                              | 17              | 59 910                  | -   |
| May                | 5 751                                  | 1 804                            | 2               | 4 331                   | -   |
| Jun                | 10 505                                 | - 905                            | 16              | 19 509                  | -   |
| Jul                | - 10 450                               | - 305                            | - 6             | 13 010                  | -   |
| Aug                | - 17 133                               | 1 912                            | 17              | 17 342                  | 8   |
| Sep                | 17 660                                 | 395                              | - 26            | 13 746                  | - 2                                       |
| Oct                | - 15 259                               | - 2                              | - 335           | 17 433                  | -   |
| Nov                | - 3 573                                | 718                              | 149             | 46 922                  | -   |
| Dec                | - 63 167                               | 1 803                            | - 114           | - 152 426               | -   |
| 2008 Jan           | 67 964                                 | - 1 149                          | - 28            | 134 976                 | 1   |
| Feb                | - 6 338                                | - 266                            | - 14            | 4 931                   | 1   |
| Mar                | - 23 429                               | - 177                            | 17              | - 22 431                | -   |

**Amounts outstanding**

| RPM      | TFBL    | TFBM   | TFBN | TFBO      | TFDF |
|----------|---------|--------|------|-----------|------|
| 2007 Jan | 131 994 | 12 213 | 334  | 1 567 774 | 3    |
| Feb      | 138 185 | 12 646 | 532  | 1 612 704 | 2    |
| Mar      | 123 656 | 12 665 | 512  | 1 681 327 | 2    |
| Apr      | 129 824 | 13 729 | 532  | 1 752 252 | 2    |
| May      | 135 138 | 15 485 | 532  | 1 748 283 | 2    |
| Jun      | 144 202 | 14 423 | 542  | 1 745 267 | 2    |
| Jul      | 133 898 | 14 131 | 537  | 1 760 045 | 2    |
| Aug      | 117 244 | 16 086 | 556  | 1 784 167 | 10   |
| Sep      | 138 992 | 17 015 | 547  | 1 841 491 | 8    |
| Oct      | 123 393 | 16 969 | 211  | 1 855 506 | 8    |
| Nov      | 122 891 | 18 119 | 366  | 1 954 214 | 8    |
| Dec      | 62 095  | 20 470 | 261  | 1 861 636 | 8    |
| 2008 Jan | 130 708 | 19 615 | 239  | 2 040 402 | 9    |
| Feb      | 127 502 | 19 830 | 231  | 2 102 077 | 10   |
| Mar      | 109 124 | 20 536 | 259  | 2 179 023 | 10   |

**Notes to Table B1.2**

- (a) Changes data may not equal the differences in the amounts outstanding because they include inter alia, adjustments to exclude the effect of exchange rate movements and changes in the reporting population
- (b) Sterling deposits (sight plus time) from, and lending to UK banks in September 2007 were reduced by £386bn following changes in the reporting population. The effects have been removed from the flow
- (c) Sterling deposits (sight and time) from, and loans to UK banks in October 2007 were reduced by £64bn following changes in the reporting population. The effects have been removed from the flow
- (d) Due to changes to the forms completed by reporting institutions, the breakdown of sale and repurchase agreements into gilt and non-gilt collateral is not available after September 2007.
- (e) Foreign currency (inc euro) deposits (sight plus time) from, and lending to UK banks in September 2007 were reduced by £39bn following changes in the reporting population. The effects have been removed from the flow
- (f) Euro deposits (sight plus time) from, and lending to UK banks in September 2007 were reduced by £23bn following changes in the reporting population. The effects have been removed from the flow
- (g) Euro deposits (sight and time) from, and loans to, UK banks in October 2007 were reduced by £284mn following changes in the reporting population. The effects have been removed from the flow
- (h) Includes acceptances of UK banks' bills of exchange further to the restriction on their drawing bills being lifted by the Bank of England in March 2000
- (i) The 'sterling advances to other UK residents' series may be affected by securitisations and loan transfers, details of which can be found in Table A5.7.
- (j) Includes investments in Bank of England Euro Notes

**TABLE B1.2.1 OTHER BANKS: GROUP DETAIL <sup>(a)</sup>**

£ millions

**Sterling liabilities**

Amounts outstanding

|                           |          | Notes                           |               |                       |  |                       |                  | Time deposits  |                       |                  |                    |      |
|---------------------------|----------|---------------------------------|---------------|-----------------------|--|-----------------------|------------------|----------------|-----------------------|------------------|--------------------|------|
|                           |          | Sight deposits                  |               |                       |  |                       |                  |                |                       |                  |                    |      |
|                           |          | outstanding & cash loaded cards | UK banks      | UK building societies | UK public sector                                 | Other UK residents    | Non-residents    | UK banks       | UK building societies | UK public sector | Other UK residents |      |
|                           |          | RPM                             | TBFA          | TBFB                  | TBFC   | TBFD                  | TBFE             | TBFF           | TBFG                  | TBFH             | TBFI               | TBFJ |
| UK<br>[UKIN]              | 2007 Nov | 2 338                           | 69 427        | 1 117                 | 6 577  | 595 416               | 62 558           | 62 002         | 1 109                 | 7 600            | 349 986            |      |
|                           | Dec      | 2 403                           | 69 064        | 1 236                 | 6 853  | 596 919               | 65 146           | 64 631         | 1 146                 | 7 222            | 359 453            |      |
|                           | 2008 Jan | 2 248                           | 68 566        | 1 133                 | 9 718  | 598 006               | 64 579           | 67 826         | 1 274                 | 6 777            | 366 119            |      |
|                           | Feb      | 2 215                           | 65 234        | 1 179                 | 6 841  | 595 144               | 64 900           | 67 881         | 1 267                 | 6 247            | 368 242            |      |
| Other EU<br>[OTEU]        | 2007 Nov | 1 219                           | 20 632        | 1 566                 | 1 410  | 114 753               | 17 193           | 37 086         | 2 021                 | 7 821            | 102 186            |      |
|                           | Dec      | 1 277                           | 13 422        | 1 252                 | 830  | 114 594               | 21 683           | 37 933         | 2 661                 | 7 636            | 108 828            |      |
|                           | 2008 Jan | 1 188                           | 14 927        | 1 260                 | 1 418  | 115 407               | 18 318           | 41 772         | 1 927                 | 7 242            | 104 220            |      |
|                           | Feb      | 1 191                           | 15 338        | 1 718                 | 974  | 116 144               | 20 643           | 42 770         | 1 906                 | 6 770            | 106 156            |      |
| American<br>[USAN]        | 2007 Nov | -                               | 3 469         | 131                   | 17   | 30 159                | 11 588           | 8 389          | 25                    | 267              | 7 376              |      |
|                           | Dec      | -                               | 3 185         | 7                     | 15   | 31 549                | 11 896           | 7 114          | -                     | 268              | 6 714              |      |
|                           | 2008 Jan | -                               | 3 458         | 22                    | 267  | 30 721                | 13 000           | 6 109          | 35                    | 268              | 6 764              |      |
|                           | Feb      | -                               | 2 090         | 300                   | 16   | 29 809                | 12 180           | 7 191          | 50                    | 268              | 6 245              |      |
| Japanese<br>[JAPN]        | 2007 Nov | -                               | 506           | -                     | -  | 437                   | 119              | 1 133          | 107                   | 55               | 1 968              |      |
|                           | Dec      | -                               | 16            | -                     | -  | 344                   | 119              | 865            | 87                    | 45               | 2 418              |      |
|                           | 2008 Jan | -                               | 425           | -                     | -  | 311                   | 230              | 1 223          | 47                    | 51               | 1 849              |      |
|                           | Feb      | -                               | 71            | -                     | -  | 396                   | 131              | 1 432          | 6                     | 30               | 1 700              |      |
| Other developed<br>[ODEV] | 2007 Nov | 1 576                           | 4 926         | 333                   | 480  | 19 511                | 5 318            | 7 051          | 74                    | 1 126            | 16 604             |      |
|                           | Dec      | 1 586                           | 5 726         | 156                   | 449  | 19 091                | 6 897            | 6 970          | 278                   | 1 225            | 16 615             |      |
|                           | 2008 Jan | 1 567                           | 4 756         | 254                   | 679  | 18 749                | 5 444            | 7 929          | 100                   | 1 094            | 18 645             |      |
|                           | Feb      | 1 545                           | 3 256         | 189                   | 484  | 20 193                | 6 426            | 8 769          | 64                    | 988              | 19 100             |      |
| Other<br>[OTHE]           | 2007 Nov | -                               | 229           | 3                     | 45   | 2 902                 | 1 062            | 382            | 2                     | 394              | 1 698              |      |
|                           | Dec      | -                               | 66            | 1                     | 42   | 3 130                 | 1 115            | 435            | 9                     | 423              | 1 728              |      |
|                           | 2008 Jan | -                               | 83            | 1                     | 42   | 3 201                 | 1 148            | 447            | 14                    | 509              | 1 813              |      |
|                           | Feb      | -                               | 61            | 1                     | 42   | 3 308                 | 1 155            | 607            | 9                     | 499              | 1 839              |      |
| <b>Total (b)</b>          | 2007 Nov | <b>5 133</b>                    | <b>99 189</b> | <b>3 151</b>          | <b>8 529</b>                                     | <b>763 177</b>        | <b>97 839</b>    | <b>114 232</b> | <b>3 337</b>          | <b>17 262</b>    | <b>480 638</b>     |      |
|                           | Dec      | <b>5 265</b>                    | <b>91 480</b> | <b>2 653</b>          | <b>8 190</b>                                     | <b>765 627</b>        | <b>106 855</b>   | <b>116 062</b> | <b>4 182</b>          | <b>16 820</b>    | <b>496 675</b>     |      |
|                           | 2008 Jan | <b>5 003</b>                    | <b>92 215</b> | <b>2 670</b>          | <b>12 124</b>                                    | <b>766 395</b>        | <b>102 719</b>   | <b>123 398</b> | <b>3 397</b>          | <b>15 940</b>    | <b>500 329</b>     |      |
|                           | Feb      | <b>4 952</b>                    | <b>86 049</b> | <b>3 388</b>          | <b>8 356</b>                                     | <b>764 995</b>        | <b>105 436</b>   | <b>126 732</b> | <b>3 302</b>          | <b>14 802</b>    | <b>504 264</b>     |      |
|                           |          | Time deposits (continued)       |               |                       | Liabilities under sale and repurchase agreements |                       |                  |                |                       |                  |                    |      |
|                           |          | of which of which cash          |               | Non-                  | UK banks   |                       | UK building      | UK public      | Other UK              |                  | Non-               |      |
|                           |          | SAYE                            | ISAs          | residents             | UK banks   | UK building societies | UK public sector | UK residents   | UK residents          | UK residents     | residents          |      |
|                           |          | RPM                             | TBFL          | TFDG                  | TBFB   | TBFP                  | TBFQ             | TBFR           | TBFS                  | TBFT             |                    |      |
| UK<br>[UKIN]              | 2007 Nov | 1 059                           | 71 050        | 108 539               | 54 802   | -                     | 7 075            | 37 298         | 42 257                |                  |                    |      |
|                           | Dec      | 1 049                           | 70 996        | 105 870               | 48 666   | 175                   | 3 127            | 37 532         | 36 970                |                  |                    |      |
|                           | 2008 Jan | 1 033                           | 71 180        | 108 278               | 54 170   | -                     | 7 232            | 49 517         | 44 837                |                  |                    |      |
|                           | Feb      | 1 028                           | 71 433        | 114 246               | 61 561   | -                     | 5 986            | 47 048         | 43 157                |                  |                    |      |
| Other EU<br>[OTEU]        | 2007 Nov | -                               | 12 161        | 156 722               | 30 878   | 400                   | 4 383            | 21 967         | 18 073                |                  |                    |      |
|                           | Dec      | -                               | 12 153        | 157 357               | 29 773   | -                     | -                | 22 279         | 16 392                |                  |                    |      |
|                           | 2008 Jan | -                               | 12 424        | 162 761               | 30 524   | -                     | 3 832            | 19 872         | 17 196                |                  |                    |      |
|                           | Feb      | -                               | 12 352        | 163 969               | 28 010   | -                     | 1 831            | 20 411         | 16 057                |                  |                    |      |
| American<br>[USAN]        | 2007 Nov | -                               | 102           | 18 806                | 1 076  | -                     | -                | 2 212          | 1 190                 |                  |                    |      |
|                           | Dec      | -                               | 104           | 17 714                | 852  | -                     | -                | 1 900          | 200                   |                  |                    |      |
|                           | 2008 Jan | -                               | 109           | 16 515                | 690  | -                     | -                | 1 723          | 344                   |                  |                    |      |
|                           | Feb      | -                               | 115           | 14 516                | 619  | -                     | -                | 1 475          | 1 045                 |                  |                    |      |
| Japanese<br>[JAPN]        | 2007 Nov | -                               | -             | 5 451                 | 817  | -                     | -                | 953            | 1                     |                  |                    |      |
|                           | Dec      | -                               | -             | 4 441                 | 670  | -                     | -                | 1 352          | -                     |                  |                    |      |
|                           | 2008 Jan | -                               | -             | 5 488                 | 1 316  | -                     | -                | 516            | 68                    |                  |                    |      |
|                           | Feb      | -                               | -             | 4 802                 | 1 665  | -                     | -                | 173            | -                     |                  |                    |      |
| Other developed<br>[ODEV] | 2007 Nov | -                               | 572           | 82 802                | 88 433   | -                     | -                | 6 631          | 15 945                |                  |                    |      |
|                           | Dec      | -                               | 573           | 126 406               | 86 835   | -                     | 665              | 8 087          | 15 099                |                  |                    |      |
|                           | 2008 Jan | -                               | 575           | 131 347               | 89 680   | -                     | 1 640            | 6 095          | 15 061                |                  |                    |      |
|                           | Feb      | -                               | 605           | 123 373               | 96 548   | -                     | 1 100            | 5 794          | 15 402                |                  |                    |      |
| Other<br>[OTHE]           | 2007 Nov | -                               | 1             | 7 445                 | 244  | -                     | -                | -              | -                     |                  |                    |      |
|                           | Dec      | -                               | 1             | 7 867                 | 261  | -                     | -                | -              | -                     |                  |                    |      |
|                           | 2008 Jan | -                               | 1             | 7 786                 | 261  | -                     | -                | -              | -                     |                  |                    |      |
|                           | Feb      | -                               | 1             | 7 847                 | 260  | -                     | -                | -              | -                     |                  |                    |      |
| <b>Total (b)</b>          | 2007 Nov | <b>1 059</b>                    | <b>83 885</b> | <b>380 757</b>        | <b>176 250</b>                                   | <b>400</b>            | <b>11 458</b>    | <b>69 061</b>  | <b>77 466</b>         |                  |                    |      |
|                           | Dec      | <b>1 049</b>                    | <b>83 827</b> | <b>420 622</b>        | <b>167 057</b>                                   | <b>175</b>            | <b>3 792</b>     | <b>71 150</b>  | <b>68 660</b>         |                  |                    |      |
|                           | 2008 Jan | <b>1 033</b>                    | <b>84 288</b> | <b>433 161</b>        | <b>176 641</b>                                   | <b>-</b>              | <b>12 704</b>    | <b>77 723</b>  | <b>77 507</b>         |                  |                    |      |
|                           | Feb      | <b>1 028</b>                    | <b>84 505</b> | <b>429 690</b>        | <b>188 662</b>                                   | <b>-</b>              | <b>8 917</b>     | <b>74 900</b>  | <b>75 660</b>         |                  |                    |      |

Notes at end of Table

**TABLE B1.2.1 (continued)**

£ millions

**Sterling liabilities (continued)**

Amounts outstanding

|                           |          | Acceptances granted | CDs and other short-term paper issued | <i>Total sterling deposits</i> | Sterling items in suspense and transmission | Net derivatives | Accrued amounts payable | Sterling capital and other internal funds | <i>Total sterling liabilities</i> |
|---------------------------|----------|---------------------|---------------------------------------|--------------------------------|---|-----------------|-------------------------|---|-----------------------------------|
|                           |          | RPM                 | TBFN                                  | TBFV                           | TBFW  | TBFX            | TBFY                    | TBFZ                                      | TBGA                              |
|                           |          |                     |                                       |                                |   |                 |                         |   | TBGB                              |
| UK<br>[UKIN]              | 2007 Nov | 167                 | 100 161                               | <i>1 506 091</i>               | 24 811                                      | - 35 870        | 23 838                  | 229 000                                   | <i>1 750 209</i>                  |
|                           | Dec      | 162                 | 97 633                                | <i>1 501 804</i>               | 14 963                                      | - 26 874        | 23 983                  | 225 099                                   | <i>1 741 378</i>                  |
|                           | 2008 Jan | 164                 | 112 249                               | <i>1 560 445</i>               | 27 409                                      | - 29 407        | 24 032                  | 230 810                                   | <i>1 815 537</i>                  |
|                           | Feb      | 163                 | 112 611                               | <i>1 561 706</i>               | 32 070                                      | - 16 633        | 23 268                  | 240 290                                   | <i>1 842 917</i>                  |
| Other EU<br>[OTEU]        | 2007 Nov | 2 372               | 76 921                                | <i>616 384</i>                 | 12 786                                      | - 3 542         | 12 049                  | 26 976                                    | <i>665 871</i>                    |
|                           | Dec      | 1 679               | 79 769                                | <i>616 088</i>                 | 8 837                                       | 1 211           | 11 549                  | 17 295                                    | <i>656 256</i>                    |
|                           | 2008 Jan | 1 600               | 83 373                                | <i>625 649</i>                 | 10 568                                      | 983             | 11 472                  | 17 277                                    | <i>667 136</i>                    |
|                           | Feb      | 1 637               | 83 334                                | <i>627 668</i>                 | 11 609                                      | - 14 749        | 11 632                  | 16 482                                    | <i>653 832</i>                    |
| American<br>[USAN]        | 2007 Nov | 1                   | 2 884                                 | <i>87 588</i>                  | 1 663                                       | - 3 672         | 4 708                   | 13 356                                    | <i>103 643</i>                    |
|                           | Dec      | -                   | 2 117                                 | <i>83 533</i>                  | 1 999                                       | - 1 693         | 4 683                   | 13 054                                    | <i>101 577</i>                    |
|                           | 2008 Jan | -                   | 2 350                                 | <i>82 267</i>                  | 1 403                                       | - 2 700         | 4 884                   | 15 872                                    | <i>101 727</i>                    |
|                           | Feb      | -                   | 2 348                                 | <i>78 153</i>                  | 1 359                                       | - 36            | 4 509                   | 20 275                                    | <i>104 261</i>                    |
| Japanese<br>[JAPN]        | 2007 Nov | -                   | 1 131                                 | <i>12 679</i>                  | 99  | 1 683           | 245                     | 4 931                                     | <i>19 636</i>                     |
|                           | Dec      | -                   | 1 146                                 | <i>11 503</i>                  | 338   | 1 429           | 234                     | 4 023                                     | <i>17 526</i>                     |
|                           | 2008 Jan | -                   | 1 227                                 | <i>12 749</i>                  | 12  | 1 341           | 229                     | 5 873                                     | <i>20 202</i>                     |
|                           | Feb      | -                   | 1 320                                 | <i>11 726</i>                  | 131   | 2 216           | 215                     | 4 111                                     | <i>18 398</i>                     |
| Other developed<br>[ODEV] | 2007 Nov | 7                   | 17 108                                | <i>266 349</i>                 | 16 893                                      | 415             | 4 498                   | 14 731                                    | <i>304 462</i>                    |
|                           | Dec      | 7                   | 18 759                                | <i>313 267</i>                 | 3 188                                       | 1 927           | 4 258                   | 13 048                                    | <i>337 273</i>                    |
|                           | 2008 Jan | 8                   | 20 925                                | <i>322 405</i>                 | 11 606                                      | 557             | 4 261                   | 14 980                                    | <i>355 376</i>                    |
|                           | Feb      | 9                   | 22 481                                | <i>324 176</i>                 | 13 069                                      | 2 353           | 4 286                   | 12 204                                    | <i>357 634</i>                    |
| Other<br>[OTHE]           | 2007 Nov | 16                  | 383                                   | <i>14 807</i>                  | 176   | 9               | 197                     | 1 081                                     | <i>16 270</i>                     |
|                           | Dec      | 12                  | 411                                   | <i>15 498</i>                  | 145   | 127             | 203                     | 1 406                                     | <i>17 378</i>                     |
|                           | 2008 Jan | 11                  | 399                                   | <i>15 716</i>                  | 208   | 119             | 191                     | 1 235                                     | <i>17 470</i>                     |
|                           | Feb      | 11                  | 459                                   | <i>16 097</i>                  | 220   | 110             | 211                     | 1 085                                     | <i>17 724</i>                     |
| <b>Total (b)</b>          | 2007 Nov | <b>2 563</b>        | <b>198 590</b>                        | <b>2 503 898</b>               | <b>56 427</b>                               | <b>-40 977</b>  | <b>45 535</b>           | <b>289 999</b>                            | <b>2 860 014</b>                  |
|                           | Dec      | <b>1 860</b>        | <b>199 834</b>                        | <b>2 541 693</b>               | <b>29 469</b>                               | <b>-23 874</b>  | <b>44 909</b>           | <b>273 925</b>                            | <b>2 871 388</b>                  |
|                           | 2008 Jan | <b>1 784</b>        | <b>220 523</b>                        | <b>2 619 231</b>               | <b>51 205</b>                               | <b>-29 107</b>  | <b>45 069</b>           | <b>286 046</b>                            | <b>2 977 447</b>                  |
|                           | Feb      | <b>1 820</b>        | <b>222 553</b>                        | <b>2 619 526</b>               | <b>58 459</b>                               | <b>-26 738</b>  | <b>44 121</b>           | <b>294 447</b>                            | <b>2 994 766</b>                  |

**Foreign currency liabilities (including euro)**

Amounts outstanding

|                           |          | Sight and time deposits |                       |                  |                    |                  | Acceptances granted |                       |                  |              |
|---------------------------|----------|-------------------------|-----------------------|------------------|--------------------|------------------|---------------------|-----------------------|------------------|--------------|
|                           |          | UK banks                | UK building societies | UK public sector | Other UK residents | Non-residents    | UK banks            | UK building societies | UK public sector |              |
|                           |          | TBGC                    | TBGD                  | TBGE             | TBGF               | TBGG             | TBGH                | TBGJ                  | TBGK             | TBGL         |
| UK<br>[UKIN]              | 2007 Nov | 37 500                  | 395                   | 313              | 96 262             | 434 448          | 664                 | 37 743                | -                | 104          |
|                           | Dec      | 29 774                  | 396                   | 287              | 98 719             | 435 050          | 694                 | 33 041                | -                | 105          |
|                           | 2008 Jan | 31 141                  | 52                    | 346              | 104 762            | 446 720          | 699                 | 35 366                | -                | 112          |
|                           | Feb      | 32 465                  | 37                    | 378              | 105 849            | 459 880          | 681                 | 40 989                | -                | 611          |
| Other EU<br>[OTEU]        | 2007 Nov | 22 401                  | 513                   | 23               | 59 336             | 694 068          | 398                 | 66 883                | -                | -            |
|                           | Dec      | 20 008                  | 285                   | 23               | 53 348             | 739 786          | 300                 | 54 088                | -                | -            |
|                           | 2008 Jan | 25 773                  | 573                   | 24               | 59 805             | 723 232          | 373                 | 64 411                | -                | -            |
|                           | Feb      | 22 091                  | 1 160                 | 24               | 52 714             | 752 443          | 362                 | 65 958                | -                | 2 826        |
| American<br>[USAN]        | 2007 Nov | 39 353                  | 7                     | 14               | 24 982             | 255 952          | 41                  | 18 436                | -                | -            |
|                           | Dec      | 40 251                  | -                     | 1                | 26 090             | 280 218          | 35                  | 10 023                | -                | -            |
|                           | 2008 Jan | 46 215                  | 1                     | 8                | 30 715             | 257 297          | 9                   | 16 959                | -                | -            |
|                           | Feb      | 45 599                  | -                     | 4                | 36 768             | 272 438          | 35                  | 12 740                | -                | -            |
| Japanese<br>[JAPN]        | 2007 Nov | 2 664                   | -                     | -                | 1 860              | 76 809           | 80                  | 10 804                | -                | -            |
|                           | Dec      | 2 139                   | -                     | -                | 1 861              | 83 096           | 4                   | 8 321                 | -                | -            |
|                           | 2008 Jan | 2 465                   | -                     | -                | 1 838              | 87 350           | 1                   | 8 586                 | -                | -            |
|                           | Feb      | 2 685                   | -                     | -                | 1 698              | 86 620           | 34                  | 9 855                 | -                | -            |
| Other developed<br>[ODEV] | 2007 Nov | 87 163                  | 17                    | 68               | 27 643             | 407 995          | 108                 | 185 346               | -                | -            |
|                           | Dec      | 91 527                  | 44                    | 3                | 25 490             | 411 946          | 65                  | 147 111               | -                | -            |
|                           | 2008 Jan | 113 408                 | 84                    | 57               | 29 895             | 410 575          | 111                 | 183 929               | -                | -            |
|                           | Feb      | 106 616                 | 14                    | 53               | 32 977             | 418 602          | 104                 | 194 574               | -                | -            |
| Other<br>[OTHE]           | 2007 Nov | 1 928                   | 1                     | 500              | 1 084              | 37 402           | 291                 | 248                   | -                | -            |
|                           | Dec      | 2 424                   | -                     | 302              | 1 216              | 38 583           | 296                 | 255                   | -                | -            |
|                           | 2008 Jan | 2 491                   | -                     | 302              | 1 128              | 38 482           | 294                 | 180                   | -                | -            |
|                           | Feb      | 2 389                   | -                     | 302              | 1 157              | 38 753           | 294                 | 181                   | -                | -            |
| <b>Total (b)</b>          | 2007 Nov | <b>185 187</b>          | <b>933</b>            | <b>918</b>       | <b>212 096</b>     | <b>1 911 565</b> | <b>1 583</b>        | <b>318 459</b>        | <b>-</b>         | <b>1 104</b> |
|                           | Dec      | <b>179 964</b>          | <b>726</b>            | <b>616</b>       | <b>207 907</b>     | <b>1 993 656</b> | <b>1 394</b>        | <b>251 867</b>        | <b>-</b>         | <b>1 077</b> |
|                           | 2008 Jan | <b>214 972</b>          | <b>710</b>            | <b>737</b>       | <b>229 349</b>     | <b>1 968 973</b> | <b>1 488</b>        | <b>308 122</b>        | <b>-</b>         | <b>1 421</b> |
|                           | Feb      | <b>205 216</b>          | <b>1 212</b>          | <b>761</b>       | <b>232 396</b>     | <b>2 034 132</b> | <b>1 510</b>        | <b>323 123</b>        | <b>-</b>         | <b>4 612</b> |

Notes at end of Table



**TABLE B1.2.1 (continued)**

£ millions

**Foreign currency liabilities (including euro) (continued)**

## Amounts outstanding

|                              |          | Sale & repurchase (continued) |                | CDs and        | Total            | Items in       | Net           | Accrued       | Capital and    | Total            | Total            |
|------------------------------|----------|-------------------------------|----------------|----------------|------------------|----------------|---------------|---------------|----------------|------------------|------------------|
|                              |          | Other UK                      | Non-           | other short-   | foreign          | suspense and   | derivatives   | amounts       | other          | foreign          | liabilities      |
|                              |          | residents                     | residents      | term paper     | currency         | transmission   |               | payable       | internal       | currency         |                  |
|                              |          |                               |                | issued         | deposits         |                |               |               | funds          | liabilities      |                  |
|                              |          |                               |                | TBGO           | TBGP             | TBGQ           | TBGR          | TBGS          | TBGT           | TBGU             | TBGV             |
| UK<br>[UKIN]                 | RPM      | TBGM                          | TBGN           | TBGO           | TBGP             | TBGQ           | TBGR          | TBGS          | TBGT           | TBGU             | TBGV             |
|                              | 2007 Nov | 37 092                        | 251 287        | 236 179        | 1 131 988        | 63 703         | 30 906        | 11 604        | 52 349         | 1 290 549        | 3 040 758        |
|                              | Dec      | 36 627                        | 216 990        | 244 758        | 1 096 442        | 31 002         | 16 177        | 11 957        | 58 158         | 1 213 736        | 2 955 113        |
|                              | 2008 Jan | 36 307                        | 291 493        | 252 669        | 1 199 666        | 72 039         | 17 191        | 13 013        | 62 749         | 1 364 659        | 3 180 195        |
|                              | Feb      | 44 525                        | 317 035        | 253 308        | 1 255 758        | 88 220         | 4 246         | 12 148        | 48 369         | 1 408 740        | 3 251 657        |
| Other EU<br>[OTEU]           | 2007 Nov | 42 542                        | 215 281        | 186 468        | 1 287 912        | 67 216         | 13 477        | 11 656        | 19 437         | 1 399 697        | 2 065 569        |
|                              | Dec      | 46 401                        | 211 756        | 176 648        | 1 302 643        | 46 555         | 12 766        | 11 249        | 16 963         | 1 390 175        | 2 046 431        |
|                              | 2008 Jan | 48 012                        | 214 969        | 194 421        | 1 331 593        | 65 124         | - 594         | 9 620         | 16 058         | 1 421 801        | 2 088 937        |
|                              | Feb      | 51 016                        | 217 981        | 194 819        | 1 361 394        | 65 823         | 14 524        | 11 263        | 20 715         | 1 473 719        | 2 127 551        |
| American<br>[USAN]           | 2007 Nov | 3 358                         | 6 448          | 9 120          | 357 712          | 6 426          | 149           | 11 373        | 13 452         | 389 112          | 492 755          |
|                              | Dec      | 3 425                         | 7 192          | 8 656          | 375 891          | 5 027          | - 1 120       | 12 995        | 8 308          | 401 101          | 502 678          |
|                              | 2008 Jan | 4 168                         | 41 505         | 8 794          | 405 672          | 8 590          | - 3 786       | 10 679        | 13 808         | 434 963          | 536 689          |
|                              | Feb      | 4 724                         | 13 557         | 10 598         | 396 464          | 10 606         | - 6 133       | 10 260        | 14 456         | 425 653          | 529 914          |
| Japanese<br>[JAPN]           | 2007 Nov | 6 893                         | 16 077         | 3 989          | 119 177          | 1 918          | - 1 646       | 611           | - 3 068        | 116 993          | 136 628          |
|                              | Dec      | 7 104                         | 15 772         | 4 063          | 122 360          | 410            | - 1 195       | 552           | - 2 060        | 120 067          | 137 593          |
|                              | 2008 Jan | 7 158                         | 15 614         | 4 294          | 127 306          | 1 535          | - 1 202       | 586           | - 3 760        | 124 464          | 144 666          |
|                              | Feb      | 5 931                         | 15 051         | 4 278          | 126 153          | 2 477          | - 2 069       | 533           | - 2 272        | 124 821          | 143 220          |
| Other<br>developed<br>[ODEV] | 2007 Nov | 16 074                        | 96 468         | 93 742         | 914 623          | 92 619         | 4 318         | 6 151         | 2 169          | 1 019 880        | 1 324 343        |
|                              | Dec      | 14 519                        | 74 782         | 93 757         | 859 243          | 40 031         | 2 043         | 5 443         | 8 688          | 915 448          | 1 252 721        |
|                              | 2008 Jan | 16 800                        | 88 817         | 96 711         | 940 387          | 99 544         | - 915         | 5 556         | 12 057         | 1 056 630        | 1 412 006        |
|                              | Feb      | 19 609                        | 95 786         | 100 190        | 968 524          | 99 407         | - 5 810       | 5 491         | 10 770         | 1 078 383        | 1 436 017        |
| Other<br>[OTHE]              | 2007 Nov | 1                             | -              | 2 723          | 44 176           | 701            | 148           | 447           | 2 823          | 48 295           | 64 565           |
|                              | Dec      | -                             | -              | 3 443          | 46 519           | 755            | 27            | 451           | 2 789          | 50 541           | 67 919           |
|                              | 2008 Jan | -                             | -              | 3 366          | 46 244           | 767            | 40            | 456           | 2 946          | 50 453           | 67 922           |
|                              | Feb      | -                             | -              | 3 371          | 46 448           | 768            | 72            | 471           | 3 049          | 50 808           | 68 532           |
| <b>Total (b)</b>             | 2007 Nov | <b>105 959</b>                | <b>585 562</b> | <b>532 222</b> | <b>3 855 588</b> | <b>232 583</b> | <b>47 352</b> | <b>41 842</b> | <b>87 140</b>  | <b>4 264 505</b> | <b>7 124 519</b> |
|                              | Dec      | <b>108 075</b>                | <b>526 493</b> | <b>531 324</b> | <b>3 803 098</b> | <b>123 779</b> | <b>28 697</b> | <b>42 646</b> | <b>92 846</b>  | <b>4 091 067</b> | <b>6 962 454</b> |
|                              | 2008 Jan | <b>112 445</b>                | <b>652 398</b> | <b>560 255</b> | <b>4 050 868</b> | <b>247 598</b> | <b>10 734</b> | <b>39 910</b> | <b>103 858</b> | <b>4 452 969</b> | <b>7 430 416</b> |
|                              | Feb      | <b>125 805</b>                | <b>659 411</b> | <b>566 564</b> | <b>4 154 741</b> | <b>267 300</b> | <b>4 830</b>  | <b>40 166</b> | <b>95 087</b>  | <b>4 562 124</b> | <b>7 556 890</b> |

**Euro liabilities**

## Amounts outstanding

|                              |          | Sight and time deposits |                       |                  |                    |                | Acceptances | Sale and repurchase agreements |                       |                  |
|------------------------------|----------|-------------------------|-----------------------|------------------|--------------------|----------------|-------------|--------------------------------|-----------------------|------------------|
|                              |          | UK banks                | UK building societies | UK public sector | Other UK residents | Non-residents  | granted     | UK banks                       | UK building societies | UK public sector |
|                              |          | TFAA                    | TFAB                  | TFAC             | TFAD               | TFAE           | TFAF        | TFAG                           | TFAH                  | TFAI             |
| UK<br>[UKIN]                 | RPM      |                         |                       |                  |                    |                |             |                                |                       |                  |
|                              | 2007 Nov | 13 627                  | 372                   | 165              | 40 841             | 139 768        | 36          | 27 130                         | -                     | -                |
|                              | Dec      | 12 811                  | 119                   | 175              | 39 046             | 138 641        | 41          | 24 207                         | -                     | -                |
|                              | 2008 Jan | 13 896                  | 22                    | 193              | 42 457             | 146 229        | 42          | 26 356                         | -                     | -                |
|                              | Feb      | 15 454                  | 23                    | 198              | 41 891             | 146 559        | 43          | 29 513                         | -                     | 497              |
| Other EU<br>[OTEU]           | 2007 Nov | 8 858                   | 34                    | 22               | 25 764             | 319 293        | 317         | 54 902                         | -                     | -                |
|                              | Dec      | 9 282                   | 165                   | 23               | 26 796             | 337 848        | 185         | 44 293                         | -                     | -                |
|                              | 2008 Jan | 10 402                  | 188                   | 23               | 29 782             | 330 501        | 266         | 55 000                         | -                     | -                |
|                              | Feb      | 9 794                   | 640                   | 24               | 26 761             | 361 058        | 270         | 54 555                         | -                     | 2 826            |
| American<br>[USAN]           | 2007 Nov | 21 256                  | 7                     | 3                | 12 264             | 92 936         | 5           | 2 821                          | -                     | -                |
|                              | Dec      | 25 212                  | -                     | -                | 12 768             | 99 084         | 7           | 2 072                          | -                     | -                |
|                              | 2008 Jan | 26 980                  | 1                     | 1                | 16 398             | 98 981         | 5           | 2 409                          | -                     | -                |
|                              | Feb      | 25 266                  | -                     | 3                | 19 761             | 98 193         | 5           | 3 133                          | -                     | -                |
| Japanese<br>[JAPN]           | 2007 Nov | 1 316                   | -                     | -                | 394                | 14 882         | 3           | 8 115                          | -                     | -                |
|                              | Dec      | 661                     | -                     | -                | 532                | 14 027         | 3           | 5 722                          | -                     | -                |
|                              | 2008 Jan | 1 095                   | -                     | -                | 487                | 16 124         | 1           | 6 640                          | -                     | -                |
|                              | Feb      | 1 465                   | -                     | -                | 481                | 16 361         | 1           | 7 372                          | -                     | -                |
| Other<br>developed<br>[ODEV] | 2007 Nov | 30 088                  | -                     | 1                | 10 012             | 115 722        | 2           | 102 196                        | -                     | -                |
|                              | Dec      | 28 433                  | -                     | 1                | 9 309              | 114 189        | 1           | 74 548                         | -                     | -                |
|                              | 2008 Jan | 30 037                  | -                     | 1                | 11 275             | 112 566        | 2           | 102 907                        | -                     | -                |
|                              | Feb      | 30 745                  | -                     | 1                | 10 760             | 112 076        | 6           | 105 019                        | -                     | -                |
| Other<br>[OTHE]              | 2007 Nov | 453                     | -                     | 1                | 244                | 6 801          | 16          | 99                             | -                     | -                |
|                              | Dec      | 814                     | -                     | -                | 243                | 7 082          | 17          | 102                            | -                     | -                |
|                              | 2008 Jan | 892                     | -                     | -                | 241                | 7 014          | 17          | 55                             | -                     | -                |
|                              | Feb      | 801                     | -                     | -                | 240                | 7 129          | 17          | 56                             | -                     | -                |
| <b>Total (b)</b>             | 2007 Nov | <b>74 920</b>           | <b>413</b>            | <b>191</b>       | <b>89 796</b>      | <b>689 803</b> | <b>378</b>  | <b>195 263</b>                 | <b>-</b>              | <b>-</b>         |
|                              | Dec      | <b>76 466</b>           | <b>284</b>            | <b>199</b>       | <b>89 024</b>      | <b>711 287</b> | <b>254</b>  | <b>150 907</b>                 | <b>-</b>              | <b>37</b>        |
|                              | 2008 Jan | <b>82 511</b>           | <b>211</b>            | <b>218</b>       | <b>100 982</b>     | <b>711 862</b> | <b>332</b>  | <b>193 347</b>                 | <b>-</b>              | <b>19</b>        |
|                              | Feb      | <b>82 706</b>           | <b>663</b>            | <b>227</b>       | <b>100 273</b>     | <b>741 816</b> | <b>341</b>  | <b>199 628</b>                 | <b>-</b>              | <b>3 343</b>     |

Notes at end of Table

**TABLE B1.2.1 (continued)**

£ millions

**Euro liabilities (continued)**

Amounts outstanding

|                           |          | Sale & repurchase (continued) |                | CDs and other short-term paper issued | Total euro deposits | Items in suspense and transmission | Net derivatives | Accrued amounts payable | Capital and other internal funds | Total euro liabilities |
|---------------------------|----------|-------------------------------|----------------|---------------------------------------|---------------------|------------------------------------|-----------------|-------------------------|----------------------------------|------------------------|
|                           |          | Other UK residents            | Non-residents  |                                       |                     |                                    |                 |                         |                                  |                        |
|                           | RPM      | TFAJ                          | TFAK           | TFAL                                  | TFAM                | TFAN                               | TFAO            | TFAP                    | TFAQ                             | TFAR                   |
| UK<br>[UKIN]              | 2007 Nov | 17 065                        | 111 860        | 103 454                               | 454 319             | 34 043                             | 51 229          | 5 465                   | 49 855                           | 594 911                |
|                           | Dec      | 19 314                        | 95 174         | 107 407                               | 436 934             | 12 639                             | 38 709          | 5 694                   | 47 607                           | 541 584                |
|                           | 2008 Jan | 17 893                        | 129 338        | 112 956                               | 489 382             | 35 757                             | 42 568          | 5 903                   | 42 330                           | 615 940                |
|                           | Feb      | 23 672                        | 137 131        | 116 842                               | 511 824             | 37 826                             | 34 648          | 6 333                   | 39 646                           | 630 277                |
| Other EU<br>[OTEU]        | 2007 Nov | 35 820                        | 147 825        | 78 344                                | 671 180             | 28 593                             | 8 406           | 6 348                   | 6 700                            | 721 227                |
|                           | Dec      | 34 319                        | 145 179        | 74 454                                | 672 544             | 21 473                             | 11 146          | 6 349                   | 8 020                            | 719 532                |
|                           | 2008 Jan | 35 360                        | 149 577        | 80 121                                | 691 219             | 29 628                             | 13 024          | 5 425                   | 10 560                           | 749 856                |
|                           | Feb      | 38 655                        | 158 573        | 83 270                                | 736 424             | 29 809                             | 21 591          | 6 623                   | 22 359                           | 816 806                |
| American<br>[USAN]        | 2007 Nov | 2 222                         | 3 195          | 7 463                                 | 142 171             | 3 651                              | - 1 382         | 6 555                   | 20 455                           | 171 449                |
|                           | Dec      | 2 305                         | 1 004          | 7 072                                 | 149 524             | 2 637                              | - 17 167        | 7 180                   | 33 005                           | 175 179                |
|                           | 2008 Jan | 2 378                         | 5 404          | 7 294                                 | 159 849             | 4 270                              | - 5 508         | 6 949                   | 22 511                           | 188 071                |
|                           | Feb      | 3 559                         | 5 005          | 8 149                                 | 163 074             | 5 664                              | - 5 031         | 7 113                   | 21 488                           | 192 307                |
| Japanese<br>[JAPN]        | 2007 Nov | 5 141                         | 6 635          | 630                                   | 37 117              | 342                                | 7 546           | 217                     | 6 770                            | 51 993                 |
|                           | Dec      | 6 282                         | 6 104          | 611                                   | 33 941              | 56                                 | 8 115           | 219                     | 8 848                            | 51 179                 |
|                           | 2008 Jan | 6 545                         | 5 976          | 655                                   | 37 523              | 353                                | 7 945           | 214                     | 7 634                            | 53 670                 |
|                           | Feb      | 5 350                         | 5 971          | 649                                   | 37 650              | 508                                | 9 602           | 199                     | 7 479                            | 55 438                 |
| Other developed<br>[ODEV] | 2007 Nov | 4 676                         | 26 936         | 36 366                                | 325 999             | 52 792                             | - 14 020        | 2 045                   | 2 564                            | 369 380                |
|                           | Dec      | 4 112                         | 19 089         | 37 127                                | 286 809             | 26 070                             | - 11 709        | 1 746                   | 3 046                            | 305 962                |
|                           | 2008 Jan | 5 626                         | 26 465         | 38 754                                | 327 633             | 63 701                             | - 12 836        | 1 990                   | - 1 291                          | 379 197                |
|                           | Feb      | 7 087                         | 25 262         | 38 286                                | 329 242             | 62 188                             | - 20 495        | 2 079                   | 2 275                            | 375 289                |
| Other<br>[OTHE]           | 2007 Nov | -                             | -              | 370                                   | 7 983               | 333                                | - 168           | 93                      | 2 159                            | 10 398                 |
|                           | Dec      | -                             | -              | 339                                   | 8 596               | 404                                | - 271           | 93                      | 2 471                            | 11 294                 |
|                           | 2008 Jan | -                             | -              | 339                                   | 8 557               | 402                                | - 267           | 92                      | 2 512                            | 11 295                 |
|                           | Feb      | -                             | -              | 339                                   | 8 581               | 404                                | - 238           | 94                      | 2 522                            | 11 364                 |
| <b>Total (b)</b>          | 2007 Nov | <b>64 923</b>                 | <b>296 452</b> | <b>226 627</b>                        | <b>1 638 768</b>    | <b>119 754</b>                     | <b>51 610</b>   | <b>20 723</b>           | <b>88 418</b>                    | <b>1 919 272</b>       |
|                           | Dec      | <b>66 331</b>                 | <b>266 550</b> | <b>227 010</b>                        | <b>1 588 349</b>    | <b>63 279</b>                      | <b>28 824</b>   | <b>21 282</b>           | <b>102 997</b>                   | <b>1 804 730</b>       |
|                           | 2008 Jan | <b>67 802</b>                 | <b>316 760</b> | <b>240 119</b>                        | <b>1 714 163</b>    | <b>134 112</b>                     | <b>44 926</b>   | <b>20 573</b>           | <b>84 256</b>                    | <b>1 998 030</b>       |
|                           | Feb      | <b>78 323</b>                 | <b>331 942</b> | <b>247 535</b>                        | <b>1 786 795</b>    | <b>136 399</b>                     | <b>40 076</b>   | <b>22 441</b>           | <b>95 770</b>                    | <b>2 081 482</b>       |

**Sterling assets**

Amounts outstanding

|                           |          | Notes and coin | With UK central bank |               | Market loans   |               |                          |  |                |
|---------------------------|----------|----------------|----------------------|---------------|----------------|---------------|--------------------------|--|----------------|
|                           |          |                | Cash ratio deposits  | Other         | UK banks       | UK banks' CDs | UK bank commercial paper | UK building societies' CDs etc. and deposits | Non-residents  |
|                           | RPM      | TBGW           | TBGX                 | TBGY          | TBGZ           | TBHB          | TBHC                     | TBHD   | TBHE           |
| UK<br>[UKIN]              | 2007 Nov | 6 064          | 1 666                | 8 406         | 109 071        | 36 365        | 18                       | 5 633  | 24 932         |
|                           | Dec      | 6 877          | 1 789                | 12 166        | 108 917        | 35 962        | -                        | 5 799  | 19 080         |
|                           | 2008 Jan | 5 462          | 1 789                | 9 488         | 112 429        | 49 232        | 1                        | 5 827  | 26 631         |
|                           | Feb      | 6 066          | 1 789                | 5 894         | 114 035        | 46 543        | -                        | 5 309  | 33 725         |
| Other EU<br>[OTEU]        | 2007 Nov | 1 236          | 529                  | 3 906         | 44 437         | 7 682         | 509                      | 1 103  | 134 884        |
|                           | Dec      | 494            | 573                  | 4 215         | 42 018         | 7 797         | 324                      | 1 262  | 134 387        |
|                           | 2008 Jan | 362            | 573                  | 2 460         | 47 434         | 6 423         | 334                      | 1 668  | 134 343        |
|                           | Feb      | 1 216          | 573                  | 3 530         | 47 139         | 4 832         | 269                      | 2 413  | 143 761        |
| American<br>[USAN]        | 2007 Nov | 8              | 81                   | 512           | 20 263         | 2 761         | -                        | 212  | 8 856          |
|                           | Dec      | 5              | 87                   | 728           | 18 656         | 1 876         | 50                       | 188  | 7 517          |
|                           | 2008 Jan | 5              | 87                   | 1 367         | 20 401         | 1 606         | 156                      | 272  | 7 962          |
|                           | Feb      | 4              | 87                   | 135           | 19 754         | 1 786         | 195                      | 271  | 8 396          |
| Japanese<br>[JAPN]        | 2007 Nov | -              | 8                    | 400           | 3 189          | -             | -                        | -  | 2 839          |
|                           | Dec      | -              | 10                   | 900           | 1 059          | -             | -                        | -  | 2 638          |
|                           | 2008 Jan | -              | 10                   | 382           | 2 530          | -             | -                        | -  | 3 203          |
|                           | Feb      | -              | 10                   | 350           | 2 770          | -             | -                        | -  | 2 801          |
| Other developed<br>[ODEV] | 2007 Nov | 1 622          | 128                  | 2 530         | 12 109         | 4 492         | -                        | 784  | 62 859         |
|                           | Dec      | 410            | 136                  | 3 259         | 12 159         | 3 585         | -                        | 479  | 102 577        |
|                           | 2008 Jan | 569            | 136                  | 3 038         | 12 570         | 4 899         | 88                       | 425  | 102 374        |
|                           | Feb      | 1 923          | 136                  | 4 257         | 11 278         | 5 116         | 67                       | 365  | 101 920        |
| Other<br>[OTHE]           | 2007 Nov | 11             | 3                    | -             | 2 646          | 1 627         | 16                       | 108  | 1 706          |
|                           | Dec      | 12             | 3                    | -             | 3 081          | 1 636         | 25                       | 99   | 2 022          |
|                           | 2008 Jan | 11             | 3                    | -             | 2 988          | 1 712         | 25                       | 99   | 1 979          |
|                           | Feb      | 11             | 3                    | -             | 2 773          | 1 886         | 25                       | 99   | 2 181          |
| <b>Total (b)</b>          | 2007 Nov | <b>8 941</b>   | <b>2 415</b>         | <b>15 754</b> | <b>191 715</b> | <b>52 927</b> | <b>544</b>               | <b>7 840</b>                                 | <b>236 074</b> |
|                           | Dec      | <b>7 798</b>   | <b>2 598</b>         | <b>21 268</b> | <b>185 890</b> | <b>50 856</b> | <b>399</b>               | <b>7 827</b>                                 | <b>268 221</b> |
|                           | 2008 Jan | <b>6 409</b>   | <b>2 598</b>         | <b>16 735</b> | <b>198 351</b> | <b>63 872</b> | <b>604</b>               | <b>8 291</b>                                 | <b>276 491</b> |
|                           | Feb      | <b>9 222</b>   | <b>2 598</b>         | <b>14 166</b> | <b>197 748</b> | <b>60 163</b> | <b>556</b>               | <b>8 459</b>                                 | <b>292 784</b> |

Notes at end of Table

**TABLE B1.2.1 (continued)**

£ millions

**Sterling assets (continued)**

Amounts outstanding

|                           |                 | Acceptances granted                         |                       |                        |                    | Bills          |                  |                       |                    |               |
|---------------------------|-----------------|---|-----------------------|------------------------|--------------------|----------------|------------------|-----------------------|--------------------|---------------|
|                           |                 | UK building societies                       | UK public sector      | Other UK residents (d) | Non-residents      | Treasury bills | UK bank bills    | UK building societies | Other UK residents | Non-residents |
|                           | RPM             | TBFH  | TBHG                  | TBHH                   | TBHI               | TBJ            | TBHA             | TBHK                  | TBHL               | TBHM          |
| UK<br>[UKIN]              | 2007 Nov        | -   | -                     | 145                    | 22                 | 2 491          | 49               | -                     | 205                | 103           |
|                           | Dec             | -   | -                     | 143                    | 18                 | 2 570          | 51               | -                     | 210                | 2 076         |
|                           | 2008 Jan        | -   | -                     | 148                    | 17                 | 2 874          | 33               | -                     | 393                | 2 475         |
|                           | Feb             | -   | -                     | 144                    | 19                 | 3 789          | 33               | -                     | 327                | 2 242         |
| Other EU<br>[OTEU]        | 2007 Nov        | -   | -                     | 1 134                  | 1 238              | 792            | -                | -                     | 80                 | 1 463         |
|                           | Dec             | -   | -                     | 874                    | 805                | 964            | -                | -                     | 83                 | 1 938         |
|                           | 2008 Jan        | -   | -                     | 823                    | 777                | 917            | -                | -                     | 64                 | 1 347         |
|                           | Feb             | -   | -                     | 834                    | 803                | 671            | -                | -                     | 59                 | 1 230         |
| American<br>[USAN]        | 2007 Nov        | -   | -                     | -                      | 1                  | -              | -                | -                     | 52                 | 279           |
|                           | Dec             | -   | -                     | -                      | -                  | -              | -                | -                     | 5                  | 68            |
|                           | 2008 Jan        | -   | -                     | -                      | -                  | -              | -                | -                     | 148                | 148           |
|                           | Feb             | -   | -                     | -                      | 3                  | -              | -                | -                     | 189                | 120           |
| Japanese<br>[JAPN]        | 2007 Nov        | -   | -                     | -                      | -                  | -              | -                | -                     | 1                  | -             |
|                           | Dec             | -   | -                     | -                      | -                  | -              | -                | -                     | -                  | -             |
|                           | 2008 Jan        | -   | -                     | -                      | -                  | -              | -                | -                     | -                  | -             |
|                           | Feb             | -   | -                     | -                      | -                  | -              | -                | -                     | -                  | -             |
| Other developed<br>[ODEV] | 2007 Nov        | -   | -                     | 7                      | 1                  | 946            | -                | -                     | -                  | -             |
|                           | Dec             | -   | -                     | 7                      | 1                  | 1 303          | -                | -                     | 8                  | -             |
|                           | 2008 Jan        | -   | -                     | 7                      | 1                  | 481            | -                | -                     | 21                 | -             |
|                           | Feb             | -   | -                     | 7                      | 2                  | 316            | -                | -                     | 21                 | 5             |
| Other<br>[OTHE]           | 2007 Nov        | -   | -                     | 13                     | 3                  | -              | -                | -                     | 13                 | 19            |
|                           | Dec             | -   | -                     | 8                      | 3                  | -              | -                | -                     | 14                 | 17            |
|                           | 2008 Jan        | -   | -                     | 8                      | 3                  | -              | -                | -                     | 13                 | 17            |
|                           | Feb             | -   | -                     | 8                      | 3                  | -              | -                | -                     | 11                 | 17            |
| <b>Total (b)</b>          | <b>2007 Nov</b> | <b>-</b>                                    | <b>-</b>              | <b>1 298</b>           | <b>1 264</b>       | <b>4 229</b>   | <b>49</b>        | <b>-</b>              | <b>351</b>         | <b>1 863</b>  |
|                           | <b>Dec</b>      | <b>-</b>                                    | <b>-</b>              | <b>1 032</b>           | <b>828</b>         | <b>4 837</b>   | <b>51</b>        | <b>-</b>              | <b>320</b>         | <b>4 099</b>  |
|                           | <b>2008 Jan</b> | <b>-</b>                                    | <b>-</b>              | <b>986</b>             | <b>799</b>         | <b>4 271</b>   | <b>33</b>        | <b>-</b>              | <b>638</b>         | <b>3 988</b>  |
|                           | <b>Feb</b>      | <b>-</b>                                    | <b>-</b>              | <b>993</b>             | <b>828</b>         | <b>4 776</b>   | <b>33</b>        | <b>-</b>              | <b>606</b>         | <b>3 614</b>  |
|                           |                 | Claims under sale and repurchase agreements |                       |                        |                    | Advances       |                  |                       |                    |               |
|                           |                 | UK banks                                    | UK building societies | UK public sector       | Other UK residents | Non-residents  | UK public sector | Other UK residents    | Non-residents      |               |
|                           | RPM             | TBHO  | TBHP                  | TBHQ                   | TBHR               | TBHS           | TBHU             | TBHV                  | TBHW               |               |
| UK<br>[UKIN]              | 2007 Nov        | 39 651                                      | 1 262                 | 1 579                  | 55 628             | 31 623         | 5 975            | 1 185 958             | 30 847             |               |
|                           | Dec             | 31 447                                      | 3 335                 | 3 949                  | 54 728             | 31 553         | 5 335            | 1 195 900             | 30 984             |               |
|                           | 2008 Jan        | 36 558                                      | 3 478                 | 3 019                  | 63 642             | 34 634         | 5 566            | 1 212 917             | 29 615             |               |
|                           | Feb             | 41 311                                      | 4 315                 | 4 782                  | 71 016             | 35 338         | 5 515            | 1 224 094             | 30 564             |               |
| Other EU<br>[OTEU]        | 2007 Nov        | 28 828                                      | 1 023                 | 203                    | 22 733             | 23 191         | 4 127            | 259 727               | 29 272             |               |
|                           | Dec             | 21 963                                      | 550                   | 2 855                  | 23 572             | 24 025         | 4 207            | 255 067               | 31 491             |               |
|                           | 2008 Jan        | 24 187                                      | 1 415                 | 998                    | 19 868             | 25 573         | 4 392            | 258 271               | 29 604             |               |
|                           | Feb             | 25 082                                      | 1 214                 | 576                    | 15 461             | 28 630         | 4 249            | 263 722               | 30 037             |               |
| American<br>[USAN]        | 2007 Nov        | 2 235                                       | -                     | -                      | 2 617              | 289            | -                | 46 295                | 7 716              |               |
|                           | Dec             | 1 725                                       | -                     | -                      | 2 555              | 328            | 27               | 45 959                | 8 250              |               |
|                           | 2008 Jan        | 973   | -                     | -                      | 2 127              | 358            | 28               | 48 083                | 8 632              |               |
|                           | Feb             | 1 359                                       | -                     | -                      | 2 351              | 283            | 21               | 48 022                | 10 952             |               |
| Japanese<br>[JAPN]        | 2007 Nov        | 469   | -                     | -                      | 24                 | 557            | 11               | 9 838                 | 624                |               |
|                           | Dec             | 468   | -                     | -                      | 6                  | 710            | 7                | 9 500                 | 616                |               |
|                           | 2008 Jan        | 202   | -                     | -                      | 9                  | 670            | 7                | 9 592                 | 621                |               |
|                           | Feb             | 267   | -                     | -                      | 11                 | 567            | 7                | 9 609                 | 658                |               |
| Other developed<br>[ODEV] | 2007 Nov        | 86 454                                      | -                     | 191                    | 19 104             | 13 423         | 7                | 44 291                | 6 763              |               |
|                           | Dec             | 85 006                                      | 765                   | 1 221                  | 21 815             | 11 954         | 2                | 44 567                | 6 283              |               |
|                           | 2008 Jan        | 90 435                                      | 307                   | 152                    | 21 950             | 12 991         | 2                | 43 728                | 7 288              |               |
|                           | Feb             | 94 192                                      | 305                   | 484                    | 22 157             | 12 214         | 3                | 44 476                | 6 688              |               |
| Other<br>[OTHE]           | 2007 Nov        | 182   | -                     | -                      | -                  | -              | 7                | 4 527                 | 3 601              |               |
|                           | Dec             | 205   | -                     | -                      | -                  | -              | 12               | 4 624                 | 3 494              |               |
|                           | 2008 Jan        | 205   | -                     | -                      | -                  | -              | 12               | 4 604                 | 3 522              |               |
|                           | Feb             | 205   | -                     | -                      | -                  | -              | 12               | 4 583                 | 3 618              |               |
| <b>Total (b)</b>          | <b>2007 Nov</b> | <b>157 818</b>                              | <b>2 285</b>          | <b>1 973</b>           | <b>100 106</b>     | <b>69 083</b>  | <b>10 126</b>    | <b>1 550 636</b>      | <b>78 824</b>      |               |
|                           | <b>Dec</b>      | <b>140 814</b>                              | <b>4 650</b>          | <b>8 025</b>           | <b>102 677</b>     | <b>68 570</b>  | <b>9 589</b>     | <b>1 555 617</b>      | <b>81 118</b>      |               |
|                           | <b>2008 Jan</b> | <b>152 561</b>                              | <b>5 200</b>          | <b>4 169</b>           | <b>107 596</b>     | <b>74 226</b>  | <b>10 006</b>    | <b>1 577 195</b>      | <b>79 283</b>      |               |
|                           | <b>Feb</b>      | <b>162 415</b>                              | <b>5 834</b>          | <b>5 841</b>           | <b>110 997</b>     | <b>77 031</b>  | <b>9 807</b>     | <b>1 594 506</b>      | <b>82 517</b>      |               |

Notes at end of Table

**TABLE B1.2.1 (continued)**

£ millions

**Sterling assets (continued)**

## Amounts outstanding

|                  |                 | Investments     |            |               |              |                |               | Items in      | Accrued       | Other         | Total            |      |
|------------------|-----------------|-----------------|------------|---------------|--------------|----------------|---------------|---------------|---------------|---------------|------------------|------|
|                  |                 | British         | Other      | UK banks      | UK           | Other UK       | Non-          | suspense      | amounts       | assets        | sterling         |      |
|                  |                 | government      | UK public  |               | building     | residents      | residents     | and           | receivable    |               | assets           |      |
|                  |                 | securities      | sector     |               | societies    |                |               | collection    |               |               |                  |      |
|                  |                 | RPM             | TBHX       | TBHY          | TBHZ         | TBIA           | TBIB          | TBIC          | TBID          | TBIE          | TBIF             | TBIG |
| UK               | 2007 Nov        | - 5 479         | 75         | 28 183        | 692          | 111 512        | 33 755        | 32 802        | 14 665        | 10 711        | 1 774 608        |      |
| [UKIN]           | Dec             | - 11 052        | 96         | 29 096        | 653          | 108 500        | 30 631        | 21 275        | 14 704        | 10 940        | 1 757 733        |      |
|                  | 2008 Jan        | - 11 005        | 100        | 31 715        | 657          | 113 671        | 29 466        | 35 436        | 15 069        | 10 599        | 1 831 937        |      |
|                  | Feb             | - 12 745        | 114        | 32 052        | 651          | 110 253        | 31 609        | 37 454        | 15 147        | 10 667        | 1 862 051        |      |
| Other EU         | 2007 Nov        | 575             | 356        | 5 795         | 318          | 32 467         | 10 491        | 16 503        | 10 266        | 1 921         | 646 790          |      |
| [OTEU]           | Dec             | - 1 194         | 671        | 6 197         | 277          | 33 678         | 9 623         | 12 895        | 10 003        | 1 955         | 633 572          |      |
|                  | 2008 Jan        | - 95            | 668        | 5 026         | 284          | 29 928         | 9 682         | 14 556        | 9 833         | 2 024         | 633 739          |      |
|                  | Feb             | - 442           | 583        | 3 504         | 282          | 28 252         | 8 927         | 16 320        | 9 896         | 2 093         | 645 717          |      |
| American         | 2007 Nov        | 524             | -          | 258           | 37           | 4 838          | 1 208         | 1 110         | 1 997         | 1 197         | 103 345          |      |
| [USAN]           | Dec             | 348             | -          | 240           | 37           | 4 776          | 919           | 1 264         | 2 039         | 1 141         | 98 787           |      |
|                  | 2008 Jan        | 42              | -          | 171           | 37           | 4 997          | 658           | 1 228         | 2 072         | 1 109         | 102 666          |      |
|                  | Feb             | 50              | -          | 173           | 37           | 5 310          | 572           | 1 299         | 2 107         | 1 134         | 104 606          |      |
| Japanese         | 2007 Nov        | 413             | -          | -             | -            | 995            | 198           | 65            | 222           | 63            | 19 915           |      |
| [JAPN]           | Dec             | 363             | -          | 5             | -            | 982            | 182           | 332           | 240           | 62            | 18 080           |      |
|                  | 2008 Jan        | 461             | -          | 5             | -            | 979            | 194           | 22            | 162           | 63            | 19 113           |      |
|                  | Feb             | 462             | -          | 5             | -            | 965            | 183           | 139           | 189           | 62            | 19 055           |      |
| Other developed  | 2007 Nov        | - 2 070         | -          | 1 644         | 20           | 16 539         | 4 285         | 19 687        | 3 886         | 470           | 300 174          |      |
| [ODEV]           | Dec             | - 1 547         | -          | 1 776         | 26           | 17 599         | 4 342         | 4 462         | 3 612         | 451           | 326 261          |      |
|                  | 2008 Jan        | 251             | -          | 1 685         | 24           | 16 056         | 4 506         | 12 667        | 3 417         | 455           | 340 523          |      |
|                  | Feb             | 1 038           | -          | 1 554         | 23           | 15 280         | 5 201         | 14 372        | 3 960         | 444           | 347 805          |      |
| Other [OTHE]     | 2007 Nov        | 128             | -          | 354           | 16           | 405            | 501           | 66            | 210           | 192           | 16 355           |      |
|                  | Dec             | 132             | -          | 318           | 16           | 413            | 500           | 73            | 215           | 199           | 17 119           |      |
|                  | 2008 Jan        | 132             | -          | 392           | 26           | 412            | 489           | 63            | 230           | 199           | 17 145           |      |
|                  | Feb             | 132             | -          | 417           | 26           | 413            | 490           | 61            | 210           | 200           | 17 382           |      |
| <b>Total (b)</b> | <b>2007 Nov</b> | <b>- 5 908</b>  | <b>432</b> | <b>36 234</b> | <b>1 083</b> | <b>166 757</b> | <b>50 438</b> | <b>70 235</b> | <b>31 246</b> | <b>14 555</b> | <b>2 861 188</b> |      |
|                  | <b>Dec</b>      | <b>- 12 950</b> | <b>767</b> | <b>37 633</b> | <b>1 009</b> | <b>165 949</b> | <b>46 197</b> | <b>40 301</b> | <b>30 814</b> | <b>14 749</b> | <b>2 851 553</b> |      |
|                  | <b>2008 Jan</b> | <b>- 10 213</b> | <b>768</b> | <b>38 995</b> | <b>1 028</b> | <b>166 043</b> | <b>44 996</b> | <b>63 971</b> | <b>30 783</b> | <b>14 450</b> | <b>2 945 123</b> |      |
|                  | <b>Feb</b>      | <b>- 11 505</b> | <b>697</b> | <b>37 706</b> | <b>1 019</b> | <b>160 473</b> | <b>46 981</b> | <b>69 645</b> | <b>31 508</b> | <b>14 599</b> | <b>2 996 615</b> |      |

**Foreign currency assets (including euro)**

## Amounts outstanding

|                  |                 | Market loans and advances |               |              |            |                |                  | Claims under sale and repurchase agreements |              |              |                |                |
|------------------|-----------------|---------------------------|---------------|--------------|------------|----------------|------------------|---|--------------|--------------|----------------|----------------|
|                  |                 | UK banks                  | UK banks'     | UK building  | UK public  | Other UK       | Non-             | UK banks                                    | UK building  | UK public    | Other UK       | Non-           |
|                  |                 |                           | CDs etc.      | societies'   | sector     | residents      | residents        |   | societies    | sector       | residents      | residents      |
|                  |                 |                           |               | deposits     |            |                |                  |   |              |              |                |                |
|                  |                 | RPM                       | TBIH          | TBIJ         | TBIK       | TBIL           | TBIM             | TBIO  | TBIP         | TBIQ         | TBIR           | TBIS           |
| UK               | 2007 Nov        | 26 651                    | 4 998         | 425          | 63         | 129 622        | 320 709          | 37 614                                      | 1 015        | -            | 63 080         | 296 388        |
| [UKIN]           | Dec             | 21 692                    | 5 194         | 239          | 64         | 128 293        | 322 867          | 31 630                                      | 1 549        | -            | 58 624         | 278 221        |
|                  | 2008 Jan        | 24 149                    | 4 721         | 150          | 66         | 134 914        | 338 202          | 40 022                                      | 1 566        | -            | 72 313         | 327 981        |
|                  | Feb             | 24 141                    | 5 067         | 132          | 63         | 140 951        | 350 393          | 37 572                                      | 1 710        | -            | 86 036         | 328 288        |
| Other EU         | 2007 Nov        | 23 222                    | 3 294         | 360          | -          | 60 581         | 600 817          | 65 769                                      | 88           | -            | 50 599         | 264 298        |
| [OTEU]           | Dec             | 17 118                    | 2 754         | 113          | -          | 58 174         | 611 885          | 55 880                                      | 603          | -            | 53 514         | 261 985        |
|                  | 2008 Jan        | 21 839                    | 4 738         | 205          | -          | 65 760         | 640 484          | 58 607                                      | 612          | -            | 43 876         | 258 948        |
|                  | Feb             | 20 091                    | 4 491         | 206          | -          | 64 085         | 668 029          | 63 684                                      | 624          | -            | 44 336         | 260 952        |
| American         | 2007 Nov        | 36 866                    | 427           | 282          | -          | 30 547         | 215 745          | 12 998                                      | -            | -            | 9 476          | 19 023         |
| [USAN]           | Dec             | 34 303                    | 444           | 120          | 89         | 36 160         | 229 421          | 8 564                                       | -            | -            | 23 338         | 18 173         |
|                  | 2008 Jan        | 36 250                    | 485           | 35           | 90         | 40 658         | 219 694          | 13 542                                      | 36           | -            | 10 443         | 48 899         |
|                  | Feb             | 40 078                    | 450           | 37           | 62         | 37 990         | 232 287          | 11 524                                      | 36           | -            | 12 387         | 20 256         |
| Japanese         | 2007 Nov        | 6 878                     | -             | 36           | -          | 6 232          | 60 208           | 5 634                                       | -            | -            | 4 568          | 16 152         |
| [JAPN]           | Dec             | 4 939                     | -             | 46           | -          | 6 741          | 68 537           | 3 770                                       | -            | -            | 4 183          | 15 576         |
|                  | 2008 Jan        | 5 859                     | -             | 9            | -          | 6 586          | 71 987           | 4 510                                       | -            | -            | 4 699          | 16 009         |
|                  | Feb             | 5 293                     | -             | 10           | -          | 6 746          | 70 588           | 5 154                                       | -            | -            | 4 839          | 14 472         |
| Other developed  | 2007 Nov        | 86 711                    | 3 711         | 88           | 13         | 49 013         | 209 924          | 186 562                                     | -            | -            | 43 590         | 201 404        |
| [ODEV]           | Dec             | 93 754                    | 3 249         | 89           | 7          | 48 060         | 230 371          | 150 037                                     | -            | -            | 31 779         | 177 437        |
|                  | 2008 Jan        | 113 245                   | 3 561         | 116          | 16         | 55 655         | 213 885          | 185 624                                     | -            | -            | 44 977         | 204 605        |
|                  | Feb             | 107 563                   | 3 940         | 100          | 17         | 55 177         | 223 043          | 205 882                                     | -            | -            | 38 292         | 212 770        |
| Other [OTHE]     | 2007 Nov        | 5 872                     | 1 302         | 8            | 4          | 1 833          | 27 553           | 218   | -            | -            | 57             | 13             |
|                  | Dec             | 6 152                     | 1 210         | -            | 11         | 2 172          | 29 604           | 198   | -            | -            | 45             | 15             |
|                  | 2008 Jan        | 5 895                     | 1 239         | -            | 11         | 2 207          | 29 737           | 198   | -            | -            | 45             | 15             |
|                  | Feb             | 5 922                     | 1 276         | -            | 10         | 2 219          | 30 015           | 198   | -            | -            | 45             | 15             |
| <b>Total (b)</b> | <b>2007 Nov</b> | <b>186 201</b>            | <b>13 733</b> | <b>1 199</b> | <b>80</b>  | <b>277 829</b> | <b>1 434 956</b> | <b>307 722</b>                              | <b>1 102</b> | <b>1 074</b> | <b>171 371</b> | <b>797 278</b> |
|                  | <b>Dec</b>      | <b>177 957</b>            | <b>12 851</b> | <b>608</b>   | <b>170</b> | <b>279 600</b> | <b>1 492 686</b> | <b>248 960</b>                              | <b>2 152</b> | <b>1 118</b> | <b>171 482</b> | <b>751 407</b> |
|                  | <b>2008 Jan</b> | <b>207 236</b>            | <b>14 743</b> | <b>516</b>   | <b>183</b> | <b>305 781</b> | <b>1 513 989</b> | <b>301 697</b>                              | <b>2 214</b> | <b>806</b>   | <b>176 352</b> | <b>856 458</b> |
|                  | <b>Feb</b>      | <b>203 088</b>            | <b>15 224</b> | <b>484</b>   | <b>152</b> | <b>307 169</b> | <b>1 574 356</b> | <b>322 628</b>                              | <b>2 370</b> | <b>1 386</b> | <b>185 934</b> | <b>836 752</b> |

Notes at end of Table

**TABLE B1.2.1 (continued)**

£ millions

**Foreign currency assets (including euro) (continued)**

Amounts outstanding

|                              |                 | Acceptances<br>granted                 | Bills                            | Investments                         |  |                  |   |   |                   |
|------------------------------|-----------------|--|----------------------------------|-------------------------------------|--|------------------|---|---|-------------------|
|                              |                 |  |                                  | British<br>government<br>securities | Other<br>UK public<br>sector           | UK banks (d)     | UK<br>building<br>societies                   | Other UK<br>residents                   | Non-<br>residents |
|                              |                 |  |                                  | TBIV                                | TBIW                                   | TBIX             | TBIY  | TBIZ                                    | TBJA              |
|                              | RPM             | TBIT                                   | TBIU                             |                                     |  |                  |   |   |                   |
| UK<br>[UKIN]                 | 2007 Nov        | 664                                    | 20 707                           | -                                   | -                                      | 6 720            | 1 078   | 34 428                                  | 237 821           |
|                              | Dec             | 694                                    | 19 351                           | -                                   | -                                      | 7 948            | 1 114   | 36 015                                  | 236 572           |
|                              | 2008 Jan        | 699                                    | 15 802                           | - 2                                 | -                                      | 7 314            | 1 147   | 38 825                                  | 246 481           |
|                              | Feb             | 681                                    | 20 349                           | -                                   | -                                      | 7 927            | 1 153   | 36 034                                  | 246 950           |
| Other EU<br>[OTEU]           | 2007 Nov        | 398                                    | 4 260                            | - 4                                 | -                                      | 4 459            | 1 061   | 12 511                                  | 242 445           |
|                              | Dec             | 300                                    | 4 331                            | -                                   | -                                      | 2 164            | 1 124   | 20 410                                  | 257 604           |
|                              | 2008 Jan        | 373                                    | 4 129                            | -                                   | -                                      | 14 067           | 1 152   | 21 034                                  | 234 206           |
|                              | Feb             | 362                                    | 3 609                            | -                                   | -                                      | 16 093           | 1 168   | 20 789                                  | 225 568           |
| American<br>[USAN]           | 2007 Nov        | 41                                     | 1 563                            | - 6                                 | -                                      | 239              | -   | 4 147                                   | 35 588            |
|                              | Dec             | 35                                     | 4 246                            | -                                   | -                                      | 52               | -   | 5 177                                   | 24 330            |
|                              | 2008 Jan        | 9                                      | 4 401                            | 3                                   | -                                      | 19               | -   | 5 340                                   | 26 886            |
|                              | Feb             | 35                                     | 1 873                            | 3                                   | -                                      | - 46             | -   | 6 995                                   | 31 503            |
| Japanese<br>[JAPN]           | 2007 Nov        | 80                                     | 697                              | - 2                                 | -                                      | 58               | 4   | 1 472                                   | 11 751            |
|                              | Dec             | 4                                      | 749                              | - 2                                 | -                                      | 209              | 4   | 1 515                                   | 11 691            |
|                              | 2008 Jan        | 1                                      | 758                              | - 3                                 | -                                      | 207              | 4   | 1 492                                   | 10 649            |
|                              | Feb             | 34                                     | 787                              | - 3                                 | -                                      | 213              | 4   | 1 517                                   | 11 488            |
| Other<br>developed<br>[ODEV] | 2007 Nov        | 108                                    | 8 276                            | 10                                  | -                                      | 2 244            | 243   | 4 525                                   | 120 666           |
|                              | Dec             | 65                                     | 5 731                            | 12                                  | -                                      | 2 703            | 245   | 5 252                                   | 125 072           |
|                              | 2008 Jan        | 111                                    | 7 688                            | 81                                  | -                                      | 3 072            | 263   | 5 690                                   | 120 792           |
|                              | Feb             | 104                                    | 9 518                            | 44                                  | -                                      | 2 966            | 275   | 5 382                                   | 112 316           |
| Other<br>[OTHE]              | 2007 Nov        | 291                                    | 1 405                            | -                                   | -                                      | 725              | 101   | 117                                     | 6 242             |
|                              | Dec             | 296                                    | 1 434                            | -                                   | -                                      | 734              | 103   | 169                                     | 6 282             |
|                              | 2008 Jan        | 294                                    | 1 403                            | -                                   | -                                      | 738              | 104   | 168                                     | 6 344             |
|                              | Feb             | 294                                    | 1 413                            | -                                   | -                                      | 741              | 104   | 168                                     | 6 336             |
| <b>Total (b)</b>             | <b>2007 Nov</b> | <b>1 583</b>                           | <b>36 908</b>                    | <b>- 3</b>                          | <b>-</b>                               | <b>14 447</b>    | <b>2 488</b>                                  | <b>57 199</b>                           | <b>654 513</b>    |
|                              | <b>Dec</b>      | <b>1 394</b>                           | <b>35 841</b>                    | <b>9</b>                            | <b>-</b>                               | <b>13 811</b>    | <b>2 590</b>                                  | <b>68 537</b>                           | <b>661 551</b>    |
|                              | <b>2008 Jan</b> | <b>1 488</b>                           | <b>34 181</b>                    | <b>80</b>                           | <b>-</b>                               | <b>25 431</b>    | <b>2 671</b>                                  | <b>72 549</b>                           | <b>645 358</b>    |
|                              | <b>Feb</b>      | <b>1 510</b>                           | <b>37 549</b>                    | <b>45</b>                           | <b>-</b>                               | <b>27 921</b>    | <b>2 705</b>                                  | <b>70 886</b>                           | <b>634 162</b>    |
|                              |                 | Items in<br>suspense and<br>collection | Accrued<br>amounts<br>receivable | Other<br>assets                     | Total<br>foreign<br>currency<br>assets | Total<br>assets  | Holdings of<br>own<br>sterling<br>acceptances | Holdings of<br>own<br>FC<br>acceptances |                   |
|                              | RPM             | TBJB                                   | TBJC                             | TBJD                                | TBJE                                   | TBJF             | TBJG  | TBJH                                    |                   |
| UK<br>[UKIN]                 | 2007 Nov        | 65 105                                 | 11 597                           | 7 392                               | 1 266 077                              | 3 040 685        | 4   | 229                                     |                   |
|                              | Dec             | 27 313                                 | 12 522                           | 7 480                               | 1 197 380                              | 2 955 113        | 4   | 196                                     |                   |
|                              | 2008 Jan        | 73 299                                 | 11 965                           | 8 630                               | 1 348 245                              | 3 180 182        | 3   | 126                                     |                   |
|                              | Feb             | 80 495                                 | 12 756                           | 8 880                               | 1 389 580                              | 3 251 631        | 1   | 193                                     |                   |
| Other EU<br>[OTEU]           | 2007 Nov        | 69 935                                 | 13 252                           | 1 650                               | 1 418 995                              | 2 065 785        | 16  | 200                                     |                   |
|                              | Dec             | 49 579                                 | 14 294                           | 1 028                               | 1 412 859                              | 2 046 431        | 16  | 281                                     |                   |
|                              | 2008 Jan        | 69 823                                 | 12 877                           | 2 468                               | 1 455 198                              | 2 088 937        | 16  | 302                                     |                   |
|                              | Feb             | 69 731                                 | 13 716                           | 4 302                               | 1 481 834                              | 2 127 551        | 16  | 335                                     |                   |
| American<br>[USAN]           | 2007 Nov        | 7 142                                  | 6 985                            | 8 276                               | 389 339                                | 492 684          | -   | -                                       |                   |
|                              | Dec             | 5 624                                  | 7 413                            | 6 400                               | 403 890                                | 502 678          | -   | -                                       |                   |
|                              | 2008 Jan        | 8 988                                  | 9 627                            | 8 617                               | 434 023                                | 536 689          | -   | -                                       |                   |
|                              | Feb             | 10 972                                 | 8 164                            | 10 701                              | 425 307                                | 529 914          | -   | -                                       |                   |
| Japanese<br>[JAPN]           | 2007 Nov        | 1 663                                  | 1 108                            | 19                                  | 116 559                                | 136 475          | -   | -                                       |                   |
|                              | Dec             | 504                                    | 1 028                            | 19                                  | 119 512                                | 137 593          | -   | -                                       |                   |
|                              | 2008 Jan        | 1 658                                  | 1 107                            | 19                                  | 125 553                                | 144 666          | -   | -                                       |                   |
|                              | Feb             | 1 871                                  | 1 131                            | 19                                  | 124 165                                | 143 220          | -   | -                                       |                   |
| Other<br>developed<br>[ODEV] | 2007 Nov        | 94 373                                 | 6 099                            | 6 597                               | 1 024 157                              | 1 324 331        | -   | -                                       |                   |
|                              | Dec             | 39 363                                 | 6 343                            | 6 891                               | 926 459                                | 1 252 721        | -   | -                                       |                   |
|                              | 2008 Jan        | 99 528                                 | 5 661                            | 6 913                               | 1 071 483                              | 1 412 006        | -   | -                                       |                   |
|                              | Feb             | 96 983                                 | 5 670                            | 8 172                               | 1 088 212                              | 1 436 017        | -   | -                                       |                   |
| Other<br>[OTHE]              | 2007 Nov        | 42                                     | 484                              | 1 920                               | 48 188                                 | 64 543           | 1   | 52                                      |                   |
|                              | Dec             | 26                                     | 476                              | 1 874                               | 50 800                                 | 67 919           | 1   | 49                                      |                   |
|                              | 2008 Jan        | 27                                     | 480                              | 1 872                               | 50 777                                 | 67 922           | 1   | 49                                      |                   |
|                              | Feb             | 28                                     | 492                              | 1 875                               | 51 150                                 | 68 532           | 1   | 49                                      |                   |
| <b>Total (b)</b>             | <b>2007 Nov</b> | <b>238 259</b>                         | <b>39 525</b>                    | <b>25 853</b>                       | <b>4 263 316</b>                       | <b>7 124 505</b> | <b>21</b>                                     | <b>481</b>                              |                   |
|                              | <b>Dec</b>      | <b>122 409</b>                         | <b>42 078</b>                    | <b>23 691</b>                       | <b>4 110 901</b>                       | <b>6 962 454</b> | <b>20</b>                                     | <b>526</b>                              |                   |
|                              | <b>2008 Jan</b> | <b>253 322</b>                         | <b>41 717</b>                    | <b>28 521</b>                       | <b>4 485 293</b>                       | <b>7 430 416</b> | <b>19</b>                                     | <b>476</b>                              |                   |
|                              | <b>Feb</b>      | <b>260 080</b>                         | <b>41 929</b>                    | <b>33 950</b>                       | <b>4 560 275</b>                       | <b>7 556 890</b> | <b>17</b>                                     | <b>577</b>                              |                   |

Notes at end of Table

**TABLE B1.2.1 (continued)**

£ millions

**Euro assets**

**Amounts outstanding**

|                  |                 | Market loans and advances |                     |  |                               |                        |                    | Claims under sale and repurchase agreements |                       |                  |                    |                |
|------------------|-----------------|---------------------------|---------------------|--|-------------------------------|------------------------|--------------------|---|-----------------------|------------------|--------------------|----------------|
|                  |                 | UK banks                  | UK banks' CDs etc.  | UK building societies' CDs etc. and deposits | UK public sector              | Other UK residents     | Non-residents      | UK banks                                    | UK building societies | UK public sector | Other UK residents | Non-residents  |
| UK               | RPM             | TFAS                      | TFAT                | TFAU   | TFAV                          | TFAW                   | TFAX               | TFAY  | TFAZ                  | TFBA             | TFBB               | TFBC           |
| [UKIN]           | 2007 Nov        | 9 919                     | 734                 | 293  | 19                            | 52 583                 | 165 115            | 30 825                                      | 599                   | -                | 32 214             | 144 136        |
|                  | Dec             | 8 798                     | 680                 | 208  | 20                            | 49 451                 | 160 198            | 26 667                                      | 1 122                 | -                | 31 090             | 136 071        |
|                  | 2008 Jan        | 7 185                     | 338                 | 6  | 20                            | 52 617                 | 172 720            | 34 145                                      | 1 136                 | -                | 35 022             | 155 304        |
|                  | Feb             | 8 878                     | 564                 | 6  | 21                            | 61 884                 | 178 705            | 29 624                                      | 1 272                 | -                | 41 951             | 149 899        |
| Other EU         | 2007 Nov        | 9 268                     | 2 000               | 336  | -                             | 26 481                 | 320 409            | 52 064                                      | -                     | -                | 34 797             | 160 013        |
| [OTEU]           | Dec             | 9 616                     | 1 155               | 113  | -                             | 26 922                 | 329 324            | 44 790                                      | 512                   | -                | 38 230             | 152 505        |
|                  | 2008 Jan        | 12 201                    | 2 322               | 205  | -                             | 30 067                 | 349 350            | 46 114                                      | 521                   | -                | 30 471             | 153 251        |
|                  | Feb             | 12 736                    | 2 317               | 206  | -                             | 30 296                 | 371 408            | 50 045                                      | 533                   | -                | 32 217             | 160 624        |
| American         | 2007 Nov        | 23 045                    | 303                 | 258  | -                             | 19 905                 | 77 151             | 1 119                                       | -                     | -                | 7 521              | 5 113          |
| [USAN]           | Dec             | 21 765                    | 314                 | 120  | 59                            | 22 191                 | 79 971             | 712   | -                     | -                | 20 893             | 5 479          |
|                  | 2008 Jan        | 22 744                    | 317                 | 35   | 3                             | 26 337                 | 84 677             | 784   | -                     | -                | 7 094              | 5 457          |
|                  | Feb             | 24 555                    | 319                 | 37   | 33                            | 24 447                 | 86 221             | 1 129                                       | -                     | -                | 9 209              | 6 071          |
| Japanese         | 2007 Nov        | 2 766                     | -                   | 36   | -                             | 1 545                  | 24 279             | 3 812                                       | -                     | -                | 1 536              | 6 579          |
| [JAPN]           | Dec             | 1 640                     | -                   | 37   | -                             | 1 620                  | 25 975             | 2 121                                       | -                     | -                | 924                | 6 953          |
|                  | 2008 Jan        | 2 530                     | -                   | -  | -                             | 1 626                  | 26 830             | 3 019                                       | -                     | -                | 1 661              | 7 550          |
|                  | Feb             | 2 249                     | -                   | -  | -                             | 1 723                  | 28 585             | 3 974                                       | -                     | -                | 1 100              | 6 164          |
| Other developed  | 2007 Nov        | 32 556                    | 1 453               | 4  | -                             | 5 808                  | 50 429             | 102 424                                     | -                     | -                | 22 470             | 47 503         |
| [ODEV]           | Dec             | 30 544                    | 1 368               | 4  | -                             | 7 180                  | 63 897             | 75 026                                      | -                     | -                | 13 878             | 42 618         |
|                  | 2008 Jan        | 28 430                    | 1 906               | 4  | -                             | 13 899                 | 45 439             | 104 601                                     | -                     | -                | 23 563             | 50 529         |
|                  | Feb             | 29 048                    | 1 825               | 4  | -                             | 9 660                  | 46 599             | 111 512                                     | -                     | -                | 17 595             | 54 766         |
| Other            | 2007 Nov        | 1 364                     | 189                 | 8  | -                             | 563                    | 5 731              | 148   | -                     | -                | 2                  | -              |
| [OTHE]           | Dec             | 1 508                     | 222                 | -  | -                             | 584                    | 6 555              | 146   | -                     | -                | -                  | -              |
|                  | 2008 Jan        | 1 481                     | 275                 | -  | -                             | 589                    | 6 490              | 146   | -                     | -                | -                  | -              |
|                  | Feb             | 1 455                     | 276                 | -  | -                             | 591                    | 6 524              | 146   | -                     | -                | -                  | -              |
| <b>Total (b)</b> | <b>2007 Nov</b> | <b>78 917</b>             | <b>4 680</b>        | <b>934</b>                                   | <b>19</b>                     | <b>106 884</b>         | <b>643 114</b>     | <b>190 233</b>                              | <b>599</b>            | <b>161</b>       | <b>98 541</b>      | <b>363 344</b> |
|                  | <b>Dec</b>      | <b>73 872</b>             | <b>3 738</b>        | <b>482</b>                                   | <b>79</b>                     | <b>107 948</b>         | <b>665 920</b>     | <b>149 238</b>                              | <b>1 634</b>          | <b>224</b>       | <b>105 015</b>     | <b>343 626</b> |
|                  | <b>2008 Jan</b> | <b>74 569</b>             | <b>5 157</b>        | <b>250</b>                                   | <b>80</b>                     | <b>125 135</b>         | <b>685 505</b>     | <b>188 771</b>                              | <b>1 657</b>          | <b>37</b>        | <b>97 812</b>      | <b>372 091</b> |
|                  | <b>Feb</b>      | <b>78 920</b>             | <b>5 301</b>        | <b>252</b>                                   | <b>53</b>                     | <b>128 601</b>         | <b>718 042</b>     | <b>196 373</b>                              | <b>1 806</b>          | <b>57</b>        | <b>102 072</b>     | <b>377 524</b> |
|                  |                 |                           | Acceptances granted | Bills  | Investments                   |                        |                    |   |                       |                  |                    |                |
|                  |                 |                           |                     |  | British government securities | Other UK public sector | Other UK banks (c) | UK building societies                       | Other UK residents    | Non-residents    |                    |                |
|                  | RPM             |                           | TFBD                | TFBE   | TFBF                          | TFBG                   | TFBH               | TFBI  | TFBJ                  | TFBK             |                    |                |
| UK               | 2007 Nov        |                           | 36                  | 9 222  | -                             | -                      | 4 761              | 642   | 17 279                | 95 043           |                    |                |
| [UKIN]           | Dec             |                           | 41                  | 6 714  | -                             | -                      | 5 230              | 666   | 17 582                | 96 513           |                    |                |
|                  | 2008 Jan        |                           | 42                  | 5 948  | -                             | -                      | 5 125              | 685   | 19 465                | 98 649           |                    |                |
|                  | Feb             |                           | 43                  | 8 571  | -                             | -                      | 5 219              | 695   | 19 063                | 98 956           |                    |                |
| Other EU         | 2007 Nov        |                           | 317                 | 2 915  | -                             | -                      | 3 539              | 877   | 8 860                 | 103 532          |                    |                |
| [OTEU]           | Dec             |                           | 185                 | 2 359  | -                             | -                      | 2 777              | 933   | 16 940                | 106 300          |                    |                |
|                  | 2008 Jan        |                           | 266                 | 2 136  | -                             | -                      | 14 582             | 961   | 17 629                | 97 769           |                    |                |
|                  | Feb             |                           | 270                 | 1 795  | -                             | -                      | 15 985             | 975   | 17 417                | 92 597           |                    |                |
| American         | 2007 Nov        |                           | 5                   | 689  | -                             | -                      | 69                 | -   | 3 377                 | 20 203           |                    |                |
| [USAN]           | Dec             |                           | 7                   | 310  | -                             | -                      | 38                 | -   | 3 577                 | 13 715           |                    |                |
|                  | 2008 Jan        |                           | 5                   | 569  | -                             | -                      | 21                 | -   | 3 741                 | 15 425           |                    |                |
|                  | Feb             |                           | 5                   | 844  | -                             | -                      | 52                 | -   | 3 595                 | 20 383           |                    |                |
| Japanese         | 2007 Nov        |                           | 3                   | 77   | -                             | -                      | 16                 | 4   | 1 283                 | 7 605            |                    |                |
| [JAPN]           | Dec             |                           | 3                   | 78   | -                             | -                      | 75                 | 4   | 1 322                 | 7 415            |                    |                |
|                  | 2008 Jan        |                           | 1                   | 77   | -                             | -                      | 77                 | 4   | 1 298                 | 6 310            |                    |                |
|                  | Feb             |                           | 1                   | 86   | -                             | -                      | 77                 | 4   | 1 322                 | 7 259            |                    |                |
| Other developed  | 2007 Nov        |                           | 2                   | 6 265  | -                             | -                      | 406                | 117   | 3 147                 | 30 728           |                    |                |
| [ODEV]           | Dec             |                           | 1                   | 3 298  | -                             | -                      | 668                | 115   | 3 747                 | 32 053           |                    |                |
|                  | 2008 Jan        |                           | 2                   | 4 814  | -                             | -                      | 972                | 138   | 3 987                 | 32 049           |                    |                |
|                  | Feb             |                           | 6                   | 7 137  | -                             | -                      | 1 017              | 150   | 3 519                 | 30 793           |                    |                |
| Other            | 2007 Nov        |                           | 16                  | 396  | -                             | -                      | 421                | 82  | 78                    | 3 403            |                    |                |
| [OTHE]           | Dec             |                           | 17                  | 436  | -                             | -                      | 392                | 84  | 114                   | 3 328            |                    |                |
|                  | 2008 Jan        |                           | 17                  | 430  | -                             | -                      | 394                | 84  | 114                   | 3 366            |                    |                |
|                  | Feb             |                           | 17                  | 430  | -                             | -                      | 397                | 85  | 114                   | 3 387            |                    |                |
| <b>Total (b)</b> | <b>2007 Nov</b> |                           | <b>378</b>          | <b>19 564</b>                                | <b>-</b>                      | <b>-</b>               | <b>9 211</b>       | <b>1 722</b>                                | <b>34 023</b>         | <b>260 514</b>   |                    |                |
|                  | <b>Dec</b>      |                           | <b>254</b>          | <b>13 194</b>                                | <b>-</b>                      | <b>-</b>               | <b>9 180</b>       | <b>1 803</b>                                | <b>43 282</b>         | <b>259 324</b>   |                    |                |
|                  | <b>2008 Jan</b> |                           | <b>332</b>          | <b>13 972</b>                                | <b>-</b>                      | <b>-</b>               | <b>21 172</b>      | <b>1 872</b>                                | <b>46 234</b>         | <b>253 568</b>   |                    |                |
|                  | <b>Feb</b>      |                           | <b>341</b>          | <b>18 863</b>                                | <b>-</b>                      | <b>-</b>               | <b>22 747</b>      | <b>1 909</b>                                | <b>45 030</b>         | <b>253 375</b>   |                    |                |

Notes at end of Table

**TABLE B1.2.1 (continued)**

£ millions

**Euro assets (continued)**

## Amounts outstanding

|                              |                 | Items in<br>suspense and<br>collection | Accrued<br>amounts<br>receivable | Other<br>assets | <i>Total<br/>euro<br/>assets</i> | Holdings of<br>own euro<br>acceptances |
|------------------------------|-----------------|--|----------------------------------|-----------------|----------------------------------|--|
|                              |                 | TFBL                                   | TFBM                             | TFBN            | <i>TFBO</i>                      | TFDF                                   |
| UK<br>[UKIN]                 | RPM             |  |                                  |                 |                                  |  |
|                              | 2007 Nov        | 35 893                                 | 5 840                            | 86              | 605 241                          | 6                                      |
|                              | Dec             | 11 904                                 | 6 623                            | 96              | 559 674                          | 6                                      |
|                              | 2008 Jan        | 34 760                                 | 6 183                            | 95              | 629 444                          | 7                                      |
|                              | Feb             | 33 081                                 | 6 512                            | 85              | 645 029                          | 7                                      |
| Other EU<br>[OTEU]           | 2007 Nov        | 28 901                                 | 7 438                            | 253             | 761 998                          | 1                                      |
|                              | Dec             | 21 315                                 | 8 472                            | 129             | 762 576                          | 2                                      |
|                              | 2008 Jan        | 27 369                                 | 7 970                            | 126             | 793 309                          | 2                                      |
|                              | Feb             | 29 764                                 | 8 607                            | 132             | 827 922                          | 2                                      |
| American<br>[USAN]           | 2007 Nov        | 3 912                                  | 2 518                            | 1               | 165 188                          | -                                      |
|                              | Dec             | 3 011                                  | 3 104                            | 1               | 175 265                          | -                                      |
|                              | 2008 Jan        | 4 001                                  | 3 353                            | 1               | 174 619                          | -                                      |
|                              | Feb             | 5 848                                  | 2 655                            | 1               | 185 401                          | -                                      |
| Japanese<br>[JAPN]           | 2007 Nov        | 244                                    | 376                              | 1               | 50 161                           | -                                      |
|                              | Dec             | 50                                     | 364                              | 1               | 48 583                           | -                                      |
|                              | 2008 Jan        | 534                                    | 345                              | 1               | 51 862                           | -                                      |
|                              | Feb             | 214                                    | 369                              | 1               | 53 129                           | -                                      |
| Other<br>developed<br>[ODEV] | 2007 Nov        | 53 927                                 | 1 807                            | 23              | 359 068                          | -                                      |
|                              | Dec             | 25 814                                 | 1 759                            | 31              | 302 001                          | -                                      |
|                              | 2008 Jan        | 64 003                                 | 1 708                            | 12              | 376 056                          | -                                      |
|                              | Feb             | 58 512                                 | 1 719                            | 6               | 373 868                          | -                                      |
| Other<br>[OTHE]              | 2007 Nov        | 14                                     | 141                              | 3               | 12 559                           | -                                      |
|                              | Dec             | 1                                      | 148                              | 4               | 13 538                           | -                                      |
|                              | 2008 Jan        | 1                                      | 145                              | 4               | 13 535                           | -                                      |
|                              | Feb             | 1                                      | 147                              | 4               | 13 574                           | -                                      |
| <b>Total (b)</b>             | <b>2007 Nov</b> | <b>122 891</b>                         | <b>18 119</b>                    | <b>366</b>      | <b>1 954 214</b>                 | <b>8</b>                               |
|                              | <b>Dec</b>      | <b>62 095</b>                          | <b>20 470</b>                    | <b>261</b>      | <b>1 861 636</b>                 | <b>8</b>                               |
|                              | <b>2008 Jan</b> | <b>130 667</b>                         | <b>19 704</b>                    | <b>238</b>      | <b>2 038 825</b>                 | <b>9</b>                               |
|                              | <b>Feb</b>      | <b>127 421</b>                         | <b>20 009</b>                    | <b>228</b>      | <b>2 098 924</b>                 | <b>10</b>                              |

**Notes to Table B1.2.1**

- (a) The bank groups in this table are constructed according to the nationality of the ultimate ownership of the individual banks. The latest full list of the constituents of each bank group is published at the end of this publication.
- (b) Totals of bank group data may not sum due to adjustments for agency funds where the receiving banks are instructed to classify the funds as interbank deposits.
- (c) Includes acceptances of UK banks' bills of exchange further to the restriction on their drawing bills being lifted by the Bank of England in March 2000.
- (d) Includes investments in Bank of England Euro Notes

**TABLE B1.3 BUILDING SOCIETIES' BALANCE SHEET (to December 2007)<sup>(a)</sup>**

£ millions

**Assets**

| Changes             | Liquid assets               |                        |                      |                           |                          |        |        | Loans and investments                       |                                   |                            |                             |
|---------------------|-----------------------------|------------------------|----------------------|---------------------------|--------------------------|--------|--------|---|-----------------------------------|----------------------------|-----------------------------|
|                     | Notes & coin                | Sterling bank deposits | Building society CDs | British government stocks | Other public sector debt | Other  | Total  | Loans fully secured on residential property | Other loans fully secured on land | Other loans to individuals | Other loans and investments |
| LPQ/M               | AHJM                        | VQIB                   | RBZI                 | VQIF                      | VQIG                     | VVGH   | ALoz   | VQIN  | VQIO                              | VQIP                       | VQIQ                        |
| 2005 Q4             | 107                         | 2 257                  | 123                  | - 6                       | 20                       | -1 170 | 1 332  | 2 437                                       | 728                               | 56                         | 1 703                       |
| 2006 Q1             | - 136                       | -2 546                 | - 107                | 94                        | - 16                     | 551    | -2 160 | 2 244                                       | 828                               | 71                         | 1 881                       |
| Q2                  | 7                           | 2 129                  | - 192                | - 48                      | - 38                     | 470    | 2 328  | 4 263                                       | 1 160                             | 36                         | 1 750                       |
| Q3                  | - 47                        | - 907                  | 186                  | - 346                     | - 27                     | 1 595  | 455    | 5 447                                       | 1 149                             | 61                         | 865                         |
| Q4                  | 181                         | 3 523                  | 242                  | - 87                      | 136                      | 1 142  | 5 137  | 3 313                                       | 773                               | 49                         | 3 186                       |
| 2007 Q1             | - 143                       | -2 532                 | 114                  | - 16                      | - 36                     | - 251  | -2 864 | 4 260                                       | 891                               | 74                         | 1 122                       |
| Q2                  | - 24                        | 1 881                  | - 113                | 92                        | - 62                     | 1 031  | 2 805  | 3 553                                       | 597                               | 14                         | 2 793                       |
| Q3                  | 28                          | - 177                  | 226                  | 771                       | - 93                     | 1 918  | 2 673  | 1 810                                       | 732                               | 122                        | 3 506                       |
| Q4                  | 181                         | 3 803                  | 1 715                | 2 759                     | 932                      | 3 357  | 12 746 | 2 072                                       | 1 609                             | 50                         | 1 934                       |
| 2006 Oct            | 61                          | 1 800                  | 138                  | 28                        | 82                       | -1 015 | 1 095  | 1 563                                       | 445                               | 18                         | 2 601                       |
| Nov                 | 90                          | 1 354                  | 98                   | - 30                      | - 14                     | 1 921  | 3 419  | 1 215                                       | 137                               | 10                         | 1 792                       |
| Dec                 | 30                          | 368                    | 6                    | - 85                      | 68                       | 236    | 623    | 535   | 191                               | 22                         | -1 207                      |
| 2007 Jan            | - 120                       | -2 716                 | - 177                | 54                        | 7                        | 605    | -2 347 | 1 368                                       | 323                               | 16                         | 1 265                       |
| Feb                 | - 40                        | 1 306                  | 235                  | 3                         | 37                       | -1 001 | 540    | 1 249                                       | 222                               | 2                          | - 22                        |
| Mar                 | 17                          | -1 122                 | 55                   | - 72                      | - 81                     | 145    | -1 058 | 1 642                                       | 346                               | 56                         | - 121                       |
| Apr                 | - 31                        | 1 378                  | 7                    | 93                        | 4                        | 846    | 2 297  | 980   | 151                               | - 11                       | 690                         |
| May                 | 52                          | 567                    | - 248                | - 10                      | - 21                     | 346    | 686    | 1 246                                       | 113                               | 8                          | 31                          |
| Jun                 | - 44                        | - 64                   | 128                  | 9                         | - 45                     | - 160  | - 177  | 1 328                                       | 333                               | 16                         | 2 073                       |
| Jul                 | 28                          | - 474                  | - 227                | 12                        | 95                       | 166    | - 399  | 659   | - 161                             | 47                         | 828                         |
| Aug                 | 19                          | - 224                  | - 2                  | 322                       | - 138                    | 2 056  | 2 032  | 682   | 385                               | 25                         | 1 003                       |
| Sep                 | - 19                        | 522                    | 454                  | 437                       | - 50                     | - 304  | 1 039  | 469   | 508                               | 50                         | 1 675                       |
| Oct                 | 4                           | 17                     | 926                  | 164                       | 244                      | 1 473  | 2 829  | 771   | 412                               | 4                          | 878                         |
| Nov                 | 80                          | 429                    | 417                  | 2 559                     | 1 063                    | 1 411  | 5 959  | 591   | 716                               | - 9                        | 950                         |
| Dec                 | 97                          | 3 357                  | 372                  | 36                        | - 376                    | 472    | 3 958  | 710   | 481                               | 55                         | 107                         |
| Amounts outstanding | AHIM                        | VQHC                   | VQHI                 | VQHJ                      | VQHK                     | VVGI   | ALOR   | VQHR  | VQHS                              | VQHT                       | VQHU                        |
|                     | 580                         | 23 783                 | 4 109                | 4 301                     | 1 070                    | 36 528 | 70 371 | 193 126                                     | 26 311                            | 1 428                      | 47 246                      |
| Changes             | Total loans and investments |                        | Other assets         | Total assets              | New commitments          |        |        |   |                                   |                            |                             |
| LPQ/M               | nsa                         | sa                     |                      | nsa                       | sa                       |        |        |   |                                   |                            |                             |
|                     | AAMN                        | VUSB                   | VQFP                 | ALOI                      | AHLA                     | VQZX   |        |   |                                   |                            |                             |
| 2005 Q4             | 4 924                       | 5 258                  | 1 416                | 7 672                     | 12 470                   | 13 514 |        |   |                                   |                            |                             |
| 2006 Q1             | 5 021                       | 6 038                  | 231                  | 3 092                     | 13 882                   | 14 268 |        |   |                                   |                            |                             |
| Q2                  | 7 205                       | 6 926                  | - 105                | 9 428                     | 17 421                   | 16 225 |        |   |                                   |                            |                             |
| Q3                  | 7 514                       | 6 084                  | - 33                 | 7 935                     | 18 044                   | 17 313 |        |   |                                   |                            |                             |
| Q4                  | 7 316                       | 7 666                  | 1 307                | 13 760                    | 14 539                   | 16 073 |        |   |                                   |                            |                             |
| 2007 Q1             | 6 320                       | 7 354                  | 2 376                | 5 832                     | 15 808                   | 16 631 |        |   |                                   |                            |                             |
| Q2                  | 6 917                       | 6 562                  | 663                  | 10 385                    | 14 798                   | 13 802 |        |   |                                   |                            |                             |
| Q3                  | 6 128                       | 4 522                  | 389                  | 9 190                     | 13 797                   | 13 299 |        |   |                                   |                            |                             |
| Q4                  | 5 611                       | 5 731                  | 3 218                | 21 575                    | 12 307                   | 13 287 |        |   |                                   |                            |                             |
| 2006 Oct            | 4 627                       | 5 036                  | - 172                | 5 550                     | 4 908                    | 5 094  |        |   |                                   |                            |                             |
| Nov                 | 3 152                       | 2 699                  | 2 084                | 8 655                     | 4 727                    | 4 822  |        |   |                                   |                            |                             |
| Dec                 | - 462                       | - 69                   | - 606                | - 445                     | 4 903                    | 6 156  |        |   |                                   |                            |                             |
| 2007 Jan            | 2 966                       | 3 264                  | - 200                | 420                       | 4 698                    | 6 292  |        |   |                                   |                            |                             |
| Feb                 | 1 441                       | 2 130                  | 2 534                | 4 515                     | 4 813                    | 5 146  |        |   |                                   |                            |                             |
| Mar                 | 1 912                       | 1 960                  | 43                   | 896                       | 6 297                    | 5 193  |        |   |                                   |                            |                             |
| Apr                 | 1 797                       | 2 082                  | 322                  | 4 416                     | 4 121                    | 4 423  |        |   |                                   |                            |                             |
| May                 | 1 380                       | 1 769                  | 151                  | 2 217                     | 5 274                    | 4 752  |        |   |                                   |                            |                             |
| Jun                 | 3 739                       | 2 711                  | 190                  | 3 753                     | 5 403                    | 4 627  |        |   |                                   |                            |                             |
| Jul                 | 1 361                       | 1 005                  | 161                  | 1 122                     | 4 960                    | 4 375  |        |   |                                   |                            |                             |
| Aug                 | 2 081                       | 828                    | 3                    | 4 117                     | 4 549                    | 4 345  |        |   |                                   |                            |                             |
| Sep                 | 2 687                       | 2 689                  | 225                  | 3 951                     | 4 287                    | 4 579  |        |   |                                   |                            |                             |
| Oct                 | 2 057                       | 2 490                  | 1 378                | 6 264                     | 4 033                    | 4 046  |        |   |                                   |                            |                             |
| Nov                 | 2 231                       | 1 444                  | 605                  | 8 795                     | 4 770                    | 4 682  |        |   |                                   |                            |                             |
| Dec                 | 1 323                       | 1 797                  | 1 235                | 6 517                     | 3 503                    | 4 558  |        |   |                                   |                            |                             |
| Amounts outstanding | AHIF                        | VUSC                   | AHIK                 | ALOA                      | AHHG                     | AHHS   |        |   |                                   |                            |                             |
|                     | 268 438                     | 267 888                | 7 107                | 345 917                   | 16 185                   | 17 226 |        |   |                                   |                            |                             |

Notes at end of Table



**TABLE B1.3 (continued)**

£ millions

**Liabilities**

Changes

|                     | Shares and deposits |       |                   |           |          |           |              | Wholesale liabilities |                               |                |        |        |                           |        | Other liabilities & reserves | Total liabilities |
|---------------------|---------------------|-------|-------------------|-----------|----------|-----------|--------------|-----------------------|-------------------------------|----------------|--------|--------|---------------------------|--------|------------------------------|-------------------|
|                     | Net deposits        |       | Interest credited | Total nsa | of which |           | Total sa (b) | CDs                   | Deposits and commercial paper | Bank borrowing | Bonds  | Total  | of which foreign currency |        |                              |                   |
|                     | nsa                 | sa    |                   |           | TESSAs   | cash ISAs |              |                       |                               |                |        |        |                           |        |                              |                   |
| LPQ/M               | VSLZ                | ALPP  | ALPH              | ALQJ      | VSTC     | VWWL      | ALPR         | ALOM                  | ALON                          | AHKQ           | AHQR   | ALOK   | ALOL                      | ALQO   | ALOI                         |                   |
| 2005 Q4             | 2 679               | 2 168 | 946               | 3 624     | -        | 185       | 3 624        | - 863                 | 296                           | 506            | 1 801  | 1 739  | 2 387                     | 2 308  | <b>7 672</b>                 |                   |
| 2006 Q1             | 1 393               | 2 673 | 2 568             | 3 961     | -        | 1 957     | 3 961        | 338                   | 350                           | - 368          | - 253  | 66     | - 587                     | - 935  | <b>3 092</b>                 |                   |
| Q2                  | 2 377               | 2 105 | 1 326             | 3 703     | -        | 2 699     | 3 703        | 376                   | 2 887                         | 938            | - 441  | 3 761  | 737                       | 1 964  | <b>9 428</b>                 |                   |
| Q3                  | 1 710               | 1 182 | 1 159             | 2 870     | -        | 361       | 2 870        | 1 424                 | 4 042                         | - 931          | - 112  | 4 423  | 3 238                     | 642    | <b>7 935</b>                 |                   |
| Q4                  | 2 677               | 2 201 | 1 169             | 3 847     | -        | 83        | 3 847        | 2 959                 | - 181                         | - 182          | 1 877  | 4 474  | 2 936                     | 5 440  | <b>13 760</b>                |                   |
| 2007 Q1             | 1 460               | 2 737 | 2 966             | 4 426     | -        | 2 296     | 4 426        | - 752                 | -1 005                        | 494            | 1 801  | 538    | 2 096                     | 868    | <b>5 832</b>                 |                   |
| Q2                  | 2 812               | 2 539 | 1 565             | 4 377     | -        | 3 128     | 4 377        | 766                   | 1 431                         | 827            | 1 318  | 4 341  | - 483                     | 1 668  | <b>10 385</b>                |                   |
| Q3                  | 4 961               | 4 421 | 1 211             | 6 171     | -        | 460       | 6 171        | 1 464                 | - 375                         | 1 023          | 744    | 2 855  | 1 175                     | 164    | <b>9 190</b>                 |                   |
| Q4                  | 6 716               | 6 258 | 1 225             | 7 941     | -        | 211       | 7 941        | 1 029                 | 4 020                         | 6 790          | - 72   | 11 767 | 3 468                     | 1 868  | <b>21 575</b>                |                   |
| 2006 Oct            | 707                 | 454   | 113               | 820       | -        | 62        | 820          | 1 285                 | 494                           | 151            | - 485  | 1 444  | 579                       | 3 287  | <b>5 550</b>                 |                   |
| Nov                 | 842                 | 875   | 311               | 1 153     | -        | 21        | 1 153        | 862                   | 1 755                         | - 89           | 2 390  | 4 918  | 2 772                     | 2 584  | <b>8 655</b>                 |                   |
| Dec                 | 1 129               | 873   | 745               | 1 874     | -        | - 1       | 1 874        | 812                   | -2 429                        | - 243          | - 27   | -1 888 | - 415                     | - 431  | <b>- 445</b>                 |                   |
| 2007 Jan            | - 105               | 771   | 666               | 561       | -        | 214       | 561          | - 517                 | 161                           | 556            | - 463  | - 263  | -1 173                    | 122    | <b>420</b>                   |                   |
| Feb                 | 877                 | 978   | 140               | 1 017     | -        | 163       | 1 017        | - 449                 | - 202                         | - 120          | 2 318  | 1 547  | 3 051                     | 1 951  | <b>4 515</b>                 |                   |
| Mar                 | 688                 | 989   | 2 159             | 2 848     | -        | 1 919     | 2 848        | 214                   | - 965                         | 57             | - 53   | - 747  | 218                       | -1 205 | <b>896</b>                   |                   |
| Apr                 | 1 410               | 865   | 851               | 2 261     | -        | 2 336     | 2 261        | 1 446                 | - 317                         | 193            | - 135  | 1 187  | - 232                     | 969    | <b>4 416</b>                 |                   |
| May                 | 622                 | 823   | 260               | 882       | -        | 414       | 882          | - 949                 | 790                           | 312            | 1 007  | 1 160  | 1 497                     | 175    | <b>2 217</b>                 |                   |
| Jun                 | 779                 | 852   | 455               | 1 233     | -        | 379       | 1 233        | 269                   | 958                           | 322            | 445    | 1 995  | -1 748                    | 524    | <b>3 753</b>                 |                   |
| Jul                 | 706                 | 789   | 304               | 1 010     | -        | 190       | 1 010        | 385                   | - 727                         | - 116          | 254    | - 204  | 47                        | 316    | <b>1 122</b>                 |                   |
| Aug                 | 1 466               | 1 139 | 269               | 1 735     | -        | 153       | 1 735        | 790                   | 1 106                         | - 135          | 158    | 1 919  | 407                       | 463    | <b>4 117</b>                 |                   |
| Sep                 | 2 789               | 2 493 | 638               | 3 426     | -        | 118       | 3 426        | 289                   | - 755                         | 1 273          | 332    | 1 140  | 721                       | - 615  | <b>3 951</b>                 |                   |
| Oct                 | 2 975               | 2 727 | 156               | 3 131     | -        | 92        | 3 131        | 1 383                 | - 402                         | 1 219          | - 606  | 1 594  | - 314                     | 1 539  | <b>6 264</b>                 |                   |
| Nov                 | 2 310               | 2 346 | 194               | 2 504     | -        | 43        | 2 504        | -1 260                | 2 969                         | 1 240          | 388    | 3 338  | 1 512                     | 2 953  | <b>8 795</b>                 |                   |
| Dec                 | 1 431               | 1 185 | 875               | 2 306     | -        | 76        | 2 306        | 906                   | 1 453                         | 4 330          | 146    | 6 835  | 2 269                     | -2 624 | <b>6 517</b>                 |                   |
| Amounts outstanding |                     |       |                   | ALOB      | VSTD     | VWWM      | VRGS         | ALOE                  | ALOF                          | AHKY           | AHKZ   | ALOC   | ALOD                      | VQHL   | ALOA                         |                   |
|                     |                     |       |                   | 217 336   | -        | 51 985    | 217 336      | 16 224                | 39 532                        | 10 389         | 32 567 | 98 712 | 39 029                    | 29 869 | <b>345 917</b>               |                   |

**Notes to Table B1.3**

(a) Following the transition of building societies' statistical reporting from the FSA to the Bank of England on 1 January 2008, this table has been replaced by Table B1.3.

Consequently the first observation for the balance sheet shown in Table B1.3.1 is January 2008 and the final observation in this table is December 2007. The exceptions to this are other UK residents' cash ISAs, holdings of notes and coin, investments in British government securities, total assets and total liabilities. Some minor changes to the calculation of total assets and liabilities have been implemented, the effects of which have been removed from the flows data and are small in terms of the amounts outstanding.

(b) This series has not been seasonally adjusted as after examination it was found not to be significantly seasonal. This series will, however, be reviewed for seasonality regularly along with all other series.

**TABLE B1.3.1 BUILDING SOCIETIES' BALANCE SHEET <sup>(a)</sup>**

£ millions

**Sterling liabilities**

|                            | Sight deposits                |                  |                    |               | Time deposits                 |                  |                    |                    |               |
|----------------------------|-------------------------------|------------------|--------------------|---------------|-------------------------------|------------------|--------------------|--------------------|---------------|
|                            | UK banks & building societies | UK public sector | Other UK residents | Non-residents | UK banks & building societies | UK public sector | Other UK residents | of which cash ISAs | Non-residents |
| <b>Changes</b>             |                               |                  |                    |               |                               |                  |                    |                    |               |
| LPQ/M                      | B33E                          | B34E             | B35E               | B36E          | B37E                          | B38E             | B39E               | VWWL               | B42E          |
| 2008 Q1                    | - 82                          | -                | 812                | 217           | 1 475                         | - 1 550          | 6 768              | 2 417              | - 113         |
| 2008 Jan                   | - 157                         | -                | - 871              | - 19          | 541                           | - 546            | 1 588              | 226                | - 389         |
| Feb                        | 89                            | -                | 671                | 166           | 384                           | - 965            | 1 137              | 270                | 328           |
| Mar                        | - 14                          | -                | 1 012              | 70            | 549                           | - 39             | 4 043              | 1 921              | - 52          |
| <b>Amounts outstanding</b> |                               |                  |                    |               |                               |                  |                    |                    |               |
| LPM                        | B83E                          | B84E             | B85E               | B86E          | B87E                          | B88E             | B2R2               | VWWM               | B2R3          |
| 2008 Jan                   | 413                           | -                | 87 113             | 3 739         | 3 562                         | 11 441           | 140 719            | 54 204             | 3 068         |
| Feb                        | 501                           | -                | 87 784             | 3 904         | 3 946                         | 10 476           | 144 683            | 54 474             | 3 396         |
| Mar                        | 487                           | -                | 88 796             | 3 974         | 4 495                         | 10 437           | 148 726            | 56 395             | 3 344         |

Note at end of Table

**TABLE B1.3.1 (continued)**

£ millions

**Sterling liabilities (continued)**

|                            | Liabilities under<br>sale and<br>repurchase<br>agreements | CDs and<br>other short-<br>term paper<br>issued | Other<br>liabilities | <i>Total<br/>sterling<br/>liabilities</i> |
|----------------------------|---|---|----------------------|---|
| <b>Changes</b>             |   |   |                      |   |
| LPQ/M                      | B43E  | B44E  | B45E                 | <i>B46E</i>                               |
| 2008 Q1                    | 1 725   | - 921   | - 1 999              | <i>6 331</i>                              |
| 2008 Jan                   | 1 864   | 338   | - 312                | <i>2 037</i>                              |
| Feb                        | 567   | - 256   | 1 963                | <i>4 085</i>                              |
| Mar                        | - 706   | - 1 004   | - 3 649              | <i>209</i>                                |
| <b>Amounts outstanding</b> |   |   |                      |   |
| LPM                        | B2R4  | B2R5  | B2R6                 | <i>B2R7</i>                               |
| 2008 Jan                   | 9 367   | 20 858  | 27 990               | <i>308 267</i>                            |
| Feb                        | 9 934   | 20 602  | 27 126               | <i>312 353</i>                            |
| Mar                        | 9 228   | 19 599  | 23 477               | <i>312 562</i>                            |

Note at end of Table

**TABLE B1.3.1 (continued)**

£ millions

**Foreign currency liabilities (including euro)**

|                            | Deposits and sale and repurchase agreements |               | CDs and other short-term paper issued | Other liabilities | Total foreign currency liabilities | Total liabilities |
|----------------------------|---|---------------|---------------------------------------|-------------------|------------------------------------|-------------------|
|                            | UK residents                                | Non-residents |                                       |                   |                                    |                   |
| <b>Changes</b>             |   |               |                                       |                   |                                    |                   |
| LPQ/M                      | B47E  | B48E          | B49E                                  | B52E              | B53E                               | ALOI              |
| 2008 Q1                    | 258   | 218           | - 240                                 | 1 087             | 1 323                              | <b>7 654</b>      |
| 2008 Jan                   | - 184                                       | 416           | 111                                   | 360               | 703                                | <b>2 740</b>      |
| Feb                        | - 546                                       | - 377         | 543                                   | 67                | - 313                              | <b>3 772</b>      |
| Mar                        | 988   | 179           | - 894                                 | 660               | 933                                | <b>1 142</b>      |
| <b>Amounts outstanding</b> |   |               |                                       |                   |                                    |                   |
| LPM                        | B2R8  | B2R9          | B3R2                                  | B3R3              | B3R4                               | ALOA              |
| 2008 Jan                   | 4 952                                       | 2 880         | 30 846                                | 1 771             | 40 449                             | <b>348 716</b>    |
| Feb                        | 4 496                                       | 2 562         | 31 948                                | 1 523             | 40 528                             | <b>352 881</b>    |
| Mar                        | 5 680                                       | 2 847         | 32 062                                | 1 555             | 42 144                             | <b>354 707</b>    |

Note at end of Table

**TABLE B1.3.1 (continued)**

£ millions

**Sterling assets**

|                            | Notes and<br>coin | With UK central bank   |         | Market loans (inc repo) |                          |   |                   | Bills             |                |
|----------------------------|-------------------|------------------------|---------|-------------------------|--------------------------|---|-------------------|-------------------|----------------|
|                            |                   | Cash ratio<br>deposits | Other   | UK banks                | UK banks'<br>CDs, CP etc | UK building<br>societies'<br>CDs etc. and<br>deposits | Non-<br>residents | Treasury<br>bills | Other<br>bills |
| <b>Changes</b>             |                   |                        |         |                         |                          |   |                   |                   |                |
| LPQ/M                      | AHJM              | B54E                   | B55E    | B56E                    | B57E                     | B58E  | B59E              | B62E              | B63E           |
| 2008 Q1                    | - 83              | -                      | - 763   | 1 128                   | 3 515                    | 246   | 622               | - 475             | - 221          |
| 2008 Jan                   | - 83              | -                      | 1 511   | - 1 869                 | 1 648                    | - 66  | 298               | - 5               | - 216          |
| Feb                        | 9                 | -                      | - 1 037 | 233                     | 3 000                    | 346   | - 235             | - 19              | 108            |
| Mar                        | - 9               | -                      | - 1 237 | 2 763                   | - 1 132                  | - 34  | 559               | - 451             | - 113          |
| <b>Amounts outstanding</b> |                   |                        |         |                         |                          |   |                   |                   |                |
| LPM                        | AHIM              | B3R5                   | B3R6    | B3R7                    | B3R8                     | B3R9  | B4R2              | B4R3              | B4R4           |
| 2008 Jan                   | 394               | 337                    | 4 228   | 5 381                   | 15 881                   | 4 473   | 2 946             | 695               | 278            |
| Feb                        | 403               | 337                    | 3 191   | 5 615                   | 18 881                   | 4 819   | 2 710             | 676               | 386            |
| Mar                        | 394               | 337                    | 1 954   | 8 378                   | 17 749                   | 4 785   | 3 270             | 225               | 273            |

Note at end of Table

**TABLE B1.3.1 (continued)**

£ millions

**Sterling assets (continued)**

|                            | Advances         |                    |               | Investments                   |          |                       |                    |               | Other assets | <i>Total sterling assets</i> |
|----------------------------|------------------|--------------------|---------------|-------------------------------|----------|-----------------------|--------------------|---------------|--------------|------------------------------|
|                            | UK public sector | Other UK residents | Non-residents | British government securities | UK banks | UK building societies | Other UK residents | Non-residents |              |                              |
| <b>Changes</b>             | B64E             | B65E               | B66E          | VQIF                          | B67E     | B68E                  | B69E               | B72E          | B73E         | <i>B74E</i>                  |
| LPQ/M                      |                  |                    |               |                               |          |                       |                    |               |              |                              |
| 2008 Q1                    | 9                | 5 002              | 58            | - 132                         | - 94     | - 42                  | 544                | 115           | - 142        | 9 287                        |
| 2008 Jan                   | - 29             | 1 826              | 10            | 33                            | - 47     | 60                    | 201                | 70            | - 920        | 2 422                        |
| Feb                        | -                | 1 706              | 19            | 189                           | - 9      | - 2                   | 199                | - 21          | 355          | 4 842                        |
| Mar                        | 39               | 1 470              | 28            | - 353                         | - 38     | - 101                 | 143                | 66            | 423          | 2 023                        |
| <b>Amounts outstanding</b> |                  |                    |               |                               |          |                       |                    |               |              |                              |
| LPM                        | B4R5             | B4R6               | B4R7          | VQHJ                          | B4R8     | B4R9                  | B5R2               | B5R3          | B5R4         | <i>B5R5</i>                  |
| 2008 Jan                   | 211              | 247 469            | 1 383         | 4 137                         | 6 722    | 1 406                 | 23 463             | 1 664         | 6 617        | 327 685                      |
| Feb                        | 210              | 249 174            | 1 403         | 4 326                         | 6 713    | 1 404                 | 24 788             | 1 643         | 5 846        | 332 526                      |
| Mar                        | 249              | 250 707            | 1 431         | 3 972                         | 6 676    | 1 241                 | 24 932             | 1 709         | 6 268        | 334 549                      |

Note at end of Table

**TABLE B1.3.1 (continued)**

£ millions

**Foreign currency assets (including euro)**

|                            | Market loans<br>and advances<br>(incl. reverse<br>repos) | Bills<br>and<br>Investments | Other<br>assets | <i>Total<br/>foreign<br/>currency<br/>assets</i> | <b>Total<br/>assets</b> |
|----------------------------|--|-----------------------------|-----------------|--|-------------------------|
| <b>Changes</b>             |  |                             |                 |  |                         |
| LPQ/M                      | B75E   | B77E                        | B78E            | <i>B79E</i>                                      | <b>ALOI</b>             |
| 2008 Q1                    | - 1 422  | - 44                        | - 2             | - 1 468  | <b>7 654</b>            |
| 2008 Jan                   | - 313  | 264                         | 385             | 336  | <b>2 740</b>            |
| Feb                        | - 604  | - 173                       | - 242           | - 1 019  | <b>3 772</b>            |
| Mar                        | - 505  | - 135                       | - 144           | - 784  | <b>1 142</b>            |
| <b>Amounts outstanding</b> |  |                             |                 |  |                         |
| LPM                        | B5R6   | B5R8                        | B5R9            | <i>B6R2</i>                                      | <b>ALOA</b>             |
| 2008 Jan                   | 4 753  | 15 459                      | 833             | 21 046   | <b>348 716</b>          |
| Feb                        | 4 242  | 15 514                      | 605             | 20 361   | <b>352 881</b>          |
| Mar                        | 3 891  | 15 785                      | 481             | 20 157   | <b>354 707</b>          |

**Note to Table B1.3.1**

- (a) Following the transition of building societies' statistical reporting from the FSA to the Bank of England on 1st January 2008, this table replaces Table B1.3. Consequently the final observation for the balance sheet shown in Table B1.3 is December 2007 and the first observation shown in this table is January 2008. The exceptions to this are other UK residents' cash ISAs, holdings of notes and coin, investments in British government securities, total assets and total liabilities. Some minor changes to the calculation of total assets and liabilities have been implemented, the effects of which have been removed from the flow data and are small in terms of the amounts outstanding

**TABLE B2.1 MONETARY FINANCIAL INSTITUTIONS' CONSOLIDATED BALANCE SHEET**

£ millions

Changes, not seasonally adjusted

**Liabilities**

|          | Currency, deposits and money market instruments |                  |               |                  |               |                  | Financial derivatives (net) |                  | Other securities issued |                  | Other liabilities |                  | Total Liabilities/ Assets |                  |
|----------|---|------------------|---------------|------------------|---------------|------------------|-----------------------------|------------------|-------------------------|------------------|-------------------|------------------|---------------------------|------------------|
|          | Private sector                                  |                  | Public sector |                  | Non-residents |                  | Sterling                    | Foreign currency | Sterling                | Foreign currency | Sterling          | Foreign currency | Sterling                  | Foreign currency |
|          | Sterling  | Foreign currency | Sterling      | Foreign currency | Sterling      | Foreign currency |                             |                  |                         |                  |                   |                  |                           |                  |
| LPQ/M    | VYAA  | VYAB             | VYAC          | VYAD             | VYAE          | VYAF             | VWKG                        | VWKH             | VWKI                    | VWKJ             | VWKK              | VWKL             | VYAI                      |                  |
| 2006 Q1  | 37 323  | 33 785           | 5 665         | 197              | 14 652        | 218 352          | 9 418                       | -10 451          | 1 297                   | 10 665           | 13 710            | -17 854          | <b>316 772</b>            |                  |
| Q2       | 50 137  | -10 972          | 5 165         | - 490            | 32 581        | 24 533           | -32 785                     | 36 443           | -2 239                  | 3 026            | 23 981            | -14 505          | <b>114 868</b>            |                  |
| Q3       | 39 599  | 23 702           | 2 738         | 618              | -6 775        | 83 784           | -1 245                      | -1 968           | 555                     | 5 606            | 10 600            | 13 072           | <b>170 284</b>            |                  |
| Q4       | 39 836  | 12 398           | -2 864        | 638              | 20 991        | 14 782           | -18 701                     | 39 463           | 1 758                   | 6 909            | 30 306            | -2 051           | <b>143 452</b>            |                  |
| 2007 Q1  | 45 461  | 22 189           | 2 351         | 91               | 96 070        | 247 836          | -9 027                      | 1 033            | 379                     | 3 179            | 1 855             | - 350            | <b>411 085</b>            |                  |
| Q2       | 58 422  | 40 536           | 5 024         | - 368            | -1 399        | 69 113           | 8 360                       | -3 503           | 1 210                   | 5 788            | -6 025            | 49 118           | <b>226 274</b>            |                  |
| Q3       | 46 155  | -2 569           | 3 592         | 511              | 49 867        | 135 267          | - 184                       | -21 371          | 597                     | 7 746            | 4 555             | -6 462           | <b>217 688</b>            |                  |
| Q4       | 32 971  | 11 865           | -6 914        | - 715            | 77 250        | 64 787           | 24 889                      | -23 221          | 3 766                   | 10 584           | -12 553           | -10 194          | <b>172 504</b>            |                  |
| 2008 Q1  | 43 613  | 41 014           | -6 668        | 3 773            | 13 381        | 141 961          | 5 332                       | -46 583          | - 902                   | -1 508           | 16 082            | -37 928          | <b>171 567</b>            |                  |
| 2007 Jan | -7 367  | 16 594           | 12 713        | - 325            | 3 679         | 114 416          | 1 769                       | 2 926            | - 470                   | -1 996           | 16 135            | -22 968          | <b>135 124</b>            |                  |
| Feb      | 15 121  | 5 503            | 1 484         | 533              | 53 692        | 70 425           | 1 263                       | -5 078           | 565                     | 3 359            | -9 801            | 27 155           | <b>164 225</b>            |                  |
| Mar      | 37 707  | 93               | -11 846       | - 117            | 38 699        | 62 996           | -12 059                     | 3 185            | 284                     | 1 816            | -4 479            | -4 537           | <b>111 736</b>            |                  |
| Apr      | 14 353  | 28 513           | 4 545         | 45               | 51 123        | 56 942           | 254                         | 11 716           | 1 661                   | 1 353            | -11 987           | -1 077           | <b>157 448</b>            |                  |
| May      | 22 270  | 17 595           | 5 498         | - 441            | 11 993        | 45 507           | 8 288                       | -3 683           | - 327                   | 2 601            | 11 459            | 19 240           | <b>139 988</b>            |                  |
| Jun      | 21 799  | -5 573           | -5 020        | 28               | -64 515       | -33 337          | - 181                       | -11 537          | - 123                   | 1 835            | -5 497            | 30 954           | <b>-71 161</b>            |                  |
| Jul      | 2 418   | 5 739            | 7 289         | - 115            | 15 317        | 82 169           | -2 227                      | -6 769           | -1 256                  | 2 721            | 11 103            | 1 677            | <b>118 072</b>            |                  |
| Aug      | 20 806  | - 883            | -2 655        | 416              | 27 527        | 83 608           | 5 605                       | -8 377           | 294                     | 3 692            | -5 791            | -10 161          | <b>114 060</b>            |                  |
| Sep      | 22 931  | -7 426           | -1 041        | 211              | 7 022         | -30 510          | -3 562                      | -6 226           | 1 559                   | 1 333            | - 758             | 2 022            | <b>-14 444</b>            |                  |
| Oct      | -4 566  | -1 563           | 7 025         | 237              | 21 558        | 108 349          | 8 025                       | 9 885            | - 104                   | 3 241            | -14 748           | -3 658           | <b>133 668</b>            |                  |
| Nov      | 12 453  | 32 702           | -6 039        | - 723            | 14 359        | 19 841           | - 334                       | -14 087          | 1 998                   | -1 448           | 21 390            | -14 146          | <b>65 958</b>             |                  |
| Dec      | 25 084  | -19 274          | -7 901        | - 229            | 41 333        | -63 402          | 17 199                      | -19 019          | 1 872                   | 8 792            | -19 194           | 7 610            | <b>-27 121</b>            |                  |
| 2008 Jan | 7 146   | 25 336           | 12 279        | 303              | 18 985        | 81 638           | -4 927                      | -17 974          | - 161                   | 2 247            | 13 345            | 5 175            | <b>143 391</b>            |                  |
| Feb      | 6 074   | 8 573            | -10 171       | 3 140            | -1 856        | 19 897           | 2 675                       | -6 606           | 285                     | -3 007           | 7 858             | -1 162           | <b>25 701</b>             |                  |
| Mar      | 30 393  | 7 105            | -8 777        | 330              | -3 747        | 40 426           | 7 583                       | -22 003          | -1 025                  | - 747            | -5 121            | -41 941          | <b>2 475</b>              |                  |

**Assets**

|          | Loans          |                  |               |                  |               |                  | Securities (other than financial derivatives) |                  |               |                  |               |                  | Other assets |                  |
|----------|----------------|------------------|---------------|------------------|---------------|------------------|---|------------------|---------------|------------------|---------------|------------------|--------------|------------------|
|          | Private sector |                  | Public sector |                  | Non-residents |                  | Private sector                                |                  | Public sector |                  | Non-residents |                  | Sterling     | Foreign currency |
|          | Sterling       | Foreign currency | Sterling      | Foreign currency | Sterling      | Foreign currency | Sterling                                      | Foreign currency | Sterling      | Foreign currency | Sterling      | Foreign currency |              |                  |
| LPQ/M    | VYAJ           | VYAK             | VYAL          | VYAM             | VYAN          | VYAO             | VYAP  | VYAQ             | VYAR          | VYAS             | VYAT          | VYAU             | VYAV         | VYAW             |
| 2006 Q1  | 28 907         | 45 294           | -11 574       | 199              | 15 846        | 178 673          | 24 259  | 5 936            | -1 580        | 65               | 6 430         | 19 805           | 129          | 4 383            |
| Q2       | 69 314         | -2 463           | 1 072         | - 325            | 26 906        | -9 234           | 13 604  | 1 776            | 4 061         | 116              | 2 516         | 5 404            | 379          | 1 740            |
| Q3       | 49 533         | -7 808           | 1 696         | 243              | -5 248        | 102 103          | 553   | 5 002            | -2 545        | - 20             | -2 617        | 25 329           | - 580        | 4 642            |
| Q4       | 21 629         | 33 273           | 3 804         | -1 322           | 33 757        | -40 737          | 10 646  | 3 629            | -4 968        | - 22             | 2 824         | 68 952           | 6 929        | 5 058            |
| 2007 Q1  | 57 035         | 43 394           | -4 979        | 1 047            | 88 806        | 187 735          | 7 163   | 3 931            | -8 951        | - 8              | 2 151         | 32 276           | - 39         | 1 525            |
| Q2       | 43 109         | 31 233           | -2 356        | - 857            | -2 492        | 94 016           | 15 039  | -6 885           | 5 978         | - 79             | 6 458         | 42 056           | 10           | 1 045            |
| Q3       | 87 166         | 6 706            | -4 992        | 507              | 8 657         | 126 973          | 466   | 6 619            | 2 088         | - 19             | - 867         | -26 620          | 4 223        | 6 781            |
| Q4       | 21 041         | 22 204           | 6 131         | 764              | 44 069        | 64 645           | 7 302   | 5 468            | 2 727         | 9                | -1 810        | -6 922           | 8 376        | -1 499           |
| 2008 Q1  | 68 474         | 56 383           | -7 733        | - 261            | 9 555         | 162 805          | -11 548                                       | 1 660            | 2 538         | - 11             | 15            | -112 511         | -2 344       | 4 545            |
| 2007 Jan | 32 345         | 8 967            | -11 278       | 689              | 1 823         | 66 891           | 2 495   | 96               | -3 221        | - 33             | 4 454         | 33 421           | -1 615       | 90               |
| Feb      | 14 062         | 32 990           | 547           | 192              | 46 206        | 70 314           | 1 020   | 2 660            | -2 247        | 18               | -1 629        | -2 372           | - 43         | 2 505            |
| Mar      | 10 627         | 1 436            | 5 751         | 166              | 40 777        | 50 530           | 3 648   | 1 175            | -3 483        | 7                | - 674         | 1 226            | 1 619        | -1 069           |
| Apr      | 17 605         | 28 423           | -3 028        | - 203            | 39 897        | 67 621           | 1 362   | -2 372           | 2 557         | - 63             | 4 542         | - 368            | 46           | 1 429            |
| May      | 12 040         | 6 750            | 750           | 301              | 23 917        | 69 496           | 11 837  | - 271            | 1 461         | - 7              | - 83          | 11 504           | 1 459        | 835              |
| Jun      | 13 464         | -3 940           | - 78          | - 954            | -66 306       | -43 101          | 1 840   | -4 242           | 1 960         | - 8              | 2 000         | 30 920           | -1 495       | -1 219           |
| Jul      | 22 099         | 9 397            | -4 084        | 204              | 12 196        | 72 678           | 3 360   | 5 321            | 1 863         | 257              | -1 105        | -5 477           | 1 546        | - 183            |
| Aug      | 34 394         | 1 201            | - 738         | - 108            | 7 787         | 49 791           | -3 653  | - 599            | 1 935         | -280             | - 939         | 17 355           | 2 761        | 5 153            |
| Sep      | 30 674         | -3 892           | - 170         | 410              | -11 326       | 4 504            | 758   | 1 898            | -1 710        | 4                | 1 177         | -38 499          | - 84         | 1 811            |
| Oct      | 15 388         | 16 823           | -1 118        | 213              | -3 229        | 87 208           | - 673   | 59               | 6 209         | 15               | 901           | 11 122           | 2 572        | -1 823           |
| Nov      | -2 222         | 17 250           | 1 553         | 93               | 11 100        | 21 756           | 9 082   | -4 613           | 3 183         | - 18             | 2 862         | 1 084            | 3 609        | 1 238            |
| Dec      | 7 874          | -11 870          | 5 696         | 458              | 36 198        | -44 319          | -1 107  | 10 021           | -6 665        | 12               | -5 573        | -19 128          | 2 196        | - 914            |
| 2008 Jan | 28 859         | 27 832           | -10 039       | - 59             | 11 994        | 102 725          | 1 286   | 3 488            | 3 246         | 70               | -1 552        | -24 899          | 420          | 20               |
| Feb      | 21 707         | 1 652            | 2 034         | 256              | 21 749        | 14 586           | -7 365  | -2 915           | - 789         | - 37             | 1 324         | -30 954          | 440          | 4 013            |
| Mar      | 17 907         | 26 899           | 271           | - 458            | -24 189       | 45 495           | -5 468  | 1 088            | 81            | - 44             | 243           | -56 658          | -3 204       | 513              |





**TABLE B2.1 (continued)**

£ millions

Changes, seasonally adjusted

**Liabilities**

|          | Currency, deposits and money market instruments |                     |               |                            |                 |                     | Other liabilities (a) |                     | Total<br>Liabilities/<br>Assets<br>(c) |
|----------|---|---------------------|---------------|----------------------------|-----------------|---------------------|-----------------------|---------------------|--|
|          | Private sector                                  |                     | Public sector |                            | Non-residents   |                     | Sterling              | Foreign<br>currency |  |
|          | Sterling  | Foreign<br>currency | Sterling      | Foreign<br>currency<br>(b) | Sterling<br>(b) | Foreign<br>currency |                       |                     |  |
| LPQ/M    | VWQL  | VWQM                | VWQJ          | VWQK                       | VWQN            | VWQO                | VWQP                  | VWQQ                | VWRQ                                   |
| 2006 Q1  | 38 742  | 24 704              | 6 123         | 197                        | 14 652          | 130 015             | 25 106                | 3 016               | <b>240 074</b>                         |
| Q2       | 41 355  | -21 314             | 2 908         | -490                       | 32 581          | 59 456              | -12 790               | 22 807              | <b>130 276</b>                         |
| Q3       | 48 582  | 34 563              | 2 026         | 618                        | -6 775          | 96 341              | 8 198                 | 19 291              | <b>185 947</b>                         |
| Q4       | 37 707  | 21 680              | 1 882         | 638                        | 20 991          | 63 285              | 15 669                | 17 940              | <b>199 249</b>                         |
| 2007 Q1  | 46 005  | 12 288              | 1 812         | 91                         | 96 070          | 150 574             | -6 208                | 33 549              | <b>325 845</b>                         |
| Q2       | 50 089  | 29 385              | 2 231         | -368                       | -1 399          | 111 548             | 3 220                 | 45 268              | <b>244 358</b>                         |
| Q3       | 55 209  | 10 820              | 1 871         | 511                        | 49 867          | 142 551             | 2 962                 | -20 448             | <b>232 877</b>                         |
| Q4       | 34 222  | 22 856              | -668          | -715                       | 77 250          | 130 253             | 18 255                | -42 059             | <b>247 660</b>                         |
| 2008 Q1  | 43 136  | 28 417              | -9 368        | 3 773                      | 13 381          | 20 680              | 19 238                | -59 597             | <b>63 446</b>                          |
| 2007 Jan | 13 856  | 5 606               | 1 293         | -325                       | 3 679           | 60 861              | 16 673                | -360                | <b>78 131</b>                          |
| Feb      | 14 971  | 5 709               | 1 204         | 533                        | 53 692          | 50 231              | -10 131               | 21 598              | <b>160 349</b>                         |
| Mar      | 17 178  | 973                 | -685          | -117                       | 38 699          | 39 482              | -12 750               | 12 312              | <b>87 365</b>                          |
| Apr      | 19 545  | 10 936              | 1 084         | 45                         | 51 123          | 38 489              | -3 337                | 11 554              | <b>141 006</b>                         |
| May      | 17 728  | 13 903              | 1 294         | -441                       | 11 993          | 53 058              | 7 920                 | 18 756              | <b>112 506</b>                         |
| Jun      | 12 816  | 4 546               | -146          | 28                         | -64 515         | 20 001              | -1 363                | 14 959              | <b>-9 155</b>                          |
| Jul      | 17 237  | 11 077              | 596           | -115                       | 15 317          | 83 253              | 3 766                 | -5 711              | <b>132 602</b>                         |
| Aug      | 20 821  | 350                 | 719           | 416                        | 27 527          | 120 485             | 2 800                 | -22 989             | <b>130 117</b>                         |
| Sep      | 17 150  | -608                | 557           | 211                        | 7 022           | -61 187             | -3 605                | 8 252               | <b>-29 841</b>                         |
| Oct      | 2 918   | -2 765              | -160          | 237                        | 21 558          | 86 722              | 2 662                 | -8 816              | <b>109 499</b>                         |
| Nov      | 7 102   | 25 640              | -982          | -723                       | 14 359          | -10 427             | 11 507                | -23 528             | <b>18 854</b>                          |
| Dec      | 24 202  | -19                 | 474           | -229                       | 41 333          | 53 958              | 4 086                 | -9 714              | <b>119 306</b>                         |
| 2008 Jan | 26 823  | 11 090              | 93            | 303                        | 18 985          | 9 130               | 4 560                 | 11 653              | <b>62 517</b>                          |
| Feb      | 3 195   | 8 833               | -10 075       | 3 140                      | -1 856          | -1 886              | 9 708                 | -13 730             | <b>16 984</b>                          |
| Mar      | 13 119  | 8 494               | 614           | 330                        | -3 747          | 13 436              | 4 970                 | -57 519             | <b>-16 054</b>                         |

**Assets**

|          | Loans          |                     |               |                            |                 |                            | Securities (other than financial derivatives) |                            |                 |                            |               |                     | Other assets    |                     |
|----------|----------------|---------------------|---------------|----------------------------|-----------------|----------------------------|---|----------------------------|-----------------|----------------------------|---------------|---------------------|-----------------|---------------------|
|          | Private sector |                     | Public sector |                            | Non-residents   |                            | Private sector                                |                            | Public sector   |                            | Non-residents |                     | Sterling<br>(b) | Foreign<br>currency |
|          | Sterling       | Foreign<br>currency | Sterling      | Foreign<br>currency<br>(b) | Sterling<br>(b) | Foreign<br>currency<br>(b) | Sterling                                      | Foreign<br>currency<br>(b) | Sterling<br>(b) | Foreign<br>currency<br>(b) | Sterling      | Foreign<br>currency |                 |                     |
| LPQ/M    | VWSY           | VWSZ                | VWSW          | VWSX                       | VWTA            | VWTB                       | VWTE  | VWTF                       | VWTC            | VWTD                       | VWTG          | VWTH                | VWQX            | VWQY                |
| 2006 Q1  | 31 663         | 26 173              | -2 523        | 199                        | 15 846          | 178 673                    | 20 915  | 5 936                      | -1 580          | 65                         | 5 876         | 24 362              | 129             | 5 161               |
| Q2       | 63 528         | 4 964               | -2 048        | -325                       | 26 906          | -9 234                     | 13 569  | 1 776                      | 4 061           | 116                        | 1 543         | 1 015               | 379             | 2 808               |
| Q3       | 35 369         | 7 775               | 5 084         | 243                        | -5 248          | 102 103                    | 5 734   | 5 002                      | -2 545          | -20                        | -1 576        | 29 310              | -580            | 3 570               |
| Q4       | 42 470         | 31 245              | -4 608        | -1 322                     | 33 757          | -40 737                    | 8 738   | 3 629                      | -4 968          | -22                        | 3 662         | 62 013              | 6 929           | 4 106               |
| 2007 Q1  | 56 150         | 19 826              | 2 973         | 1 047                      | 88 806          | 187 735                    | 5 008   | 3 931                      | -8 951          | -8                         | 1 138         | 46 005              | -39             | 2 448               |
| Q2       | 36 761         | 40 120              | -4 766        | -857                       | -2 492          | 94 016                     | 14 497  | -6 885                     | 5 978           | -79                        | 5 255         | 35 550              | 10              | 2 498               |
| Q3       | 72 698         | 28 138              | -2 348        | 507                        | 8 657           | 126 973                    | 4 514   | 6 619                      | 2 088           | -19                        | 774           | -26 553             | 4 223           | 5 441               |
| Q4       | 46 538         | 18 281              | -892          | 764                        | 44 069          | 64 645                     | 6 301   | 5 468                      | 2 727           | 9                          | -955          | -18 932             | 8 376           | -2 478              |
| 2008 Q1  | 68 303         | 24 919              | -1 094        | -261                       | 9 555           | 162 805                    | -14 001                                       | 1 660                      | 2 538           | -11                        | -1 443        | -93 380             | -2 344          | 5 400               |
| 2007 Jan | 26 194         | -804                | -590          | 689                        | 1 823           | 66 891                     | 1 334   | 96                         | -3 221          | -33                        | 4 468         | 35 204              | -1 615          | 1 158               |
| Feb      | 18 631         | 34 122              | 121           | 192                        | 46 206          | 70 314                     | 1 492   | 2 660                      | -2 247          | 18                         | -2 368        | 4 115               | -43             | 1 067               |
| Mar      | 11 325         | -13 492             | 3 442         | 166                        | 40 777          | 50 530                     | 2 182   | 1 175                      | -3 483          | 7                          | -962          | 6 685               | 1 619           | 222                 |
| Apr      | 17 428         | 22 002              | -2 074        | -203                       | 39 897          | 67 621                     | 2 103   | -2 372                     | 2 557           | -63                        | 3 715         | 14 671              | 46              | 1 006               |
| May      | 13 129         | 10 071              | -1 070        | 301                        | 23 917          | 69 496                     | 10 676  | -271                       | 1 461           | -7                         | -428          | 9 289               | 1 459           | 1 398               |
| Jun      | 6 203          | 8 048               | -1 622        | -954                       | -66 306         | -43 101                    | 1 719   | -4 242                     | 1 960           | -8                         | 1 969         | 11 590              | -1 495          | 94                  |
| Jul      | 22 901         | 12 591              | -403          | 204                        | 12 196          | 72 678                     | 3 397   | 5 321                      | 1 863           | 257                        | -41           | 3 535               | 1 546           | 1                   |
| Aug      | 26 693         | 11 138              | -55           | -108                       | 7 787           | 49 791                     | -1 467  | -599                       | 1 935           | -280                       | 437           | 10 278              | 2 761           | 3 835               |
| Sep      | 23 105         | 4 409               | -1 890        | 410                        | -11 326         | 4 504                      | 2 584   | 1 898                      | -1 710          | 4                          | 378           | -40 366             | -84             | 1 605               |
| Oct      | 17 191         | 9 969               | -362          | 213                        | -3 229          | 87 208                     | 734   | 59                         | 6 209           | 15                         | 286           | 9 899               | 2 572           | -1 271              |
| Nov      | 10 859         | 11 731              | -562          | 93                         | 11 100          | 21 756                     | 5 449   | -4 613                     | 3 183           | -18                        | 2 739         | -13 236             | 3 609           | -378                |
| Dec      | 18 488         | -3 418              | 32            | 458                        | 36 198          | -44 319                    | 118   | 10 021                     | -6 665          | 12                         | -3 980        | -15 594             | 2 196           | -829                |
| 2008 Jan | 20 487         | 14 978              | -608          | -59                        | 11 994          | 102 725                    | -264  | 3 488                      | 3 246           | 70                         | -1 973        | -18 130             | 420             | 1 047               |
| Feb      | 23 485         | 1 665               | 1 383         | 256                        | 21 749          | 14 586                     | -7 554  | -2 915                     | -789            | -37                        | 569           | -29 285             | 440             | 2 199               |
| Mar      | 24 330         | 8 277               | -1 869        | -458                       | -24 189         | 45 495                     | -6 182  | 1 088                      | 81              | -44                        | -39           | -45 965             | -3 204          | 2 154               |

Notes at end of Table

**TABLE B2.1 (continued)**

£ millions

Amounts outstanding, seasonally adjusted

**Liabilities**

|          | Currency, deposits and money market instruments |                     |               |                            |                 |                     | Other liabilities (a) |                     | Total<br>Liabilities/<br>Assets<br>(d) |
|----------|---|---------------------|---------------|----------------------------|-----------------|---------------------|-----------------------|---------------------|--|
|          | Private sector                                  |                     | Public sector |                            | Non-residents   |                     | Sterling              | Foreign<br>currency |  |
|          | Sterling  | Foreign<br>currency | Sterling      | Foreign<br>currency<br>(b) | Sterling<br>(b) | Foreign<br>currency |                       |                     |  |
| LPQ/M    | VWRB  | VWRC                | VWQZ          | VWRA                       | VWRD            | VWRE                | VWRF                  | VWRG                | VWRS                                   |
| 2006 Q1  | 1 357 633                                       | 302 437             | 39 176        | 1 779                      | 377 569         | 2 266 246           | 344 005               | 188 353             | <b>4 876 722</b>                       |
| Q2       | 1 403 099                                       | 274 309             | 42 094        | 1 241                      | 405 512         | 2 239 777           | 327 605               | 207 483             | <b>4 906 155</b>                       |
| Q3       | 1 451 525                                       | 304 435             | 44 120        | 1 834                      | 398 730         | 2 301 316           | 334 916               | 223 870             | <b>5 048 915</b>                       |
| Q4       | 1 489 231                                       | 318 937             | 46 001        | 2 315                      | 419 728         | 2 298 011           | 347 112               | 230 832             | <b>5 159 419</b>                       |
| 2007 Q1  | 1 534 443                                       | 331 869             | 47 813        | 2 415                      | 515 809         | 2 454 768           | 338 874               | 271 327             | <b>5 496 253</b>                       |
| Q2       | 1 586 275                                       | 360 275             | 50 031        | 1 995                      | 513 262         | 2 532 998           | 332 168               | 288 362             | <b>5 669 129</b>                       |
| Q3       | 1 642 032                                       | 375 591             | 51 901        | 2 515                      | 562 524         | 2 708 323           | 326 216               | 309 608             | <b>5 971 594</b>                       |
| Q4       | 1 669 220                                       | 418 564             | 51 232        | 1 831                      | 646 202         | 2 938 571           | 346 535               | 284 357             | <b>6 357 284</b>                       |
| 2008 Q1  | 1 716 429                                       | 465 101             | 41 998        | 6 017                      | 659 100         | 3 108 739           | 361 078               | 272 776             | <b>6 634 440</b>                       |
| 2007 Jan | 1 503 101                                       | 322 054             | 47 294        | 1 984                      | 423 415         | 2 343 120           | 362 005               | 221 593             | <b>5 208 807</b>                       |
| Feb      | 1 518 022                                       | 330 267             | 48 498        | 2 527                      | 477 099         | 2 409 619           | 352 025               | 253 719             | <b>5 398 648</b>                       |
| Mar      | 1 534 443                                       | 331 869             | 47 813        | 2 415                      | 515 809         | 2 454 768           | 338 874               | 271 327             | <b>5 496 253</b>                       |
| Apr      | 1 553 889                                       | 341 067             | 48 897        | 2 425                      | 567 040         | 2 473 260           | 333 896               | 283 908             | <b>5 614 735</b>                       |
| May      | 1 571 087                                       | 355 822             | 50 190        | 1 996                      | 579 591         | 2 535 678           | 336 642               | 302 170             | <b>5 731 971</b>                       |
| Jun      | 1 586 275                                       | 360 275             | 50 031        | 1 995                      | 513 262         | 2 532 998           | 332 168               | 288 362             | <b>5 669 129</b>                       |
| Jul      | 1 603 631                                       | 369 894             | 50 626        | 1 863                      | 528 505         | 2 604 986           | 320 213               | 294 727             | <b>5 785 159</b>                       |
| Aug      | 1 624 458                                       | 371 180             | 51 345        | 2 292                      | 555 452         | 2 740 627           | 323 150               | 273 962             | <b>5 933 158</b>                       |
| Sep      | 1 642 032                                       | 375 591             | 51 901        | 2 515                      | 562 524         | 2 708 323           | 326 216               | 309 608             | <b>5 971 594</b>                       |
| Oct      | 1 644 651                                       | 370 045             | 51 741        | 2 733                      | 584 076         | 2 770 366           | 330 380               | 310 250             | <b>6 064 628</b>                       |
| Nov      | 1 644 699                                       | 402 076             | 50 759        | 2 030                      | 604 883         | 2 805 083           | 342 367               | 291 503             | <b>6 139 466</b>                       |
| Dec      | 1 669 220                                       | 418 564             | 51 232        | 1 831                      | 646 202         | 2 938 571           | 346 535               | 284 357             | <b>6 357 284</b>                       |
| 2008 Jan | 1 696 350                                       | 430 338             | 51 459        | 2 282                      | 664 644         | 2 985 585           | 348 984               | 300 152             | <b>6 460 312</b>                       |
| Feb      | 1 702 495                                       | 445 336             | 41 384        | 5 494                      | 662 828         | 3 020 908           | 357 017               | 306 951             | <b>6 542 319</b>                       |
| Mar      | 1 716 429                                       | 465 101             | 41 998        | 6 017                      | 659 100         | 3 108 739           | 361 078               | 272 776             | <b>6 634 440</b>                       |

**Assets**

|          | Loans          |                     |               |                            |                 |                            | Securities (other than financial derivatives) |                            |                 |                            |               |                     | Other assets    |                     |
|----------|----------------|---------------------|---------------|----------------------------|-----------------|----------------------------|---|----------------------------|-----------------|----------------------------|---------------|---------------------|-----------------|---------------------|
|          | Private sector |                     | Public sector |                            | Non-residents   |                            | Private sector                                |                            | Public sector   |                            | Non-residents |                     | Sterling<br>(b) | Foreign<br>currency |
|          | Sterling       | Foreign<br>currency | Sterling      | Foreign<br>currency<br>(b) | Sterling<br>(b) | Foreign<br>currency<br>(b) | Sterling                                      | Foreign<br>currency<br>(b) | Sterling<br>(b) | Foreign<br>currency<br>(b) | Sterling      | Foreign<br>currency |                 |                     |
| LPQ/M    | VWWW           | VWWW                | VWWW          | VWWW                       | VWWW            | VWXA                       | VWXB  | VWXC                       | VWXD            | VWXE                       | VWXF          | VWYG                | VWRN            | VWRO                |
| 2006 Q1  | 1 571 124      | 336 662             | 36 507        | 1 643                      | 237 098         | 1 848 733                  | 140 154                                       | 51 641                     | -4 108          | 38                         | 39 172        | 516 697             | 72 636          | 39 143              |
| Q2       | 1 632 255      | 328 299             | 34 469        | 1 251                      | 263 791         | 1 772 401                  | 153 723                                       | 51 736                     | -4 46           | 154                        | 40 715        | 502 264             | 72 206          | 40 452              |
| Q3       | 1 665 346      | 331 098             | 39 579        | 1 465                      | 258 534         | 1 845 777                  | 160 561                                       | 55 914                     | -2 629          | 132                        | 39 261        | 524 865             | 71 691          | 43 428              |
| Q4       | 1 705 214      | 352 679             | 34 971        | 106                        | 291 348         | 1 751 183                  | 170 194                                       | 58 127                     | -7 572          | 105                        | 41 942        | 567 311             | 78 659          | 46 292              |
| 2007 Q1  | 1 790 838      | 373 738             | 37 788        | 1 196                      | 380 130         | 1 944 693                  | 142 971                                       | 62 288                     | -16 337         | 97                         | 43 187        | 619 911             | 78 553          | 48 873              |
| Q2       | 1 826 548      | 401 545             | 33 022        | 321                        | 376 891         | 2 005 419                  | 156 372                                       | 53 576                     | -9 829          | 18                         | 47 461        | 635 995             | 78 438          | 50 518              |
| Q3       | 1 902 005      | 436 109             | 30 726        | 827                        | 385 467         | 2 162 534                  | 163 024                                       | 61 378                     | -8 023          | -                          | 49 198        | 636 992             | 80 237          | 56 686              |
| Q4       | 1 947 068      | 469 173             | 29 835        | 1 605                      | 428 897         | 2 302 352                  | 171 167                                       | 69 092                     | -5 459          | 9                          | 50 058        | 658 665             | 88 351          | 56 125              |
| 2008 Q1  | 1 992 740      | 519 680             | 28 764        | 1 405                      | 438 742         | 2 591 003                  | 179 507                                       | 75 373                     | -3 139          | -                          | 51 133        | 619 258             | 84 569          | 64 031              |
| 2007 Jan | 1 762 864      | 349 308             | 34 380        | 796                        | 293 163         | 1 804 252                  | 138 727                                       | 57 777                     | -10 702         | 72                         | 46 019        | 592 866             | 77 020          | 47 148              |
| Feb      | 1 780 876      | 386 105             | 34 502        | 994                        | 339 361         | 1 888 156                  | 140 491                                       | 60 907                     | -13 012         | 90                         | 44 193        | 609 300             | 76 964          | 48 516              |
| Mar      | 1 790 838      | 373 738             | 37 788        | 1 196                      | 380 130         | 1 944 693                  | 142 971                                       | 62 288                     | -16 337         | 97                         | 43 187        | 619 911             | 78 553          | 48 873              |
| Apr      | 1 807 636      | 392 705             | 35 714        | 980                        | 419 473         | 1 997 680                  | 144 977                                       | 58 641                     | -13 618         | 33                         | 46 705        | 632 774             | 78 338          | 49 486              |
| May      | 1 821 267      | 398 727             | 34 644        | 1 285                      | 443 390         | 2 074 710                  | 155 711                                       | 58 492                     | -11 923         | 27                         | 46 115        | 642 589             | 79 774          | 51 071              |
| Jun      | 1 826 548      | 401 545             | 33 022        | 321                        | 376 891         | 2 005 419                  | 156 372                                       | 53 576                     | -9 829          | 18                         | 47 461        | 635 995             | 78 438          | 50 518              |
| Jul      | 1 849 016      | 412 031             | 32 619        | 524                        | 389 087         | 2 068 496                  | 159 679                                       | 58 685                     | -8 208          | 275                        | 47 468        | 635 977             | 79 875          | 50 286              |
| Aug      | 1 874 073      | 425 676             | 32 548        | 420                        | 396 814         | 2 128 661                  | 159 387                                       | 58 398                     | -6 320          | -4                         | 48 178        | 650 922             | 82 528          | 54 424              |
| Sep      | 1 902 005      | 436 109             | 30 726        | 827                        | 385 467         | 2 162 534                  | 163 024                                       | 61 378                     | -8 023          | -                          | 49 198        | 636 992             | 80 237          | 56 686              |
| Oct      | 1 919 358      | 442 385             | 30 364        | 1 040                      | 382 237         | 2 235 486                  | 164 568                                       | 61 347                     | -1 900          | 15                         | 49 405        | 648 139             | 82 854          | 54 851              |
| Nov      | 1 929 751      | 461 069             | 29 802        | 1 137                      | 392 608         | 2 291 486                  | 170 720                                       | 57 620                     | 1 265           | -3                         | 52 713        | 648 559             | 86 278          | 55 385              |
| Dec      | 1 947 068      | 469 173             | 29 835        | 1 605                      | 428 897         | 2 302 352                  | 171 167                                       | 69 092                     | -5 459          | 9                          | 50 058        | 658 665             | 88 351          | 56 125              |
| 2008 Jan | 1 945 653      | 488 686             | 29 250        | 1 565                      | 442 200         | 2 431 753                  | 189 149                                       | 73 620                     | -2 434          | 79                         | 48 596        | 650 453             | 88 556          | 57 460              |
| Feb      | 1 969 014      | 497 357             | 30 633        | 1 833                      | 463 940         | 2 480 239                  | 184 661                                       | 71 953                     | -3 165          | 43                         | 49 790        | 640 617             | 87 850          | 60 371              |
| Mar      | 1 992 740      | 519 680             | 28 764        | 1 405                      | 438 742         | 2 591 003                  | 179 507                                       | 75 373                     | -3 139          | -                          | 51 133        | 619 258             | 84 569          | 64 031              |

**Notes to Table B2.1**

(a) Includes financial derivatives (net) and other securities issued.

(b) This series has not been seasonally adjusted as after examination it was found not to be significantly seasonal. This series will however, be reviewed for seasonality regularly along with all other series.

(c) Owing to the seasonal adjustment of this series, it may not equal the sum of its component parts. The residual can be found on the Bank's Interactive Database (LPMBD87 and LPQBD87).

(d) Owing to the seasonal adjustment of this series, it may not equal the sum of its component parts. The residual can be found on the Bank's Interactive Database (LPMBD86 and LPQBD86).

**TABLE B2.1.1 MONETARY FINANCIAL INSTITUTIONS' CONSOLIDATED BALANCE SHEET - FURTHER SECTORAL BREAKDOWN**

£ millions

Changes, not seasonally adjusted

**Currency, deposits and money market instruments**

|                      | Private sector               |                  |                                    |                  |                  |                  |  |                  |          |                  |
|----------------------|------------------------------|------------------|------------------------------------|------------------|------------------|------------------|--|------------------|----------|------------------|
|                      | Other financial corporations |                  | Private non-financial corporations |                  | Households       |                  | Non-profit institutions serving households |                  | Total    |                  |
|                      | Sterling                     | Foreign currency | Sterling                           | Foreign currency | Sterling         | Foreign currency | Sterling                                   | Foreign currency | Sterling | Foreign currency |
| LPQ/M                | VWKS                         | VWKT             | VWKU                               | VWKV             | VWKW             | VWKX             | VWKY                                       | VWKZ             | VYAA     | VYAB             |
| 2006 Q1              | 17 858                       | 33 616           | 5 841                              | 78               | 12 940           | - 30             | 665  | 122              | 37 323   | 33 785           |
| Q2                   | 23 849                       | -14 457          | 7 079                              | 2 974            | 17 929           | 319              | 1 256                                      | 191              | 50 137   | -10 972          |
| Q3                   | 21 277                       | 23 637           | 2 625                              | - 476            | 14 691           | 262              | 987  | 281              | 39 599   | 23 702           |
| Q4                   | 14 659                       | 12 027           | 8 527                              | 58               | 18 204           | 183              | -1 519                                     | 129              | 39 836   | 12 398           |
| 2007 Q1              | 25 357                       | 18 423           | 4 323                              | 3 668            | 13 508           | 271              | 2 254                                      | - 91             | 45 461   | 22 189           |
| Q2                   | 21 595                       | 36 365           | 14 459                             | 3 823            | 21 964           | 292              | 381  | 55               | 58 422   | 40 536           |
| Q3                   | 36 139                       | 636              | -4 066                             | -2 997           | 13 070           | 194              | 992  | 168              | 46 155   | -2 569           |
| Q4                   | 4 180                        | 11 457           | 6 185                              | 360              | 21 036           | 253              | 1 546                                      | 20               | 32 971   | 11 865           |
| 2008 Q1              | 30 279                       | 39 022           | -3 224                             | 1 578            | 15 892           | 9                | 755  | 386              | 43 613   | 41 014           |
| 2007 Jan             | 2 695                        | 14 767           | -4 884                             | 1 532            | -6 010           | 342              | 818  | - 47             | -7 367   | 16 594           |
| Feb                  | 6 026                        | 411              | 287                                | 4 902            | 7 542            | 187              | 1 265                                      | 4                | 15 121   | 5 503            |
| Mar                  | 16 637                       | 3 245            | 8 920                              | -2 766           | 11 976           | - 258            | 170  | - 48             | 37 707   | 93               |
| Apr                  | 3 353                        | 27 076           | 4 784                              | 1 267            | 5 490            | 158              | 714  | 12               | 14 353   | 28 513           |
| May                  | 11 011                       | 15 699           | 5 298                              | 1 652            | 5 185            | 198              | 774  | 45               | 22 270   | 17 595           |
| Jun                  | 7 230                        | -6 411           | 4 377                              | 904              | 11 289           | - 64             | -1 107                                     | - 2              | 21 799   | -5 573           |
| Jul                  | 6 522                        | 4 815            | -5 925                             | 780              | 1 638            | 60               | 188  | 84               | 2 418    | 5 739            |
| Aug                  | 16 391                       | -1 993           | -1 224                             | 1 130            | 5 936            | - 69             | - 316                                      | 49               | 20 806   | - 883            |
| Sep                  | 13 226                       | -2 186           | 3 083                              | -4 908           | 5 496            | 203              | 1 119                                      | 35               | 22 931   | -7 426           |
| Oct                  | -7 297                       | -1 836           | -2 735                             | 318              | 4 374            | 115              | 1 082                                      | 64               | -4 566   | -1 563           |
| Nov                  | 693                          | 31 571           | 2 846                              | 1 170            | 8 663            | - 47             | 251  | 9                | 12 453   | 32 702           |
| Dec                  | 10 784                       | -18 277          | 6 074                              | -1 129           | 7 999            | 185              | 213  | - 53             | 25 084   | -19 274          |
| 2008 Jan             | 20 853                       | 24 913           | -9 522                             | 93               | -5 166           | - 10             | 1 082                                      | 369              | 7 146    | 25 336           |
| Feb                  | -5 142                       | 6 307            | 646                                | 2 362            | 10 564           | 20               | 7  | - 127            | 6 074    | 8 573            |
| Mar                  | 14 569                       | 7 803            | 5 652                              | - 878            | 10 494           | - 1              | - 334                                      | 144              | 30 393   | 7 105            |
| <b>Public sector</b> |                              |                  |                                    |                  |                  |                  |  |                  |          |                  |
|                      | General government           |                  | of which:                          |                  |                  |                  | Public corporations                        |                  | Total    |                  |
|                      |                              |                  | Central government                 |                  | Local government |                  |  |                  |          |                  |
|                      | Sterling                     | Foreign currency | Sterling                           | Foreign currency | Sterling         | Foreign currency | Sterling                                   | Foreign currency | Sterling | Foreign currency |
| LPQ/M                | VWLA                         | VWLB             | VWLC                               | VWLD             | VWLE             | VWLF             | VWLG                                       | VWLH             | VYAC     | VYAD             |
| 2006 Q1              | 6 166                        | 199              | 6 658                              | 197              | - 493            | 2                | - 500                                      | - 2              | 5 665    | 197              |
| Q2                   | 4 838                        | - 492            | 593                                | - 497            | 4 245            | 5                | 327  | 2                | 5 165    | - 490            |
| Q3                   | 2 720                        | 631              | 946                                | 633              | 1 774            | - 2              | 18   | - 13             | 2 738    | 618              |
| Q4                   | -4 524                       | - 576            | -4 281                             | - 551            | - 242            | - 25             | 1 660                                      | 1 213            | -2 864   | 638              |
| 2007 Q1              | 2 827                        | 1 239            | 5 845                              | 1 219            | -3 017           | 20               | - 476                                      | -1 147           | 2 351    | 91               |
| Q2                   | 4 664                        | - 317            | 353                                | - 295            | 4 311            | - 22             | 359  | - 52             | 5 024    | - 368            |
| Q3                   | 3 527                        | 500              | 544                                | 492              | 2 983            | 8                | 65   | 11               | 3 592    | 511              |
| Q4                   | -6 390                       | - 713            | -6 487                             | - 709            | 97               | - 4              | - 524                                      | - 2              | -6 914   | - 715            |
| 2008 Q1              | -5 945                       | 3 755            | -3 124                             | 3 855            | -2 821           | - 99             | - 724                                      | 18               | -6 668   | 3 773            |
| 2007 Jan             | 12 669                       | 828              | 12 706                             | 827              | - 37             | 1                | 43   | -1 153           | 12 713   | - 325            |
| Feb                  | 2 445                        | 527              | 4 743                              | 532              | -2 298           | - 5              | - 961                                      | 7                | 1 484    | 533              |
| Mar                  | -12 288                      | - 116            | -11 605                            | - 140            | - 683            | 24               | 442  | - 1              | -11 846  | - 117            |
| Apr                  | 4 274                        | 14               | 1 841                              | 21               | 2 433            | - 7              | 272  | 31               | 4 545    | 45               |
| May                  | 5 324                        | - 364            | 2 964                              | - 352            | 2 360            | - 12             | 174  | - 77             | 5 498    | - 441            |
| Jun                  | -4 934                       | 33               | -4 452                             | 36               | - 482            | - 2              | - 86                                       | - 5              | -5 020   | 28               |
| Jul                  | 7 021                        | - 131            | 7 069                              | - 138            | - 48             | 7                | 267  | 16               | 7 289    | - 115            |
| Aug                  | -2 557                       | 429              | -3 855                             | 429              | 1 298            | -                | - 98                                       | - 13             | -2 655   | 416              |
| Sep                  | - 937                        | 202              | -2 670                             | 201              | 1 732            | 1                | - 104                                      | 8                | -1 041   | 211              |
| Oct                  | 7 136                        | 247              | 7 854                              | 239              | - 718            | 8                | - 111                                      | - 10             | 7 025    | 237              |
| Nov                  | -6 086                       | - 769            | -5 952                             | - 780            | - 134            | 11               | 47   | 47               | -6 039   | - 723            |
| Dec                  | -7 441                       | - 191            | -8 390                             | - 168            | 949              | - 23             | - 460                                      | - 38             | -7 901   | - 229            |
| 2008 Jan             | 12 328                       | 268              | 13 034                             | 328              | - 706            | - 60             | - 49                                       | 35               | 12 279   | 303              |
| Feb                  | -9 917                       | 3 135            | -7 612                             | 3 148            | -2 305           | - 13             | - 254                                      | 5                | -10 171  | 3 140            |
| Mar                  | -8 356                       | 352              | -8 546                             | 378              | 190              | - 27             | - 421                                      | - 22             | -8 777   | 330              |

**TABLE B2.1.1 (continued)**

£ millions

Amounts outstanding, not seasonally adjusted  
**Currency, deposits and money market instruments**

| Private sector |                              |                  |                                    |                  |                  |                  |  |                  |                  |                  |
|----------------|------------------------------|------------------|------------------------------------|------------------|------------------|------------------|--|------------------|------------------|------------------|
|                | Other financial corporations |                  | Private non-financial corporations |                  | Households       |                  | Non-profit institutions serving households |                  | Total            |                  |
|                | Sterling                     | Foreign currency | Sterling                           | Foreign currency | Sterling         | Foreign currency | Sterling                                   | Foreign currency | Sterling         | Foreign currency |
| LPQ/M          | VWLI                         | VWLJ             | VWLK                               | VWLL             | VWLM             | VWLN             | VWLO                                       | VWLP             | VYAX             | VYAY             |
| 2006 Q1        | 340 899                      | 259 451          | 207 525                            | 34 317           | 789 109          | 2 814            | 24 142                                     | 1 744            | <b>1 361 673</b> | <b>298 217</b>   |
| Q2             | 367 379                      | 239 396          | 215 374                            | 35 924           | 807 068          | 3 014            | 26 138                                     | 1 843            | <b>1 415 967</b> | <b>280 112</b>   |
| Q3             | 388 628                      | 259 177          | 217 969                            | 34 893           | 821 694          | 3 236            | 27 122                                     | 2 102            | <b>1 455 425</b> | <b>299 316</b>   |
| Q4             | 403 312                      | 265 348          | 226 497                            | 33 891           | 839 752          | 3 323            | 25 603                                     | 2 161            | <b>1 495 162</b> | <b>304 569</b>   |
| 2007 Q1        | 427 311                      | 284 172          | 230 693                            | 37 902           | 854 020          | 3 407            | 27 854                                     | 2 071            | <b>1 539 873</b> | <b>327 393</b>   |
| Q2             | 450 466                      | 320 294          | 245 497                            | 41 051           | 875 414          | 3 635            | 28 715                                     | 2 091            | <b>1 600 092</b> | <b>366 922</b>   |
| Q3             | 486 861                      | 324 439          | 242 599                            | 38 222           | 888 169          | 3 868            | 29 179                                     | 2 267            | <b>1 646 813</b> | <b>368 752</b>   |
| Q4             | 486 505                      | 353 656          | 247 926                            | 39 779           | 908 986          | 4 250            | 29 231                                     | 2 364            | <b>1 672 642</b> | <b>400 070</b>   |
| 2008 Q1        | 520 410                      | 408 728          | 247 234                            | 43 046           | 923 057          | 4 417            | 29 604                                     | 2 843            | <b>1 720 351</b> | <b>458 985</b>   |
| 2007 Jan       | 406 033                      | 277 900          | 221 618                            | 35 203           | 833 747          | 3 645            | 26 422                                     | 2 101            | <b>1 487 827</b> | <b>318 700</b>   |
| Feb            | 412 030                      | 280 551          | 221 901                            | 40 332           | 841 294          | 3 852            | 27 687                                     | 2 113            | <b>1 502 914</b> | <b>326 680</b>   |
| Mar            | 427 311                      | 284 172          | 230 693                            | 37 902           | 854 020          | 3 407            | 27 854                                     | 2 071            | <b>1 539 873</b> | <b>327 393</b>   |
| Apr            | 430 545                      | 309 838          | 235 527                            | 38 830           | 859 501          | 3 529            | 28 568                                     | 2 061            | <b>1 554 141</b> | <b>354 101</b>   |
| May            | 441 582                      | 326 201          | 240 829                            | 40 664           | 863 941          | 3 747            | 29 542                                     | 2 120            | <b>1 575 891</b> | <b>372 589</b>   |
| Jun            | 450 466                      | 320 294          | 245 497                            | 41 051           | 875 414          | 3 635            | 28 715                                     | 2 091            | <b>1 600 092</b> | <b>366 922</b>   |
| Jul            | 457 107                      | 323 923          | 239 574                            | 41 570           | 877 060          | 3 669            | 28 903                                     | 2 158            | <b>1 602 635</b> | <b>371 198</b>   |
| Aug            | 474 098                      | 322 569          | 238 352                            | 42 931           | 883 001          | 3 623            | 27 997                                     | 2 220            | <b>1 623 451</b> | <b>371 251</b>   |
| Sep            | 486 861                      | 324 439          | 242 599                            | 38 222           | 888 169          | 3 868            | 29 179                                     | 2 267            | <b>1 646 813</b> | <b>368 752</b>   |
| Oct            | 479 626                      | 320 285          | 239 856                            | 37 942           | 892 299          | 3 928            | 30 172                                     | 2 302            | <b>1 641 947</b> | <b>364 449</b>   |
| Nov            | 475 355                      | 357 543          | 242 113                            | 39 745           | 900 461          | 3 945            | 29 361                                     | 2 347            | <b>1 647 279</b> | <b>403 567</b>   |
| Dec            | 486 505                      | 353 656          | 247 926                            | 39 779           | 908 986          | 4 250            | 29 231                                     | 2 364            | <b>1 672 642</b> | <b>400 070</b>   |
| 2008 Jan       | 506 262                      | 378 907          | 238 315                            | 40 219           | 905 091          | 4 275            | 30 401                                     | 2 745            | <b>1 680 110</b> | <b>426 083</b>   |
| Feb            | 504 503                      | 390 812          | 242 023                            | 43 022           | 912 568          | 4 336            | 30 026                                     | 2 646            | <b>1 689 126</b> | <b>440 759</b>   |
| Mar            | 520 410                      | 408 728          | 247 234                            | 43 046           | 923 057          | 4 417            | 29 604                                     | 2 843            | <b>1 720 351</b> | <b>458 985</b>   |
| Public sector  |                              |                  |                                    |                  |                  |                  |  |                  |                  |                  |
|                | General government           |                  | of which:                          |                  |                  |                  | Public corporations                        |                  | Total            |                  |
|                | Sterling                     | Foreign currency | Central government                 |                  | Local government |                  | Sterling                                   | Foreign currency | Sterling         | Foreign currency |
| LPQ/M          | VWLQ                         | VWLR             | VWLS                               | VWLT             | VWLU             | VWLV             | VWLW                                       | VWLX             | VYAZ             | VYBA             |
| 2006 Q1        | 31 817                       | 1 668            | 10 814                             | 1 622            | 21 003           | 47               | 2 589                                      | 111              | <b>34 406</b>    | <b>1 779</b>     |
| Q2             | 36 803                       | 1 132            | 11 545                             | 1 082            | 25 258           | 50               | 2 777                                      | 108              | <b>39 580</b>    | <b>1 241</b>     |
| Q3             | 39 523                       | 1 740            | 12 491                             | 1 693            | 27 031           | 47               | 2 795                                      | 93               | <b>42 318</b>    | <b>1 834</b>     |
| Q4             | 35 012                       | 1 062            | 8 224                              | 1 040            | 26 789           | 22               | 4 441                                      | 1 254            | <b>39 454</b>    | <b>2 315</b>     |
| 2007 Q1        | 37 841                       | 2 310            | 14 069                             | 2 268            | 23 771           | 41               | 3 964                                      | 105              | <b>41 805</b>    | <b>2 415</b>     |
| Q2             | 42 505                       | 1 943            | 14 422                             | 1 924            | 28 083           | 19               | 4 311                                      | 52               | <b>46 816</b>    | <b>1 995</b>     |
| Q3             | 46 004                       | 2 451            | 14 939                             | 2 421            | 31 065           | 29               | 4 403                                      | 65               | <b>50 407</b>    | <b>2 515</b>     |
| Q4             | 39 614                       | 1 764            | 8 452                              | 1 738            | 31 162           | 26               | 3 879                                      | 67               | <b>43 493</b>    | <b>1 831</b>     |
| 2008 Q1        | 33 802                       | 5 929            | 5 389                              | 5 871            | 28 413           | 58               | 3 167                                      | 88               | <b>36 969</b>    | <b>6 017</b>     |
| 2007 Jan       | 47 682                       | 1 885            | 20 930                             | 1 863            | 26 752           | 23               | 4 485                                      | 99               | <b>52 166</b>    | <b>1 984</b>     |
| Feb            | 50 128                       | 2 421            | 25 674                             | 2 404            | 24 454           | 18               | 3 522                                      | 106              | <b>53 651</b>    | <b>2 527</b>     |
| Mar            | 37 841                       | 2 310            | 14 069                             | 2 268            | 23 771           | 41               | 3 964                                      | 105              | <b>41 805</b>    | <b>2 415</b>     |
| Apr            | 42 115                       | 2 290            | 15 910                             | 2 256            | 26 205           | 34               | 4 235                                      | 134              | <b>46 350</b>    | <b>2 425</b>     |
| May            | 47 439                       | 1 938            | 18 874                             | 1 917            | 28 565           | 22               | 4 409                                      | 58               | <b>51 848</b>    | <b>1 996</b>     |
| Jun            | 42 505                       | 1 943            | 14 422                             | 1 924            | 28 083           | 19               | 4 311                                      | 52               | <b>46 816</b>    | <b>1 995</b>     |
| Jul            | 49 500                       | 1 795            | 21 465                             | 1 769            | 28 035           | 26               | 4 604                                      | 68               | <b>54 104</b>    | <b>1 863</b>     |
| Aug            | 46 943                       | 2 237            | 17 610                             | 2 210            | 29 333           | 26               | 4 506                                      | 55               | <b>51 449</b>    | <b>2 292</b>     |
| Sep            | 46 004                       | 2 451            | 14 939                             | 2 421            | 31 065           | 29               | 4 403                                      | 65               | <b>50 407</b>    | <b>2 515</b>     |
| Oct            | 53 140                       | 2 679            | 22 794                             | 2 643            | 30 346           | 36               | 4 292                                      | 54               | <b>57 432</b>    | <b>2 733</b>     |
| Nov            | 47 054                       | 1 927            | 16 842                             | 1 879            | 30 212           | 48               | 4 339                                      | 102              | <b>51 393</b>    | <b>2 030</b>     |
| Dec            | 39 614                       | 1 764            | 8 452                              | 1 738            | 31 162           | 26               | 3 879                                      | 67               | <b>43 493</b>    | <b>1 831</b>     |
| 2008 Jan       | 52 075                       | 2 180            | 21 547                             | 2 086            | 30 528           | 94               | 3 842                                      | 102              | <b>55 917</b>    | <b>2 282</b>     |
| Feb            | 42 158                       | 5 386            | 13 935                             | 5 303            | 28 223           | 83               | 3 588                                      | 108              | <b>45 746</b>    | <b>5 494</b>     |
| Mar            | 33 802                       | 5 929            | 5 389                              | 5 871            | 28 413           | 58               | 3 167                                      | 88               | <b>36 969</b>    | <b>6 017</b>     |

**TABLE B2.1.1 (continued)**

£ millions

**Changes, not seasonally adjusted  
Loans**

|          | Private sector               |                  |                                    |                  |                  |                  |  |                  |                      |                  |
|----------|------------------------------|------------------|------------------------------------|------------------|------------------|------------------|--|------------------|----------------------|------------------|
|          | Other financial corporations |                  | Private non-financial corporations |                  | Households       |                  | Non-profit institutions serving households |                  | Total private sector |                  |
|          | Sterling                     | Foreign currency | Sterling                           | Foreign currency | Sterling         | Foreign currency | Sterling                                   | Foreign currency | Sterling             | Foreign currency |
| LPQ/M    | VWLY                         | VWLZ             | VWMA                               | VWMB             | VWMC             | VWMD             | VWME                                       | VWVF             | VYAJ                 | VYAK             |
| 2006 Q1  | 15 364                       | 44 565           | 14 025                             | 271              | - 752            | 457              | 247  | 1                | 28 907               | 45 294           |
| Q2       | 33 334                       | -2 739           | 14 502                             | 85               | 21 329           | 185              | 135  | 7                | 69 314               | -2 463           |
| Q3       | 6 841                        | -8 273           | 20 599                             | 342              | 21 894           | 123              | 184  | -                | 49 533               | -7 808           |
| Q4       | 78                           | 29 313           | 5 712                              | 3 850            | 15 370           | 108              | 447  | 2                | 21 629               | 33 273           |
| 2007 Q1  | 38 618                       | 42 622           | 11 224                             | 447              | 7 062            | 382              | 99   | 4                | 57 035               | 43 394           |
| Q2       | 19 885                       | 29 190           | 17 364                             | 2 088            | 5 972            | - 51             | - 132                                      | 6                | 43 109               | 31 233           |
| Q3       | 48 340                       | -1 044           | 23 563                             | 7 571            | 14 966           | 111              | 275  | 28               | 87 166               | 6 706            |
| Q4       | 6 259                        | 10 968           | 9 977                              | 11 823           | 4 704            | - 477            | 61   | - 21             | 21 041               | 22 204           |
| 2008 Q1  | 25 198                       | 48 132           | 22 632                             | 8 031            | 20 279           | 222              | 349  | - 2              | 68 474               | 56 383           |
| 2007 Jan | 25 423                       | 8 181            | 3 859                              | 1 179            | 3 093            | - 381            | - 35                                       | - 12             | 32 345               | 8 967            |
| Feb      | 4 816                        | 30 609           | 3 495                              | 1 900            | 5 763            | 476              | - 20                                       | 6                | 14 062               | 32 990           |
| Mar      | 8 379                        | 3 831            | 3 869                              | -2 632           | -1 793           | 288              | 153  | 11               | 10 627               | 1 436            |
| Apr      | 4 010                        | 28 511           | 6 649                              | - 133            | 6 890            | 41               | 51   | 4                | 17 605               | 28 423           |
| May      | 13 218                       | 4 888            | 5 130                              | 1 833            | -6 228           | 29               | - 90                                       | -                | 12 040               | 6 750            |
| Jun      | 2 657                        | -4 209           | 5 585                              | 387              | 5 310            | - 120            | - 93                                       | 2                | 13 464               | -3 940           |
| Jul      | 2 229                        | 8 157            | 10 057                             | 1 254            | 9 557            | - 18             | 247  | 4                | 22 099               | 9 397            |
| Aug      | 24 769                       | -3 594           | 6 918                              | 4 721            | 2 697            | 67               | 2  | 7                | 34 394               | 1 201            |
| Sep      | 21 341                       | -5 607           | 6 588                              | 1 596            | 2 712            | 62               | 27   | 17               | 30 674               | -3 892           |
| Oct      | 1 337                        | 7 695            | 5 550                              | 9 489            | 8 594            | - 253            | - 116                                      | - 18             | 15 388               | 16 823           |
| Nov      | -4 018                       | 16 592           | 4 556                              | 893              | -2 778           | - 237            | 9  | 2                | -2 222               | 17 250           |
| Dec      | 8 941                        | -13 319          | - 129                              | 1 441            | -1 112           | 14               | 169  | - 5              | 7 874                | -11 870          |
| 2008 Jan | 16 862                       | 22 341           | 4 591                              | 4 919            | 7 457            | 573              | - 67                                       | -                | 28 859               | 27 832           |
| Feb      | 554                          | 900              | 11 716                             | 1 208            | 9 370            | - 455            | 67   | - 1              | 21 707               | 1 652            |
| Mar      | 7 782                        | 24 891           | 6 324                              | 1 904            | 3 452            | 104              | 349  | -                | 17 907               | 26 899           |
|          | Public sector                |                  |                                    |                  |                  |                  |  |                  |                      |                  |
|          | General government           |                  | of which:                          |                  |                  |                  | Public corporations                        |                  | Total public sector  |                  |
|          |                              |                  | Central government                 |                  | Local government |                  |  |                  |                      |                  |
|          | Sterling                     | Foreign currency | Sterling                           | Foreign currency | Sterling         | Foreign currency | Sterling                                   | Foreign currency | Sterling             | Foreign currency |
| LPQ/M    | VWVG                         | VWVH             | VWVI                               | VWVJ             | VWVK             | VWVL             | VWVM                                       | VWVN             | VYAL                 | VYAM             |
| 2006 Q1  | -11 505                      | 215              | -11 860                            | 215              | 355              | -                | - 69                                       | - 16             | -11 574              | 199              |
| Q2       | 1 078                        | - 322            | 820                                | - 322            | 259              | -                | - 6  | - 4              | 1 072                | - 325            |
| Q3       | 1 753                        | 279              | 1 756                              | 279              | - 3              | -                | - 57                                       | - 36             | 1 696                | 243              |
| Q4       | 3 587                        | -1 305           | 3 142                              | -1 305           | 445              | -                | 217  | - 17             | 3 804                | -1 322           |
| 2007 Q1  | -5 077                       | 1 082            | -5 234                             | 1 082            | 157              | -                | 97   | - 35             | -4 979               | 1 047            |
| Q2       | -2 373                       | - 860            | -2 270                             | - 860            | - 103            | -                | 17   | 3                | -2 356               | - 857            |
| Q3       | -5 079                       | 492              | -5 598                             | 492              | 520              | -                | 87   | 14               | -4 992               | 507              |
| Q4       | 6 202                        | 681              | 5 599                              | 680              | 603              | 1                | - 71                                       | 83               | 6 131                | 764              |
| 2008 Q1  | -7 775                       | - 150            | -8 048                             | - 149            | 273              | - 1              | 42   | - 112            | -7 733               | - 261            |
| 2007 Jan | -11 283                      | 690              | -11 266                            | 690              | - 17             | -                | 6  | - 1              | -11 278              | 689              |
| Feb      | 522                          | 192              | 90                                 | 192              | 432              | -                | 25   | -                | 547                  | 192              |
| Mar      | 5 684                        | 199              | 5 942                              | 199              | - 258            | -                | 66   | - 34             | 5 751                | 166              |
| Apr      | -3 116                       | - 202            | -2 944                             | - 205            | - 172            | 4                | 89   | - 2              | -3 028               | - 203            |
| May      | 892                          | 307              | 844                                | 311              | 48               | - 4              | - 143                                      | - 6              | 750                  | 301              |
| Jun      | - 149                        | - 965            | - 170                              | - 965            | 21               | -                | 71   | 11               | - 78                 | - 954            |
| Jul      | -4 051                       | 200              | -4 552                             | 199              | 501              | 1                | - 32                                       | 4                | -4 084               | 204              |
| Aug      | - 824                        | - 112            | - 871                              | - 111            | 47               | - 1              | 86   | 4                | - 738                | - 108            |
| Sep      | - 203                        | 404              | - 176                              | 404              | - 28             | -                | 33   | 6                | - 170                | 410              |
| Oct      | -1 028                       | 214              | -1 329                             | 214              | 300              | -                | - 89                                       | - 1              | -1 118               | 213              |
| Nov      | 1 407                        | 95               | 1 347                              | 94               | 60               | 1                | 146  | - 2              | 1 553                | 93               |
| Dec      | 5 823                        | 372              | 5 581                              | 372              | 243              | -                | - 128                                      | 86               | 5 696                | 458              |
| 2008 Jan | -10 101                      | - 68             | -10 311                            | - 67             | 210              | -                | 63   | 8                | -10 039              | - 59             |
| Feb      | 2 118                        | 294              | 2 002                              | 293              | 116              | -                | - 83                                       | - 38             | 2 034                | 256              |
| Mar      | 209                          | - 376            | 261                                | - 375            | - 52             | - 1              | 63   | - 82             | 271                  | - 458            |

**TABLE B2.1.1 (continued)**

£ millions

 Amounts outstanding, not seasonally adjusted  
**Loans**

|          | Private sector               |                  |                                    |                  |                  |                  |  |                  |                  |                  |
|----------|------------------------------|------------------|------------------------------------|------------------|------------------|------------------|--|------------------|------------------|------------------|
|          | Other financial corporations |                  | Private non-financial corporations |                  | Households       |                  | Non-profit institutions serving households |                  | Total            |                  |
|          | Sterling                     | Foreign currency | Sterling                           | Foreign currency | Sterling         | Foreign currency | Sterling                                   | Foreign currency | Sterling         | Foreign currency |
| LPQ/M    | VWMO                         | VWMP             | VWMQ                               | VWMR             | VWMS             | VWMT             | VWMU                                       | VWMV             | VYBG             | VYBH             |
| 2006 Q1  | 323 399                      | 302 298          | 341 067                            | 43 839           | 895 524          | 1 534            | 5 520                                      | 45               | <b>1 565 510</b> | <b>347 724</b>   |
| Q2       | 357 657                      | 287 154          | 355 216                            | 42 364           | 913 904          | 1 657            | 5 655                                      | 51               | <b>1 632 430</b> | <b>331 235</b>   |
| Q3       | 365 191                      | 274 613          | 374 778                            | 41 989           | 933 875          | 1 751            | 5 836                                      | 50               | <b>1 679 678</b> | <b>318 410</b>   |
| Q4       | 365 269                      | 295 572          | 380 278                            | 44 750           | 946 876          | 1 822            | 6 282                                      | 52               | <b>1 698 705</b> | <b>342 203</b>   |
| 2007 Q1  | 435 287                      | 339 822          | 391 438                            | 44 848           | 951 825          | 2 133            | 6 664                                      | 56               | <b>1 785 214</b> | <b>386 861</b>   |
| Q2       | 455 822                      | 357 045          | 407 411                            | 46 256           | 957 508          | 2 055            | 6 532                                      | 61               | <b>1 827 272</b> | <b>405 419</b>   |
| Q3       | 508 479                      | 361 308          | 430 390                            | 54 604           | 971 554          | 2 242            | 6 806                                      | 90               | <b>1 917 229</b> | <b>418 246</b>   |
| Q4       | 508 018                      | 384 188          | 439 757                            | 68 738           | 982 160          | 1 889            | 6 867                                      | 74               | <b>1 936 802</b> | <b>454 890</b>   |
| 2008 Q1  | 512 126                      | 454 586          | 450 128                            | 79 176           | 1 013 150        | 3 462            | 7 263                                      | 78               | <b>1 982 669</b> | <b>537 303</b>   |
| 2007 Jan | 422 692                      | 301 596          | 384 063                            | 45 545           | 949 498          | 1 420            | 6 248                                      | 39               | <b>1 762 500</b> | <b>348 608</b>   |
| Feb      | 427 508                      | 334 457          | 387 484                            | 47 840           | 954 726          | 1 912            | 6 228                                      | 45               | <b>1 775 945</b> | <b>384 260</b>   |
| Mar      | 435 287                      | 339 822          | 391 438                            | 44 848           | 951 825          | 2 133            | 6 664                                      | 56               | <b>1 785 214</b> | <b>386 861</b>   |
| Apr      | 439 296                      | 365 383          | 398 026                            | 44 481           | 958 154          | 2 174            | 6 715                                      | 60               | <b>1 802 191</b> | <b>412 099</b>   |
| May      | 452 515                      | 365 953          | 402 641                            | 46 423           | 952 950          | 2 202            | 6 625                                      | 60               | <b>1 814 731</b> | <b>414 639</b>   |
| Jun      | 455 822                      | 357 045          | 407 411                            | 46 256           | 957 508          | 2 055            | 6 532                                      | 61               | <b>1 827 272</b> | <b>405 419</b>   |
| Jul      | 458 518                      | 363 294          | 417 378                            | 47 319           | 966 262          | 2 028            | 6 778                                      | 65               | <b>1 848 938</b> | <b>412 708</b>   |
| Aug      | 483 012                      | 361 920          | 423 946                            | 52 261           | 967 952          | 2 105            | 6 779                                      | 72               | <b>1 881 689</b> | <b>416 361</b>   |
| Sep      | 508 479                      | 361 308          | 430 390                            | 54 604           | 971 554          | 2 242            | 6 806                                      | 90               | <b>1 917 229</b> | <b>418 246</b>   |
| Oct      | 502 650                      | 365 945          | 435 830                            | 63 426           | 987 611          | 2 022            | 6 690                                      | 73               | <b>1 932 781</b> | <b>431 467</b>   |
| Nov      | 498 631                      | 388 264          | 440 277                            | 65 427           | 984 484          | 1 820            | 6 698                                      | 77               | <b>1 930 092</b> | <b>455 589</b>   |
| Dec      | 508 018                      | 384 188          | 439 757                            | 68 738           | 982 160          | 1 889            | 6 867                                      | 74               | <b>1 936 802</b> | <b>454 890</b>   |
| 2008 Jan | 503 728                      | 410 372          | 431 688                            | 73 171           | 1 001 514        | 3 626            | 6 847                                      | 75               | <b>1 943 780</b> | <b>487 244</b>   |
| Feb      | 504 282                      | 417 218          | 443 916                            | 75 347           | 1 010 250        | 3 240            | 6 914                                      | 75               | <b>1 965 363</b> | <b>495 881</b>   |
| Mar      | 512 126                      | 454 586          | 450 128                            | 79 176           | 1 013 150        | 3 462            | 7 263                                      | 78               | <b>1 982 669</b> | <b>537 303</b>   |
|          | Public sector                |                  |                                    |                  |                  |                  |  |                  |                  |                  |
|          | General government           |                  | of which:                          |                  |                  |                  | Public corporations                        |                  | Total            |                  |
|          |                              |                  | Central government                 |                  | Local government |                  |  |                  |                  |                  |
|          | Sterling                     | Foreign currency | Sterling                           | Foreign currency | Sterling         | Foreign currency | Sterling                                   | Foreign currency | Sterling         | Foreign currency |
| LPQ/M    | VWMW                         | VWMX             | VWMY                               | VWMZ             | VWPA             | VWPB             | VWPC                                       | VWPD             | VYBI             | VYBJ             |
| 2006 Q1  | 35 819                       | 1 551            | 29 237                             | 1 551            | 6 582            | -                | 359  | 92               | <b>36 178</b>    | <b>1 643</b>     |
| Q2       | 36 906                       | 1 168            | 30 057                             | 1 168            | 6 850            | -                | 353  | 84               | <b>37 259</b>    | <b>1 251</b>     |
| Q3       | 38 659                       | 1 421            | 31 813                             | 1 421            | 6 846            | -                | 321  | 44               | <b>38 981</b>    | <b>1 465</b>     |
| Q4       | 42 246                       | 79               | 34 955                             | 79               | 7 291            | -                | 539  | 27               | <b>42 785</b>    | <b>106</b>       |
| 2007 Q1  | 37 169                       | 1 168            | 29 721                             | 1 168            | 7 448            | -                | 481  | 29               | <b>37 650</b>    | <b>1 196</b>     |
| Q2       | 34 796                       | 290              | 27 451                             | 290              | 7 345            | -                | 498  | 31               | <b>35 294</b>    | <b>321</b>       |
| Q3       | 29 770                       | 779              | 21 844                             | 779              | 7 926            | -                | 585  | 48               | <b>30 355</b>    | <b>827</b>       |
| Q4       | 35 901                       | 1 471            | 27 442                             | 1 470            | 8 458            | 1                | 585  | 134              | <b>36 486</b>    | <b>1 605</b>     |
| 2008 Q1  | 28 103                       | 1 378            | 19 367                             | 1 377            | 8 737            | -                | 671  | 27               | <b>28 774</b>    | <b>1 405</b>     |
| 2007 Jan | 30 963                       | 770              | 23 689                             | 770              | 7 274            | -                | 544  | 26               | <b>31 507</b>    | <b>796</b>       |
| Feb      | 31 485                       | 968              | 23 779                             | 968              | 7 706            | -                | 570  | 26               | <b>32 055</b>    | <b>994</b>       |
| Mar      | 37 169                       | 1 168            | 29 721                             | 1 168            | 7 448            | -                | 481  | 29               | <b>37 650</b>    | <b>1 196</b>     |
| Apr      | 34 053                       | 953              | 26 777                             | 950              | 7 276            | 4                | 570  | 27               | <b>34 623</b>    | <b>980</b>       |
| May      | 34 945                       | 1 265            | 27 621                             | 1 265            | 7 324            | -                | 427  | 20               | <b>35 372</b>    | <b>1 285</b>     |
| Jun      | 34 796                       | 290              | 27 451                             | 290              | 7 345            | -                | 498  | 31               | <b>35 294</b>    | <b>321</b>       |
| Jul      | 30 744                       | 488              | 22 899                             | 488              | 7 846            | 1                | 466  | 35               | <b>31 210</b>    | <b>524</b>       |
| Aug      | 29 905                       | 380              | 22 019                             | 380              | 7 886            | -                | 552  | 40               | <b>30 457</b>    | <b>420</b>       |
| Sep      | 29 770                       | 779              | 21 844                             | 779              | 7 926            | -                | 585  | 48               | <b>30 355</b>    | <b>827</b>       |
| Oct      | 28 741                       | 993              | 20 515                             | 992              | 8 226            | -                | 496  | 47               | <b>29 237</b>    | <b>1 040</b>     |
| Nov      | 30 148                       | 1 092            | 21 862                             | 1 091            | 8 287            | 1                | 642  | 45               | <b>30 790</b>    | <b>1 137</b>     |
| Dec      | 35 901                       | 1 471            | 27 442                             | 1 470            | 8 458            | 1                | 585  | 134              | <b>36 486</b>    | <b>1 605</b>     |
| 2008 Jan | 25 777                       | 1 422            | 17 104                             | 1 421            | 8 673            | 1                | 692  | 144              | <b>26 469</b>    | <b>1 565</b>     |
| Feb      | 27 895                       | 1 725            | 19 106                             | 1 724            | 8 789            | 1                | 608  | 108              | <b>28 503</b>    | <b>1 833</b>     |
| Mar      | 28 103                       | 1 378            | 19 367                             | 1 377            | 8 737            | -                | 671  | 27               | <b>28 774</b>    | <b>1 405</b>     |

**TABLE B2.1.1 (continued)**

£ millions

**Changes, not seasonally adjusted  
Securities (other than financial derivatives)**

|                      |     | Private sector               |                  |                                    |                  |                  |                  |  |                  |          |                  |
|----------------------|-----|------------------------------|------------------|------------------------------------|------------------|------------------|------------------|--|------------------|----------|------------------|
|                      |     | Other financial corporations |                  | Private non-financial corporations |                  | Households       |                  | Non-profit institutions serving households |                  | Total    |                  |
|                      |     | Sterling                     | Foreign currency | Sterling                           | Foreign currency | Sterling         | Foreign currency | Sterling                                   | Foreign currency | Sterling | Foreign currency |
| LPQ/M                |     | VWPE                         | VWPF             | VWPG                               | VWPH             |                  |                  | VWPK                                       | VWPL             | VYAP     | VYAQ             |
| 2006                 | Q1  | 22 714                       | 6 238            | 1 359                              | - 305            | ..               | ..               | 186  | 3                | 24 259   | 5 936            |
|                      | Q2  | 11 100                       | 754              | 2 768                              | 1 025            | ..               | ..               | - 261                                      | - 2              | 13 604   | 1 776            |
|                      | Q3  | -1 138                       | 5 382            | 1 691                              | - 380            | ..               | ..               | -  | -                | 553      | 5 002            |
|                      | Q4  | 5 304                        | 4 010            | 5 352                              | - 378            | ..               | ..               | - 5  | - 4              | 10 646   | 3 629            |
| 2007                 | Q1  | 652                          | 4 037            | 6 507                              | - 106            | ..               | ..               | - 2  | -                | 7 163    | 3 931            |
|                      | Q2  | 15 364                       | -6 541           | - 324                              | - 349            | ..               | ..               | - 1  | 4                | 15 039   | -6 885           |
|                      | Q3  | 1 440                        | 5 290            | - 978                              | 1 385            | ..               | ..               | -  | -                | 466      | 6 619            |
|                      | Q4  | 6 111                        | 6 806            | 1 141                              | -1 326           | ..               | ..               | 50   | - 1              | 7 302    | 5 468            |
| 2008                 | Q1  | - 795                        | 4 694            | -10 752                            | -3 033           | ..               | ..               | - 1  | - 1              | -11 548  | 1 660            |
| 2007                 | Jan | 1 070                        | 700              | 1 427                              | - 604            | ..               | ..               | - 2  | -                | 2 495    | 96               |
|                      | Feb | -1 215                       | 1 241            | 2 235                              | 1 419            | ..               | ..               | -  | -                | 1 020    | 2 660            |
|                      | Mar | 797                          | 2 096            | 2 846                              | - 921            | ..               | ..               | -  | -                | 3 648    | 1 175            |
|                      | Apr | 1 916                        | -2 180           | - 554                              | - 197            | ..               | ..               | -  | 5                | 1 362    | -2 372           |
|                      | May | 11 131                       | -1 077           | 707                                | 806              | ..               | ..               | -  | -                | 11 837   | - 271            |
|                      | Jun | 2 317                        | -3 284           | - 477                              | - 958            | ..               | ..               | -  | -                | 1 840    | -4 242           |
|                      | Jul | 1 012                        | 4 071            | 2 344                              | 1 250            | ..               | ..               | -  | - 1              | 3 360    | 5 321            |
|                      | Aug | -1 711                       | - 152            | -1 942                             | - 447            | ..               | ..               | -  | -                | -3 653   | - 599            |
|                      | Sep | 2 139                        | 1 371            | -1 380                             | 582              | ..               | ..               | -  | 1                | 758      | 1 898            |
|                      | Oct | -2 162                       | 714              | 1 439                              | - 643            | ..               | ..               | 50   | -                | - 673    | 59               |
|                      | Nov | 8 971                        | -3 785           | 111                                | - 827            | ..               | ..               | -  | - 1              | 9 082    | -4 613           |
|                      | Dec | - 698                        | 9 877            | - 409                              | 144              | ..               | ..               | -  | -                | -1 107   | 10 021           |
| 2008                 | Jan | 6 060                        | 3 896            | -4 774                             | - 408            | ..               | ..               | -  | - 1              | 1 286    | 3 488            |
|                      | Feb | -6 392                       | -1 299           | -1 053                             | -1 617           | ..               | ..               | 81   | -                | -7 365   | -2 915           |
|                      | Mar | - 463                        | 2 097            | -4 924                             | -1 008           | ..               | ..               | - 81                                       | - 1              | -5 468   | 1 088            |
| <b>Public sector</b> |     |                              |                  |                                    |                  |                  |                  |  |                  |          |                  |
|                      |     | General government           |                  | of which:                          |                  |                  |                  | Public corporations                        |                  | Total    |                  |
|                      |     |                              |                  | Central government                 |                  | Local government |                  |  |                  |          |                  |
|                      |     | Sterling                     | Foreign currency | Sterling                           | Foreign currency | Sterling         | Foreign currency | Sterling                                   | Foreign currency | Sterling | Foreign currency |
| LPQ/M                |     | VWPM                         | VWPN             | VWPO                               | VWPP             | VWPQ             | VWPR             | VWPS                                       | VWPT             | VYAR     | VYAS             |
| 2006                 | Q1  | -1 620                       | 65               | -1 613                             | 65               | - 7              | -                | 40   | -                | -1 580   | 65               |
|                      | Q2  | 4 069                        | 116              | 3 972                              | 116              | 96               | 2                | - 7  | -                | 4 061    | 116              |
|                      | Q3  | -2 545                       | - 21             | -2 465                             | - 21             | - 80             | - 1              | -  | 1                | -2 545   | - 20             |
|                      | Q4  | -4 969                       | - 22             | -5 035                             | - 22             | 67               | -                | 1  | -                | -4 968   | - 22             |
| 2007                 | Q1  | -8 946                       | - 9              | -8 976                             | - 9              | 30               | -                | - 5  | -                | -8 951   | - 8              |
|                      | Q2  | 5 954                        | - 77             | 5 929                              | - 77             | 25               | -                | 24   | - 1              | 5 978    | - 79             |
|                      | Q3  | 2 120                        | - 18             | 2 294                              | - 18             | - 174            | 2                | - 31                                       | - 1              | 2 088    | - 19             |
|                      | Q4  | 2 692                        | 9                | 2 386                              | 9                | 307              | - 2              | 35   | -                | 2 727    | 9                |
| 2008                 | Q1  | 2 488                        | - 11             | 2 775                              | - 11             | - 287            | 1                | 50   | -                | 2 538    | - 11             |
| 2007                 | Jan | -3 219                       | - 33             | -3 242                             | - 33             | 23               | 2                | - 2  | -                | -3 221   | - 33             |
|                      | Feb | -2 256                       | 18               | -2 272                             | 18               | 16               | -4               | 9  | -                | -2 247   | 18               |
|                      | Mar | -3 471                       | 7                | -3 462                             | 7                | - 9              | 2                | - 12                                       | -                | -3 483   | 7                |
|                      | Apr | 2 564                        | - 62             | 2 478                              | - 62             | 86               | 1                | - 7  | - 1              | 2 557    | - 63             |
|                      | May | 1 448                        | - 7              | 1 497                              | - 7              | -49              | -                | 13   | -                | 1 461    | - 7              |
|                      | Jun | 1 943                        | - 8              | 1 954                              | - 8              | -11              | -                | 17   | -                | 1 960    | - 8              |
|                      | Jul | 1 872                        | - 13             | 1 919                              | - 13             | -47              | -                | - 9  | 271              | 1 863    | 257              |
|                      | Aug | 1 938                        | - 8              | 1 985                              | - 8              | -47              | 1                | - 3  | - 272            | 1 935    | - 280            |
|                      | Sep | -1 691                       | 4                | -1 610                             | 4                | -81              | -                | - 19                                       | -                | -1 710   | 4                |
|                      | Oct | 6 203                        | 15               | 6 198                              | 15               | 5                | - 2              | 6  | -                | 6 209    | 15               |
|                      | Nov | 3 175                        | - 18             | 3 188                              | - 18             | -13              | - 1              | 8  | -                | 3 183    | - 18             |
|                      | Dec | -6 686                       | 12               | -7 001                             | 12               | 315              | -                | 20   | -                | -6 665   | 12               |
| 2008                 | Jan | 3 231                        | 70               | 3 231                              | 70               | -                | -                | 16   | -                | 3 246    | 70               |
|                      | Feb | - 817                        | - 37             | - 732                              | - 37             | -85              | -                | 27   | -                | - 789    | - 37             |
|                      | Mar | 74                           | - 44             | 276                                | - 44             | -202             | 1                | 7  | -                | 81       | - 44             |



**TABLE B2.1.1 (continued)**

£ millions

**Amounts outstanding, not seasonally adjusted  
Securities (other than financial derivatives)**

| Private sector |                              |                  |                                    |                  |                  |                  |  |                  |          |                  |
|----------------|------------------------------|------------------|------------------------------------|------------------|------------------|------------------|--|------------------|----------|------------------|
|                | Other financial corporations |                  | Private non-financial corporations |                  | Households       |                  | Non-profit institutions serving households |                  | Total    |                  |
|                | Sterling                     | Foreign currency | Sterling                           | Foreign currency | Sterling         | Foreign currency | Sterling                                   | Foreign currency | Sterling | Foreign currency |
| LPQ/M          | VWPU                         | VWPV             | VWPW                               | VWPX             |                  |                  | VWOA                                       | VWOB             | VYBM     | VYBN             |
| 2006 Q1        | 118 803                      | 42 634           | 23 524                             | 9 001            | ..               | ..               | 278  | 6                | 142 613  | 51 641           |
| Q2             | 129 903                      | 41 932           | 26 292                             | 9 801            | ..               | ..               | 17   | 3                | 156 217  | 51 736           |
| Q3             | 129 754                      | 46 622           | 28 087                             | 9 288            | ..               | ..               | 17   | 4                | 157 863  | 55 914           |
| Q4             | 135 942                      | 49 384           | 33 440                             | 8 743            | ..               | ..               | 12   | -                | 169 394  | 58 127           |
| 2007 Q1        | 104 232                      | 53 608           | 40 012                             | 8 680            | ..               | ..               | 11   | -                | 144 260  | 62 288           |
| Q2             | 118 467                      | 45 351           | 39 709                             | 8 220            | ..               | ..               | 10   | 4                | 158 191  | 53 576           |
| Q3             | 122 079                      | 51 695           | 38 677                             | 9 678            | ..               | ..               | 11   | 4                | 160 776  | 61 378           |
| Q4             | 130 500                      | 60 163           | 39 328                             | 8 925            | ..               | ..               | 61   | 4                | 169 899  | 69 092           |
| 2008 Q1        | 152 568                      | 69 020           | 28 108                             | 6 351            | ..               | ..               | 61   | 3                | 180 737  | 75 373           |
| 2007 Jan       | 104 275                      | 49 729           | 34 734                             | 8 048            | ..               | ..               | 11   | -                | 139 020  | 57 777           |
| Feb            | 103 226                      | 51 353           | 37 074                             | 9 554            | ..               | ..               | 11   | -                | 140 311  | 60 907           |
| Mar            | 104 232                      | 53 608           | 40 012                             | 8 680            | ..               | ..               | 11   | -                | 144 260  | 62 288           |
| Apr            | 106 051                      | 50 173           | 39 458                             | 8 464            | ..               | ..               | 11   | 5                | 145 525  | 58 641           |
| May            | 117 112                      | 49 210           | 40 293                             | 9 278            | ..               | ..               | 11   | 4                | 157 421  | 58 492           |
| Jun            | 118 467                      | 45 351           | 39 709                             | 8 220            | ..               | ..               | 10   | 4                | 158 191  | 53 576           |
| Jul            | 119 624                      | 49 230           | 41 815                             | 9 452            | ..               | ..               | 11   | 4                | 161 459  | 58 685           |
| Aug            | 118 946                      | 49 339           | 40 014                             | 9 055            | ..               | ..               | 11   | 3                | 158 979  | 58 398           |
| Sep            | 122 079                      | 51 695           | 38 677                             | 9 678            | ..               | ..               | 11   | 4                | 160 776  | 61 378           |
| Oct            | 120 376                      | 52 340           | 40 449                             | 9 003            | ..               | ..               | 61   | 5                | 160 895  | 61 347           |
| Nov            | 131 360                      | 49 307           | 39 250                             | 8 309            | ..               | ..               | 61   | 4                | 170 680  | 57 620           |
| Dec            | 130 500                      | 60 163           | 39 328                             | 8 925            | ..               | ..               | 61   | 4                | 169 899  | 69 092           |
| 2008 Jan       | 155 073                      | 65 000           | 34 326                             | 8 616            | ..               | ..               | 62   | 3                | 189 461  | 73 620           |
| Feb            | 151 859                      | 64 808           | 33 170                             | 7 142            | ..               | ..               | 143  | 3                | 185 171  | 71 953           |
| Mar            | 152 568                      | 69 020           | 28 108                             | 6 351            | ..               | ..               | 61   | 3                | 180 737  | 75 373           |
| Public sector  |                              |                  |                                    |                  |                  |                  |  |                  |          |                  |
|                | General government           |                  | of which:                          |                  |                  |                  | Public corporations                        |                  | Total    |                  |
|                | Sterling                     | Foreign currency | Central government                 |                  | Local government |                  | Sterling                                   | Foreign currency | Sterling | Foreign currency |
| VWOC           |                              |                  | VWOD                               | VWOF             | VWOG             | VWVH             |  |                  |          |                  |
| LPQ/M          | VWOC                         | VWOD             | VWOF                               | VWOG             | VWVH             | VWVH             | VWVH                                       | VWVH             | VWVH     | VWVH             |
| 2006 Q1        | -4 180                       | 38               | -4 560                             | 38               | 380              | -                | 72   | -                | -4 108   | 38               |
| Q2             | -112                         | 154              | -588                               | 152              | 476              | 2                | 65   | -                | -46      | 154              |
| Q3             | -2 694                       | 131              | -3 090                             | 131              | 396              | -                | 65   | 1                | -2 629   | 132              |
| Q4             | -7 638                       | 104              | -8 101                             | 104              | 463              | -                | 66   | 1                | -7 572   | 105              |
| 2007 Q1        | -16 398                      | 96               | -16 891                            | 96               | 493              | -                | 61   | 1                | -16 337  | 97               |
| Q2             | -9 914                       | 18               | -10 432                            | 18               | 518              | -                | 85   | -                | -9 829   | 18               |
| Q3             | -8 076                       | -                | -8 420                             | -2               | 344              | 2                | 53   | -                | -8 023   | -                |
| Q4             | -5 547                       | 9                | -6 198                             | 9                | 651              | -                | 88   | -                | -5 459   | 9                |
| 2008 Q1        | -3 286                       | -1               | -3 650                             | -2               | 364              | 1                | 147  | -                | -3 139   | -                |
| 2007 Jan       | -10 766                      | 71               | -11 252                            | 69               | 486              | 2                | 64   | 1                | -10 702  | 72               |
| Feb            | -13 085                      | 89               | -13 587                            | 91               | 502              | -2               | 73   | 1                | -13 012  | 90               |
| Mar            | -16 398                      | 96               | -16 891                            | 96               | 493              | -                | 61   | 1                | -16 337  | 97               |
| Apr            | -13 672                      | 33               | -14 251                            | 32               | 579              | 1                | 55   | 1                | -13 618  | 33               |
| May            | -11 991                      | 26               | -12 521                            | 26               | 530              | -                | 68   | -                | -11 923  | 27               |
| Jun            | -9 914                       | 18               | -10 432                            | 18               | 518              | -                | 85   | -                | -9 829   | 18               |
| Jul            | -8 284                       | 4                | -8 755                             | 4                | 471              | -                | 76   | 270              | -8 208   | 275              |
| Aug            | -6 392                       | -4               | -6 817                             | -6               | 425              | 2                | 73   | -                | -6 320   | -4               |
| Sep            | -8 076                       | -                | -8 420                             | -2               | 344              | 2                | 53   | -                | -8 023   | -                |
| Oct            | -1 960                       | 15               | -2 309                             | 15               | 349              | -                | 59   | -                | -1 900   | 15               |
| Nov            | 1 197                        | -3               | 861                                | -3               | 336              | -                | 68   | -                | 1 265    | -3               |
| Dec            | -5 547                       | 9                | -6 198                             | 9                | 651              | -                | 88   | -                | -5 459   | 9                |
| 2008 Jan       | -2 547                       | 79               | -3 197                             | 79               | 650              | -                | 113  | -                | -2 434   | 79               |
| Feb            | -3 305                       | 43               | -3 871                             | 43               | 566              | -                | 140  | -                | -3 165   | 43               |
| Mar            | -3 286                       | -1               | -3 650                             | -2               | 364              | 1                | 147  | -                | -3 139   | -                |

**TABLE B2.2 CENTRAL BANK'S CONTRIBUTION TO THE MFIs' CONSOLIDATED BALANCE SHEET (a)**

£ millions

Not seasonally adjusted

**Liabilities**

|                            | Currency, deposits and money market instruments |                  |               |                  |               |                  | Other liabilities |                  |
|----------------------------|---|------------------|---------------|------------------|---------------|------------------|-------------------|------------------|
|                            | Private sector                                  |                  | Public sector |                  | Non-residents |                  | Sterling          | Foreign currency |
|                            | Sterling  | Foreign currency | Sterling      | Foreign currency | Sterling      | Foreign currency |                   |                  |
| <b>Changes</b>             |   |                  |               |                  |               |                  |                   |                  |
| LPQ/M                      | VYBU  | VYBV             | VYBW          | VYBX             | VYBY          | VYBZ             | VYCA              | VYCB             |
| 2006 Q1                    | - 84  | 26               | - 219         | - 13             | - 24          | -1 441           | - 156             | - 247            |
| Q2                         | - 24  | - 64             | 396           | 7                | 369           | 1 200            | - 33              | 191              |
| Q3                         | 155   | - 438            | - 33          | 33               | 3             | 331              | - 116             | 187              |
| Q4                         | 1 419   | - 104            | 14            | - 78             | 945           | - 209            | 83                | 28               |
| 2007 Q1                    | 129   | 84               | - 157         | 54               | 222           | - 985            | 55                | - 146            |
| Q2                         | 1 003   | - 31             | 201           | - 34             | -1 349        | - 46             | - 29              | 68               |
| Q3                         | 1 176   | 48               | 64            | 61               | 1 710         | 1 813            | 267               | - 318            |
| Q4                         | 1 859   | - 92             | - 186         | 111              | 1 171         | 2 483            | 191               | - 248            |
| 2008 Q1                    | - 442   | 50               | 195           | - 129            | -1 799        | 1 082            | 451               | - 788            |
| 2007 Jan                   | -1 994  | - 220            | 1 187         | 124              | - 716         | -1 157           | - 79              | 53               |
| Feb                        | 608   | 7                | -1 281        | - 49             | 461           | - 321            | 52                | - 133            |
| Mar                        | 1 515   | 298              | - 63          | - 20             | 476           | 494              | 82                | - 66             |
| Apr                        | - 641   | 25               | 418           | - 1              | 337           | - 278            | 33                | - 90             |
| May                        | 366   | - 81             | 138           | - 13             | - 495         | 374              | - 43              | 52               |
| Jun                        | 1 278   | 24               | - 355         | - 21             | -1 192        | - 142            | - 19              | 107              |
| Jul                        | - 50  | 4                | 116           | 48               | - 416         | 624              | - 8               | 30               |
| Aug                        | 412   | 84               | - 137         | 64               | - 255         | 78               | 119               | 14               |
| Sep                        | 814   | - 41             | 86            | - 51             | 2 381         | 1 111            | 155               | - 362            |
| Oct                        | - 753   | 80               | 607           | 60               | 1 602         | 2 724            | - 75              | - 120            |
| Nov                        | 1 966   | 4                | - 765         | - 74             | - 654         | 791              | 211               | - 147            |
| Dec                        | 645   | - 176            | - 27          | 126              | 223           | -1 033           | 56                | 19               |
| 2008 Jan                   | -2 077  | - 150            | 864           | - 70             | - 886         | 405              | 37                | - 262            |
| Feb                        | 1 133   | - 36             | - 259         | - 2              | 233           | 2 705            | 382               | - 413            |
| Mar                        | 501   | 236              | - 409         | - 56             | -1 145        | -2 029           | 32                | - 114            |
| <b>Amounts outstanding</b> |   |                  |               |                  |               |                  |                   |                  |
| LPQ/M                      | VYCC  | VYCD             | VYCE          | VYCF             | VYCG          | VYCH             | VYCI              | VYCI             |
| 2006 Q1                    | 30 146  | 1 666            | 1 217         | 80               | 5 491         | 9 577            | 2 548             | - 338            |
| Q2                         | 30 121  | 1 584            | 1 613         | 84               | 5 860         | 10 438           | 2 515             | - 95             |
| Q3                         | 30 276  | 1 119            | 1 580         | 115              | 5 863         | 10 617           | 2 440             | 14               |
| Q4                         | 31 695  | 1 008            | 1 595         | 36               | 6 807         | 10 115           | 2 442             | 47               |
| 2007 Q1                    | 31 824  | 1 095            | 1 438         | 92               | 7 029         | 9 137            | 2 459             | - 66             |
| Q2                         | 32 827  | 1 050            | 1 639         | 57               | 5 680         | 8 923            | 2 323             | - 90             |
| Q3                         | 34 003  | 1 128            | 1 703         | 123              | 7 390         | 10 841           | 2 672             | - 26             |
| Q4                         | 35 862  | 1 090            | 1 518         | 243              | 8 561         | 13 820           | 2 971             | 150              |
| 2008 Q1                    | 35 521  | 1 208            | 1 713         | 128              | 6 762         | 15 372           | 2 657             | 1 385            |
| 2007 Jan                   | 29 701  | 773              | 2 782         | 159              | 6 091         | 8 887            | 2 328             | - 49             |
| Feb                        | 30 309  | 791              | 1 501         | 112              | 6 553         | 8 619            | 2 405             | - 47             |
| Mar                        | 31 824  | 1 095            | 1 438         | 92               | 7 029         | 9 137            | 2 459             | - 66             |
| Apr                        | 31 183  | 1 119            | 1 855         | 92               | 7 366         | 8 771            | 2 465             | - 82             |
| May                        | 31 548  | 1 038            | 1 994         | 79               | 6 872         | 9 185            | 2 381             | - 80             |
| Jun                        | 32 827  | 1 050            | 1 639         | 57               | 5 680         | 8 923            | 2 323             | - 90             |
| Jul                        | 32 777  | 1 053            | 1 755         | 105              | 5 264         | 9 502            | 2 369             | - 53             |
| Aug                        | 33 190  | 1 142            | 1 618         | 169              | 5 009         | 9 646            | 2 505             | - 25             |
| Sep                        | 34 003  | 1 128            | 1 703         | 123              | 7 390         | 10 841           | 2 672             | - 26             |
| Oct                        | 33 250  | 1 202            | 2 310         | 182              | 8 992         | 13 404           | 2 616             | - 36             |
| Nov                        | 35 217  | 1 233            | 1 545         | 112              | 8 338         | 14 417           | 2 849             | 18               |
| Dec                        | 35 862  | 1 090            | 1 518         | 243              | 8 561         | 13 820           | 2 971             | 150              |
| 2008 Jan                   | 33 887  | 955              | 2 381         | 176              | 7 674         | 14 357           | 3 025             | 42               |
| Feb                        | 35 020  | 937              | 2 122         | 178              | 7 907         | 17 161           | 2 595             | 856              |
| Mar                        | 35 521  | 1 208            | 1 713         | 128              | 6 762         | 15 372           | 2 657             | 1 385            |

Note at end of Table

**TABLE B2.2 (continued)**

£ millions

Not seasonally adjusted

**Assets**

|                            | Loans          |                  |               |                  |               |                  | Securities (other than financial derivatives) |                  |               |                  |               |                  | Other assets |                  |
|----------------------------|----------------|------------------|---------------|------------------|---------------|------------------|---|------------------|---------------|------------------|---------------|------------------|--------------|------------------|
|                            | Private sector |                  | Public sector |                  | Non-residents |                  | Private sector                                |                  | Public sector |                  | Non-residents |                  | Sterling     | Foreign currency |
|                            | Sterling       | Foreign currency | Sterling      | Foreign currency | Sterling      | Foreign currency | Sterling                                      | Foreign currency | Sterling      | Foreign currency | Sterling      | Foreign currency |              |                  |
| <b>Changes</b>             |                |                  |               |                  |               |                  |   |                  |               |                  |               |                  |              |                  |
| LPQ/M                      | VYCK           | VYCL             | VYCM          | VYCN             | VYCO          | VYCP             | VYQ   | VYCR             | VYCS          | VYCT             | VYCU          | VYCV             | VYCW         | VYCX             |
| 2006 Q1                    | -4 111         | -9               | -             | -                | -2 742        | 654              | 1   | -                | 90            | -                | -67           | -447             | -5           | -134             |
| Q2                         | 14 682         | -9               | -             | -                | 5 417         | 47               | -   | -                | 68            | -                | -230          | -283             | 62           | 57               |
| Q3                         | -5 928         | 11               | -             | -                | -2 427        | -31              | -   | -                | 49            | -                | -2            | -309             | -12          | 36               |
| Q4                         | 509            | 6                | -             | -                | 1 078         | 392              | -   | -                | 10            | -                | -47           | 88               | -6           | 40               |
| 2007 Q1                    | -3 542         | -                | -             | -                | -4 607        | 520              | -6  | -                | 100           | -                | -90           | 61               | -13          | -43              |
| Q2                         | 3 966          | -1               | 13            | -                | 2 590         | 5 461            | -13   | -                | 81            | -                | -1            | 62               | 88           | -1               |
| Q3                         | 699            | -22              | -10           | -                | 2 509         | -4 482           | -   | -                | -58           | -                | -12           | -124             | 2            | 74               |
| Q4                         | -7 720         | 12               | -3            | -                | -3 361        | 261              | -   | -                | -50           | -                | -17           | -729             | 173          | -53              |
| 2008 Q1                    | 106            | -407             | -6 000        | -                | 356           | -2 411           | -   | -                | 870           | -                | -52           | 340              | 81           | 58               |
| 2007 Jan                   | 449            | -                | -1            | -                | -4 951        | 59               | -5  | -                | 31            | -                | -79           | -894             | 10           | -61              |
| Feb                        | -675           | -1               | 1             | 9                | 5             | 80               | -   | -                | 45            | -                | -5            | -39              | -1           | -12              |
| Mar                        | -3 317         | 1                | -             | -9               | 338           | 381              | -1  | -                | 24            | -                | -6            | 994              | -22          | 30               |
| Apr                        | 2 198          | -36              | 1             | -                | 1 778         | -899             | -   | -                | 32            | -                | 1             | -10              | 69           | -13              |
| May                        | 4 777          | 18               | -1            | -                | -252          | 345              | -13   | -                | 30            | -                | -6            | -3               | 5            | 10               |
| Jun                        | -3 009         | 16               | 13            | -                | 1 064         | 6 015            | -   | -                | 20            | -                | 5             | 75               | 14           | 2                |
| Jul                        | 1 143          | 1                | -13           | -                | -2 947        | -5 654           | -   | -                | -116          | -                | -7            | 20               | 11           | 80               |
| Aug                        | 2 151          | -54              | -             | -                | 4 815         | 211              | -   | -                | 30            | -                | 1             | -                | -3           | 8                |
| Sep                        | -2 595         | 31               | 2             | -                | 641           | 961              | -   | -                | 28            | -                | -6            | -144             | -7           | -14              |
| Oct                        | -2 805         | -34              | -3            | -                | -5 457        | 391              | -   | -                | 2             | -                | 2             | -230             | 75           | 3                |
| Nov                        | -3 507         | -1               | -             | -                | 1 102         | -501             | -   | -                | 43            | -                | -2            | -65              | 42           | -63              |
| Dec                        | -1 408         | 47               | -             | -                | 994           | 371              | -   | -                | -96           | -                | -17           | -434             | 56           | 7                |
| 2008 Jan                   | -1 144         | -122             | -6 001        | -                | 84            | -409             | -   | -                | 417           | -                | -17           | -278             | 100          | -41              |
| Feb                        | 139            | 31               | 1             | -                | -138          | 1 174            | -   | -                | 446           | -                | -30           | -268             | 110          | 100              |
| Mar                        | 1 111          | -316             | -             | -                | 411           | -3 177           | -   | -                | 8             | -                | -6            | 886              | -129         | -2               |
| <b>Amounts outstanding</b> |                |                  |               |                  |               |                  |   |                  |               |                  |               |                  |              |                  |
| LPQ/M                      | VYCY           | VY CZ            | VYDA          | VYDB             | VYDC          | VYDD             | VYDE  | VYDF             | VYDG          | VYDH             | VYDI          | VYDJ             | VYDK         | VYDL             |
| 2006 Q1                    | 2 945          | -9               | 13 370        | -                | 1 665         | 3 824            | 18  | -                | 2 225         | -                | 1 416         | 5 189            | 259          | 79               |
| Q2                         | 17 626         | -17              | 13 370        | -                | 7 082         | 3 777            | 18  | -                | 2 294         | -                | 1 186         | 4 825            | 321          | 133              |
| Q3                         | 11 698         | -6               | 13 369        | -                | 4 655         | 3 689            | 18  | -                | 2 379         | -                | 1 188         | 4 423            | 310          | 168              |
| Q4                         | 12 207         | -                | 13 370        | -                | 5 732         | 4 001            | 18  | -                | 2 337         | -                | 1 111         | 4 419            | 304          | 204              |
| 2007 Q1                    | 8 664          | -                | 13 370        | -                | 1 125         | 4 536            | 13  | -                | 2 398         | -                | 1 022         | 4 491            | 291          | 161              |
| Q2                         | 12 630         | -1               | 13 382        | -                | 3 715         | 9 920            | -   | -                | 2 396         | -                | 999           | 4 421            | 379          | 158              |
| Q3                         | 13 329         | -24              | 13 372        | -                | 6 224         | 5 564            | -   | -                | 2 399         | -                | 1 007         | 4 573            | 381          | 238              |
| Q4                         | 5 609          | -15              | 13 370        | -                | 2 863         | 6 085            | -   | -                | 2 423         | -                | 1 025         | 4 198            | 554          | 192              |
| 2008 Q1                    | 5 715          | 1 581            | 7 370         | -                | 3 219         | 4 536            | -   | -                | 3 300         | -                | 1 003         | 5 096            | 635          | 266              |
| 2007 Jan                   | 12 656         | -                | 13 369        | -                | 782           | 4 019            | 13  | -                | 2 344         | -                | 1 022         | 3 407            | 314          | 141              |
| Feb                        | 11 981         | -1               | 13 370        | 9                | 787           | 4 137            | 13  | -                | 2 401         | -                | 1 030         | 3 465            | 313          | 130              |
| Mar                        | 8 664          | -                | 13 370        | -                | 1 125         | 4 536            | 13  | -                | 2 398         | -                | 1 022         | 4 491            | 291          | 161              |
| Apr                        | 10 863         | -36              | 13 370        | -                | 2 903         | 3 623            | 13  | -                | 2 408         | -                | 1 018         | 4 503            | 360          | 147              |
| May                        | 15 639         | -17              | 13 370        | -                | 2 651         | 3 974            | -   | -                | 2 401         | -                | 1 008         | 4 471            | 365          | 158              |
| Jun                        | 12 630         | -1               | 13 382        | -                | 3 715         | 9 920            | -   | -                | 2 396         | -                | 999           | 4 421            | 379          | 158              |
| Jul                        | 13 773         | -                | 13 370        | -                | 768           | 4 265            | -   | -                | 2 332         | -                | 992           | 4 435            | 391          | 237              |
| Aug                        | 15 924         | -53              | 13 370        | -                | 5 583         | 4 497            | -   | -                | 2 373         | -                | 999           | 4 468            | 388          | 247              |
| Sep                        | 13 329         | -24              | 13 372        | -                | 6 224         | 5 564            | -   | -                | 2 399         | -                | 1 007         | 4 573            | 381          | 238              |
| Oct                        | 10 524         | -58              | 13 370        | -                | 767           | 5 922            | -   | -                | 2 422         | -                | 1 007         | 4 352            | 456          | 238              |
| Nov                        | 7 017          | -61              | 13 369        | -                | 1 870         | 5 545            | -   | -                | 2 476         | -                | 1 017         | 4 441            | 498          | 180              |
| Dec                        | 5 609          | -15              | 13 370        | -                | 2 863         | 6 085            | -   | -                | 2 423         | -                | 1 025         | 4 198            | 554          | 192              |
| 2008 Jan                   | 4 466          | -137             | 7 369         | -                | 2 947         | 5 758            | -   | -                | 2 847         | -                | 1 016         | 4 026            | 654          | 154              |
| Feb                        | 4 605          | -109             | 7 370         | -                | 2 809         | 7 079            | -   | -                | 3 271         | -                | 1 000         | 3 935            | 764          | 258              |
| Mar                        | 5 715          | 1 581            | 7 370         | -                | 3 219         | 4 536            | -   | -                | 3 300         | -                | 1 003         | 5 096            | 635          | 266              |

**Note to Table B2.2**

(a) A slightly expanded version of this table, which meets the requirements of the IMF's Special Data Dissemination Standard, is available on the internet (Table B2.2.1).

**TABLE B.2.3 OTHER BANKS' CONTRIBUTION TO THE MFIs' CONSOLIDATED  
BALANCE SHEET**

£ millions

Not seasonally adjusted

**Liabilities**

|                            | Currency, deposits and money market instruments |                  |               |                  |               |                  | Other liabilities |                  |
|----------------------------|---|------------------|---------------|------------------|---------------|------------------|-------------------|------------------|
|                            | Private sector                                  |                  | Public sector |                  | Non-residents |                  | Sterling          | Foreign currency |
|                            | Sterling  | Foreign currency | Sterling      | Foreign currency | Sterling      | Foreign currency |                   |                  |
| <b>Changes</b>             |   |                  |               |                  |               |                  |                   |                  |
| LPQ/M                      | VYDM  | VYDN             | VYDO          | VYDP             | VYDQ          | VYDR             | VYDS              | VYDT             |
| 2006 Q1                    | 32 172  | 33 861           | 6 906         | 211              | 14 559        | 220 128          | 25 600            | -17 527          |
| Q2                         | 46 531  | -11 063          | 2 508         | - 497            | 31 936        | 23 100           | -12 802           | 24 495           |
| Q3                         | 36 340  | 23 883           | 1 975         | 584              | -7 251        | 80 636           | 9 311             | 16 586           |
| Q4                         | 33 588  | 12 357           | -2 462        | 715              | 19 504        | 13 801           | 7 896             | 42 805           |
| 2007 Q1                    | 41 379  | 21 849           | 4 652         | 26               | 96 108        | 248 774          | -7 659            | 2 508            |
| Q2                         | 50 702  | 40 226           | 3 268         | - 324            | - 145         | 69 533           | 2 039             | 51 153           |
| Q3                         | 37 766  | -3 079           | 1 607         | 450              | 48 283        | 133 845          | 4 681             | -19 963          |
| Q4                         | 22 696  | 12 171           | -7 993        | - 826            | 76 533        | 62 274           | 14 206            | -23 614          |
| 2008 Q1                    | 35 899  | 41 107           | -5 337        | 4 002            | 15 225        | 140 208          | 22 580            | -84 543          |
| 2007 Jan                   | -6 652  | 17 050           | 12 064        | - 449            | 4 309         | 116 769          | 17 461            | -22 043          |
| Feb                        | 13 900  | 5 000            | 3 717         | 583              | 53 401        | 69 768           | -10 040           | 24 108           |
| Mar                        | 34 131  | - 201            | -11 130       | - 107            | 38 398        | 62 237           | -15 080           | 442              |
| Apr                        | 12 054  | 28 336           | 3 383         | 45               | 50 717        | 57 686           | -10 872           | 11 837           |
| May                        | 20 800  | 17 137           | 4 814         | - 418            | 12 916        | 44 075           | 19 281            | 18 058           |
| Jun                        | 17 847  | -5 247           | -4 930        | 49               | -63 778       | -32 228          | -6 370            | 21 258           |
| Jul                        | 485   | 5 717            | 7 138         | - 164            | 15 793        | 81 588           | 7 354             | -2 435           |
| Aug                        | 18 197  | - 745            | -3 017        | 352              | 27 735        | 83 799           | - 670             | -14 732          |
| Sep                        | 19 085  | -8 050           | -2 514        | 261              | 4 755         | -31 542          | -2 003            | -2 796           |
| Oct                        | -7 298  | -1 078           | 6 391         | 177              | 19 476        | 106 994          | -8 042            | 9 345            |
| Nov                        | 7 403   | 32 405           | -6 024        | - 648            | 15 777        | 18 997           | 19 982            | -29 796          |
| Dec                        | 22 591  | -19 156          | -8 359        | - 355            | 41 281        | -63 716          | 2 267             | -3 162           |
| 2008 Jan                   | 8 224   | 25 338           | 11 956        | 445              | 20 153        | 80 737           | 8 702             | -10 268          |
| Feb                        | 1 948   | 8 715            | -8 945        | 3 148            | -2 000        | 16 872           | 9 384             | -9 947           |
| Mar                        | 25 727  | 7 055            | -8 348        | 409              | -2 928        | 42 599           | 4 494             | -64 328          |
| <b>Amounts outstanding</b> |   |                  |               |                  |               |                  |                   |                  |
| LPQ/M                      | VYDU  | VYDV             | VYDW          | VYDX             | VYDY          | VYDZ             | VYEA              | VYEB             |
| 2006 Q1                    | 1 136 444                                       | 292 144          | 26 504        | 1 699            | 363 152       | 2 274 181        | 317 318           | 177 361          |
| Q2                         | 1 186 851                                       | 273 949          | 29 021        | 1 156            | 390 730       | 2 209 671        | 300 925           | 198 254          |
| Q3                         | 1 223 049                                       | 293 348          | 30 995        | 1 719            | 383 473       | 2 256 300        | 309 318           | 211 849          |
| Q4                         | 1 256 539                                       | 298 553          | 28 533        | 2 280            | 402 984       | 2 203 344        | 313 835           | 243 242          |
| 2007 Q1                    | 1 297 168                                       | 321 039          | 33 185        | 2 312            | 499 102       | 2 458 514        | 304 204           | 252 606          |
| Q2                         | 1 349 667                                       | 360 263          | 36 440        | 1 938            | 497 809       | 2 494 722        | 302 225           | 276 038          |
| Q3                         | 1 387 998                                       | 361 572          | 38 046        | 2 392            | 545 487       | 2 660 868        | 297 803           | 297 005          |
| Q4                         | 1 404 938                                       | 393 164          | 30 053        | 1 588            | 627 063       | 2 820 916        | 313 958           | 290 485          |
| 2008 Q1                    | 1 440 363                                       | 452 025          | 24 715        | 5 860            | 642 536       | 3 110 509        | 335 551           | 250 539          |
| 2007 Jan                   | 1 249 919                                       | 313 149          | 40 597        | 1 825            | 407 301       | 2 304 493        | 329 553           | 212 582          |
| Feb                        | 1 263 784                                       | 320 621          | 44 314        | 2 415            | 460 693       | 2 390 552        | 319 648           | 247 129          |
| Mar                        | 1 297 168                                       | 321 039          | 33 185        | 2 312            | 499 102       | 2 458 514        | 304 204           | 252 606          |
| Apr                        | 1 309 137                                       | 347 570          | 36 568        | 2 323            | 549 927       | 2 495 884        | 291 762           | 265 358          |
| May                        | 1 329 417                                       | 365 601          | 41 382        | 1 918            | 563 401       | 2 549 438        | 311 657           | 282 990          |
| Jun                        | 1 349 667                                       | 360 263          | 36 440        | 1 938            | 497 809       | 2 494 722        | 302 225           | 276 038          |
| Jul                        | 1 350 275                                       | 364 517          | 43 578        | 1 758            | 513 528       | 2 565 136        | 293 656           | 285 626          |
| Aug                        | 1 368 482                                       | 364 706          | 40 561        | 2 122            | 540 682       | 2 663 762        | 293 114           | 273 161          |
| Sep                        | 1 387 998                                       | 361 572          | 38 046        | 2 392            | 545 487       | 2 660 868        | 297 803           | 297 005          |
| Oct                        | 1 380 400                                       | 357 759          | 44 436        | 2 551            | 564 957       | 2 743 308        | 291 217           | 316 133          |
| Nov                        | 1 382 068                                       | 396 563          | 38 412        | 1 918            | 585 796       | 2 807 810        | 311 669           | 291 052          |
| Dec                        | 1 404 938                                       | 393 164          | 30 053        | 1 588            | 627 063       | 2 820 916        | 313 958           | 290 485          |
| 2008 Jan                   | 1 411 741                                       | 419 372          | 42 008        | 2 049            | 647 404       | 2 939 658        | 320 669           | 284 606          |
| Feb                        | 1 413 804                                       | 434 060          | 33 063        | 5 265            | 645 444       | 2 993 437        | 331 997           | 293 520          |
| Mar                        | 1 440 363                                       | 452 025          | 24 715        | 5 860            | 642 536       | 3 110 509        | 335 551           | 250 539          |

**TABLE B2.3 (continued)**

£ millions

Not seasonally adjusted

| Assets                     | Loans          |                  |               |                  |               |                  | Securities (other than financial derivatives) |                  |               |                  |               |                  | Other assets |                  |
|----------------------------|----------------|------------------|---------------|------------------|---------------|------------------|---|------------------|---------------|------------------|---------------|------------------|--------------|------------------|
|                            | Private sector |                  | Public sector |                  | Non-residents |                  | Private sector                                |                  | Public sector |                  | Non-residents |                  | Sterling     | Foreign currency |
|                            | Sterling       | Foreign currency | Sterling      | Foreign currency | Sterling      | Foreign currency | Sterling                                      | Foreign currency | Sterling      | Foreign currency | Sterling      | Foreign currency |              |                  |
| <b>Changes</b>             |                |                  |               |                  |               |                  |   |                  |               |                  |               |                  |              |                  |
| LPQ/M                      | VYEC           | VYED             | VYEE          | VYEF             | VYEG          | VYEH             | VYEI  | VYEJ             | VYEK          | VYEL             | VYEM          | VYEN             | VYEO         | VYEP             |
| 2006 Q1                    | 28 093         | 45 216           | -11 558       | 199              | 18 952        | 178 359          | 24 227  | 5 887            | -1 765        | 65               | 6 417         | 19 532           | - 308        | 4 295            |
| Q2                         | 47 453         | -2 512           | 1 110         | - 325            | 21 419        | -9 613           | 13 466  | 1 782            | 4 040         | 117              | 2 696         | 5 245            | - 106        | 1 863            |
| Q3                         | 47 985         | -8 439           | 1 724         | 242              | -3 172        | 102 183          | 295   | 5 006            | -2 248        | -20              | -2 704        | 25 282           | - 258        | 4 777            |
| Q4                         | 14 097         | 32 213           | 3 668         | -1 322           | 32 163        | -41 213          | 10 251  | 3 631            | -4 890        | -22              | 2 937         | 68 807           | 6 322        | 4 998            |
| 2007 Q1                    | 54 256         | 40 443           | -4 943        | 1 047            | 93 797        | 187 837          | 7 061   | 3 903            | -9 035        | -8               | 2 137         | 31 930           | 685          | 1 595            |
| Q2                         | 32 426         | 31 070           | -2 307        | - 857            | -5 115        | 88 325           | 14 964  | -6 933           | 5 805         | -79              | 6 371         | 41 436           | - 765        | 990              |
| Q3                         | 80 436         | 5 519            | -4 889        | 507              | 5 737         | 131 635          | 337   | 6 545            | 1 375         | -19              | -1 098        | -26 855          | 4 112        | 6 847            |
| Q4                         | 23 159         | 23 030           | 5 202         | 764              | 46 716        | 61 801           | 7 154   | 5 327            | 18            | 9                | -2 019        | -6 754           | 5 439        | -1 676           |
| 2008 Q1                    | 63 504         | 56 743           | -1 282        | - 261            | 8 698         | 165 267          | -12 091                                       | 1 458            | 1 798         | -11              | - 48          | -112 512         | -2 324       | 4 412            |
| 2007 Jan                   | 29 013         | 8 941            | -11 284       | 689              | 6 814         | 66 931           | 2 396   | 94               | -3 306        | -33              | 4 405         | 34 243           | -1 528       | 155              |
| Feb                        | 13 144         | 30 144           | 509           | 184              | 46 191        | 70 901           | 1 077   | 2 671            | -2 294        | 18               | -1 634        | -2 495           | 509          | 2 527            |
| Mar                        | 12 099         | 1 358            | 5 832         | 174              | 40 792        | 50 005           | 3 589   | 1 138            | -3 434        | 7                | - 634         | 182              | 1 704        | -1 087           |
| Apr                        | 13 560         | 28 237           | -3 032        | - 203            | 37 969        | 68 135           | 1 402   | -2 385           | 2 433         | -63              | 4 540         | - 389            | - 188        | 1 403            |
| May                        | 6 030          | 6 702            | 771           | 301              | 23 991        | 68 821           | 11 839  | -293             | 1 441         | -7               | - 112         | 11 323           | 1 229        | 843              |
| Jun                        | 12 836         | -3 869           | -46           | -954             | -67 076       | -48 630          | 1 724   | -4 255           | 1 931         | -8               | 1 943         | 30 502           | -1 806       | -1 256           |
| Jul                        | 19 452         | 9 394            | -4 166        | 204              | 15 317        | 78 426           | 3 344   | 5 301            | 1 966         | 257              | -1 164        | -5 561           | 1 427        | - 142            |
| Aug                        | 30 164         | 596              | - 600         | - 108            | 2 559         | 49 125           | -3 764  | - 627            | 1 583         | -280             | -1 131        | 17 141           | 2 705        | 5 126            |
| Sep                        | 30 820         | -4 472           | - 123         | 410              | -12 139       | 4 083            | 758   | 1 871            | -2 174        | 4                | 1 196         | -38 435          | - 20         | 1 863            |
| Oct                        | 16 123         | 16 297           | -1 359        | 213              | 1 400         | 86 844           | - 817   | 63               | 6 042         | 15               | 928           | 11 350           | 1 369        | -1 945           |
| Nov                        | - 838          | 17 082           | 490           | 93               | 9 680         | 21 943           | 9 106   | -4 621           | 581           | -18              | 2 560         | 974              | 3 013        | 1 241            |
| Dec                        | 7 873          | -10 349          | 6 071         | 458              | 35 637        | -46 986          | -1 135  | 9 885            | -6 605        | 12               | -5 507        | -19 079          | 1 057        | - 972            |
| 2008 Jan                   | 28 203         | 27 916           | -3 978        | - 59             | 11 782        | 102 951          | 1 084   | 3 270            | 2 796         | 70               | -1 605        | -24 666          | 1 014        | 59               |
| Feb                        | 20 262         | 1 621            | 1 992         | 256              | 22 063        | 13 901           | -7 564  | -2 906           | -1 425        | -37              | 1 374         | -30 477          | - 41         | 3 910            |
| Mar                        | 15 039         | 27 206           | 704           | -458             | -25 147       | 48 416           | -5 612  | 1 095            | 426           | -44              | 183           | -57 368          | -3 297       | 444              |
| <b>Amounts outstanding</b> |                |                  |               |                  |               |                  |   |                  |               |                  |               |                  |              |                  |
| LPQ/M                      | VYEQ           | VYER             | VYES          | VYET             | VYEU          | VYEV             | VYEW  | VYEX             | VYEY          | VYEZ             | VYFA          | VYFB             | VYFC         | VYFD             |
| 2006 Q1                    | 1 341 924      | 345 748          | 22 548        | 1 643            | 233 946       | 1 843 843        | 139 909                                       | 51 360           | - 7 508       | 37               | 36 904        | 507 580          | 66 600       | 36 932           |
| Q2                         | 1 386 998      | 329 208          | 23 667        | 1 251            | 255 152       | 1 767 225        | 153 375                                       | 51 460           | - 3 468       | 154              | 39 601        | 497 980          | 65 144       | 37 286           |
| Q3                         | 1 432 714      | 315 753          | 25 416        | 1 465            | 251 971       | 1 840 737        | 154 762                                       | 55 642           | - 5 790       | 132              | 37 011        | 516 809          | 64 951       | 41 485           |
| Q4                         | 1 444 230      | 338 485          | 29 085        | 106              | 283 191       | 1 745 747        | 165 898                                       | 57 858           | -10 604       | 105              | 39 000        | 566 025          | 71 313       | 45 240           |
| 2007 Q1                    | 1 527 982      | 380 192          | 23 987        | 1 196            | 376 964       | 1 939 344        | 140 662                                       | 61 991           | - 19 414      | 97               | 41 248        | 604 414          | 71 931       | 46 978           |
| Q2                         | 1 559 377      | 404 388          | 21 680        | 321              | 371 102       | 1 994 457        | 154 518                                       | 53 230           | -12 996       | 18               | 46 637        | 626 486          | 71 040       | 47 132           |
| Q3                         | 1 642 624      | 416 028          | 16 844        | 827              | 376 758       | 2 156 108        | 156 975                                       | 60 958           | - 11 964      | -                | 46 468        | 627 053          | 72 728       | 54 705           |
| Q4                         | 1 664 341      | 453 501          | 22 046        | 1 605            | 422 835       | 2 292 821        | 165 949                                       | 68 532           | -12 182       | 9                | 46 197        | 661 556          | 77 905       | 54 988           |
| 2008 Q1                    | 1 726 277      | 534 410          | 20 764        | 1 405            | 430 753       | 2 585 065        | 155 806                                       | 74 251           | - 10 422      | -                | 48 539        | 600 688          | 75 350       | 62 203           |
| 2007 Jan                   | 1 504 699      | 344 864          | 17 801        | 796              | 289 997       | 1 798 899        | 135 425                                       | 57 505           | - 13 795      | 72               | 43 033        | 590 607          | 69 761       | 45 096           |
| Feb                        | 1 517 233      | 377 669          | 18 310        | 985              | 336 180       | 1 883 350        | 136 773                                       | 60 647           | - 16 164      | 90               | 41 926        | 600 364          | 70 257       | 47 931           |
| Mar                        | 1 527 982      | 380 192          | 23 987        | 1 196            | 376 964       | 1 939 344        | 140 662                                       | 61 991           | - 19 414      | 97               | 41 248        | 604 414          | 71 931       | 46 978           |
| Apr                        | 1 540 920      | 405 244          | 20 954        | 980              | 414 379       | 1 992 859        | 141 967                                       | 58 331           | - 16 797      | 33               | 45 592        | 602 250          | 71 481       | 47 986           |
| May                        | 1 547 458      | 413 537          | 21 726        | 1 285            | 438 371       | 2 069 208        | 153 865                                       | 58 159           | - 15 086      | 27               | 45 318        | 614 114          | 72 687       | 49 016           |
| Jun                        | 1 559 377      | 404 388          | 21 680        | 321              | 371 102       | 1 994 457        | 154 518                                       | 53 230           | - 12 996      | 18               | 46 637        | 626 486          | 71 040       | 47 132           |
| Jul                        | 1 578 402      | 411 674          | 17 514        | 524              | 386 419       | 2 063 283        | 157 770                                       | 58 319           | - 11 323      | 275              | 45 519        | 617 415          | 72 358       | 46 765           |
| Aug                        | 1 606 932      | 414 722          | 16 898        | 420              | 388 919       | 2 122 761        | 155 178                                       | 58 005           | - 9 798       | -4               | 44 649        | 639 194          | 74 956       | 52 191           |
| Sep                        | 1 642 624      | 416 028          | 16 844        | 827              | 376 758       | 2 156 108        | 156 975                                       | 60 958           | - 11 964      | -                | 46 468        | 627 053          | 72 728       | 54 705           |
| Oct                        | 1 658 921      | 428 723          | 15 484        | 1 040            | 378 158       | 2 228 729        | 156 949                                       | 60 931           | - 6 029       | 15               | 47 318        | 639 650          | 74 142       | 52 204           |
| Nov                        | 1 657 625      | 452 678          | 15 975        | 1 137            | 387 108       | 2 284 792        | 166 757                                       | 57 196           | - 5 477       | -3               | 50 438        | 654 517          | 76 971       | 54 370           |
| Dec                        | 1 664 341      | 453 501          | 22 046        | 1 605            | 422 835       | 2 292 821        | 165 949                                       | 68 532           | - 12 182      | 9                | 46 197        | 661 556          | 77 905       | 54 988           |
| 2008 Jan                   | 1 691 764      | 486 163          | 18 068        | 1 565            | 434 854       | 2 424 442        | 165 998                                       | 72 532           | - 9 427       | 79               | 44 995        | 645 383          | 78 722       | 55 656           |
| Feb                        | 1 711 903      | 494 742          | 20 060        | 1 833            | 456 908       | 2 472 067        | 160 383                                       | 70 856           | -10 771       | 43               | 46 979        | 634 208          | 78 662       | 60 283           |
| Mar                        | 1 726 277      | 534 410          | 20 764        | 1 405            | 430 753       | 2 585 065        | 155 806                                       | 74 251           | -10 422       | -                | 48 539        | 600 688          | 75 350       | 62 203           |

**TABLE B.4 BUILDING SOCIETIES' CONTRIBUTION TO THE MFIs' CONSOLIDATED BALANCE SHEET**

£ millions

Not seasonally adjusted

**Liabilities**

|                            | Currency, deposits and money market instruments |                  |               |                  |               |                  | Other liabilities |                  |
|----------------------------|---|------------------|---------------|------------------|---------------|------------------|-------------------|------------------|
|                            | Private sector                                  |                  | Public sector |                  | Non-residents |                  | Sterling          | Foreign currency |
|                            | Sterling  | Foreign currency | Sterling      | Foreign currency | Sterling      | Foreign currency |                   |                  |
| <b>Changes</b>             |   |                  |               |                  |               |                  |                   |                  |
| LPQ/M                      | VYFE  | VYFF             | VYFG          | VYFH             | VYFI          | VYFJ             | VYFK              | VYFL             |
| 2006 Q1                    | 5 235   | - 101            | -1 022        | -                | 118           | - 335            | -1 019            | 146              |
| Q2                         | 3 631   | 155              | 2 261         | -                | 277           | 233              | 1 791             | 271              |
| Q3                         | 3 105   | 257              | 796           | -                | 473           | 2 817            | 715               | - 66             |
| Q4                         | 4 829   | 145              | - 416         | -                | 543           | 1 189            | 5 383             | 1 476            |
| 2007 Q1                    | 3 953   | 256              | -2 144        | 10               | - 259         | 47               | 811               | 1 518            |
| Q2                         | 6 718   | 341              | 1 555         | - 10             | 96            | - 374            | 1 536             | 182              |
| Q3                         | 7 213   | 462              | 1 921         | -                | - 126         | - 391            | 20                | 179              |
| Q4                         | 8 416   | - 213            | 1 264         | -                | - 455         | 30               | 1 706             | 1 019            |
| 2008 Q1                    | 8 156   | - 143            | -1 526        | - 100            | - 45          | 671              | -2 519            | - 688            |
| 2007 Jan                   | 1 279   | - 237            | - 539         | -                | 86            | -1 196           | 52                | - 29             |
| Feb                        | 613   | 496              | - 952         | -                | - 170         | 978              | 2 015             | 1 463            |
| Mar                        | 2 061   | - 4              | - 653         | 10               | - 175         | 266              | -1 256            | 84               |
| Apr                        | 2 940   | 153              | 745           | -                | 69            | - 466            | 766               | 251              |
| May                        | 1 104   | 538              | 545           | - 11             | - 428         | 1 059            | 182               | 37               |
| Jun                        | 2 674   | - 350            | 265           | -                | 455           | - 967            | 588               | - 107            |
| Jul                        | 1 983   | 18               | 34            | -                | - 60          | - 43             | 274               | 40               |
| Aug                        | 2 197   | - 222            | 499           | -                | 48            | - 269            | 659               | - 149            |
| Sep                        | 3 033   | 665              | 1 387         | -                | - 114         | - 80             | - 913             | 288              |
| Oct                        | 3 484   | - 565            | 28            | -                | 480           | -1 369           | 1 290             | 232              |
| Nov                        | 3 084   | 294              | 751           | -                | - 764         | 53               | 2 862             | 253              |
| Dec                        | 1 848   | 58               | 486           | -                | - 170         | 1 347            | -2 446            | 534              |
| 2008 Jan                   | 998   | 148              | - 540         | - 71             | - 282         | 495              | - 482             | - 23             |
| Feb                        | 2 993   | - 105            | - 967         | - 6              | - 89          | 320              | 1 053             | - 416            |
| Mar                        | 4 164   | - 186            | - 19          | - 23             | 326           | - 144            | -3 089            | - 249            |
| <b>Amounts outstanding</b> |   |                  |               |                  |               |                  |                   |                  |
| LPQ/M                      | VYFM  | VYFN             | VYFO          | VYFP             | VYFQ          | VYFR             | VYFS              | VYFT             |
| 2006 Q1                    | 195 084   | 4 407            | 6 685         | -                | 8 926         | 14 958           | 22 752            | 4 622            |
| Q2                         | 198 995   | 4 579            | 8 946         | -                | 8 922         | 15 233           | 24 528            | 4 893            |
| Q3                         | 202 100   | 4 849            | 9 742         | -                | 9 394         | 18 084           | 25 227            | 4 828            |
| Q4                         | 206 929   | 5 008            | 9 326         | -                | 9 937         | 19 309           | 30 589            | 6 304            |
| 2007 Q1                    | 210 881   | 5 260            | 7 182         | 10               | 9 677         | 19 349           | 31 377            | 7 822            |
| Q2                         | 217 599   | 5 608            | 8 737         | -                | 9 773         | 18 993           | 27 093            | 8 004            |
| Q3                         | 224 812   | 6 052            | 10 658        | -                | 9 648         | 18 557           | 27 092            | 8 183            |
| Q4                         | 231 842   | 5 817            | 11 922        | -                | 10 578        | 18 526           | 28 772            | 9 202            |
| 2008 Q1                    | 244 466   | 5 753            | 10 541        | 30               | 9 802         | 19 656           | 23 274            | 8 480            |
| 2007 Jan                   | 208 207   | 4 778            | 8 787         | -                | 10 023        | 18 131           | 30 634            | 6 275            |
| Feb                        | 208 820   | 5 268            | 7 835         | -                | 9 853         | 19 091           | 32 642            | 7 738            |
| Mar                        | 210 881   | 5 260            | 7 182         | 10               | 9 677         | 19 349           | 31 377            | 7 822            |
| Apr                        | 213 821   | 5 413            | 7 927         | 11               | 9 747         | 18 883           | 32 137            | 8 074            |
| May                        | 214 925   | 5 950            | 8 472         | -                | 9 319         | 19 940           | 26 512            | 8 110            |
| Jun                        | 217 599   | 5 608            | 8 737         | -                | 9 773         | 18 993           | 27 093            | 8 004            |
| Jul                        | 219 582   | 5 628            | 8 772         | -                | 9 713         | 18 953           | 27 361            | 8 044            |
| Aug                        | 221 779   | 5 404            | 9 271         | -                | 9 761         | 18 678           | 28 012            | 7 895            |
| Sep                        | 224 812   | 6 052            | 10 658        | -                | 9 648         | 18 557           | 27 092            | 8 183            |
| Oct                        | 228 296   | 5 488            | 10 686        | -                | 10 127        | 17 193           | 28 372            | 8 415            |
| Nov                        | 229 994   | 5 771            | 11 436        | -                | 10 749        | 17 215           | 31 225            | 8 668            |
| Dec                        | 231 842   | 5 817            | 11 922        | -                | 10 578        | 18 526           | 28 772            | 9 202            |
| 2008 Jan                   | 234 482   | 5 756            | 11 527        | 57               | 9 565         | 18 604           | 28 137            | 8 685            |
| Feb                        | 240 302   | 5 762            | 10 560        | 51               | 9 477         | 19 236           | 26 363            | 8 434            |
| Mar                        | 244 466   | 5 753            | 10 541        | 30               | 9 802         | 19 656           | 23 274            | 8 480            |

**TABLE B2.4 (continued)**

£ millions

Not seasonally adjusted

**Assets**

|                            | Loans          |                  |               |                  |               |                  | Securities (other than financial derivatives) |                  |               |                  |               |                  | Other assets |                  |
|----------------------------|----------------|------------------|---------------|------------------|---------------|------------------|---|------------------|---------------|------------------|---------------|------------------|--------------|------------------|
|                            | Private sector |                  | Public sector |                  | Non-residents |                  | Private sector                                |                  | Public sector |                  | Non-residents |                  | Sterling     | Foreign currency |
|                            | Sterling       | Foreign currency | Sterling      | Foreign currency | Sterling      | Foreign currency | Sterling                                      | Foreign currency | Sterling      | Foreign currency | Sterling      | Foreign currency |              |                  |
| <b>Changes</b>             |                |                  |               |                  |               |                  |   |                  |               |                  |               |                  |              |                  |
| LPQ/M                      | VYFU           | VYFV             | VYFW          | VYFX             | VYFY          | VYFZ             | VYGA  | VYGB             | VYGC          | VYGD             | VYGE          | VYGF             | VYGG         | VYGH             |
| 2006 Q1                    | 4 925          | 87               | - 16          | -                | - 364         | - 340            | 31  | ..               | 94            | -                | 80            | 720              | 443          | 223              |
| Q2                         | 7 179          | 58               | - 38          | -                | 71            | 332              | 138   | ..               | - 47          | - 1              | 50            | 442              | 423          | - 180            |
| Q3                         | 7 477          | 620              | - 27          | -                | 351           | - 49             | 258   | ..               | - 346         | -                | 90            | 356              | - 310        | - 171            |
| Q4                         | 7 024          | 1 054            | 136           | -                | 516           | 83               | 396   | ..               | - 87          | -                | - 65          | 57               | 612          | 21               |
| 2007 Q1                    | 6 321          | 2 951            | - 36          | -                | - 384         | - 621            | 108   | ..               | - 16          | -                | 104           | 285              | - 711        | - 27             |
| Q2                         | 6 717          | 163              | - 62          | -                | 34            | 230              | 87  | ..               | 92            | -                | 88            | 557              | 687          | 55               |
| Q3                         | 6 031          | 1 210            | - 93          | -                | 410           | - 181            | 129   | ..               | 771           | -                | 243           | 359              | 110          | - 140            |
| Q4                         | 5 602          | - 838            | 932           | -                | 714           | 2 583            | 149   | ..               | 2 759         | -                | 226           | 561              | 2 764        | 230              |
| 2008 Q1                    | 4 863          | 47               | - 451         | -                | 500           | - 51             | 544   | ..               | - 130         | -                | 115           | - 338            | - 101        | 76               |
| 2007 Jan                   | 2 883          | 26               | 7             | -                | - 40          | - 99             | 104   | ..               | 54            | -                | 128           | 73               | - 97         | - 5              |
| Feb                        | 1 593          | 2 848            | 37            | -                | 10            | - 666            | - 57  | ..               | 3             | -                | 10            | 162              | - 551        | - 10             |
| Mar                        | 1 845          | 76               | - 81          | -                | - 353         | 144              | 61  | ..               | - 72          | -                | - 33          | 50               | - 63         | - 12             |
| Apr                        | 1 846          | 222              | 4             | -                | 150           | 385              | - 40  | ..               | 93            | -                | 1             | 31               | 165          | 38               |
| May                        | 1 233          | 29               | - 21          | -                | 178           | 330              | 11  | ..               | - 10          | -                | 35            | 183              | 224          | - 18             |
| Jun                        | 3 638          | - 88             | - 45          | -                | - 294         | - 485            | 116   | ..               | 9             | -                | 52            | 343              | 297          | 35               |
| Jul                        | 1 504          | 2                | 95            | -                | - 175         | - 95             | 16  | ..               | 12            | -                | 66            | 64               | 108          | - 121            |
| Aug                        | 2 078          | 658              | - 138         | -                | 413           | 455              | 112   | ..               | 322           | -                | 191           | 215              | 58           | 18               |
| Sep                        | 2 449          | 549              | - 50          | -                | 172           | - 541            | 1   | ..               | 437           | -                | - 13          | 80               | - 57         | - 37             |
| Oct                        | 2 070          | 560              | 244           | -                | 828           | - 27             | 144   | ..               | 164           | -                | - 29          | 2                | 1 127        | 119              |
| Nov                        | 2 123          | 169              | 1 063         | -                | 318           | 314              | - 24  | ..               | 2 559         | -                | 304           | 174              | 554          | 59               |
| Dec                        | 1 409          | - 1 567          | - 376         | -                | - 432         | 2 296            | 28  | ..               | 36            | -                | - 49          | 385              | 1 083        | 52               |
| 2008 Jan                   | 1 800          | 39               | - 60          | -                | 129           | 183              | 201   | ..               | 33            | -                | 70            | 45               | - 694        | 2                |
| Feb                        | 1 306          | -                | 42            | -                | - 176         | - 490            | 199   | ..               | 190           | -                | - 21          | - 208            | 371          | 3                |
| Mar                        | 1 757          | 9                | - 433         | -                | 547           | 256              | 143   | ..               | - 353         | -                | 66            | - 175            | 222          | 71               |
| <b>Amounts outstanding</b> |                |                  |               |                  |               |                  |   |                  |               |                  |               |                  |              |                  |
| LPQ/M                      | VYGI           | VYGJ             | VYGK          | VYGL             | VYGM          | VYGN             | VYGO  | VYGP             | VYGQ          | VYGR             | VYGS          | VYGT             | VYGU         | VYGV             |
| 2006 Q1                    | 220 642        | 1 986            | 260           | -                | 1 487         | 1 067            | 2 686   | ..               | 1 175         | 1                | 769           | 5 908            | 6 318        | 2 137            |
| Q2                         | 227 806        | 2 043            | 222           | -                | 1 557         | 1 400            | 2 824   | ..               | 1 128         | -                | 819           | 6 350            | 6 741        | 1 957            |
| Q3                         | 235 266        | 2 664            | 195           | -                | 1 908         | 1 351            | 3 082   | ..               | 782           | -                | 908           | 6 706            | 6 430        | 1 787            |
| Q4                         | 242 269        | 3 718            | 331           | -                | 2 424         | 1 434            | 3 478   | ..               | 695           | -                | 843           | 6 763            | 7 043        | 1 807            |
| 2007 Q1                    | 248 568        | 6 669            | 294           | -                | 2 040         | 812              | 3 585   | ..               | 679           | -                | 947           | 7 048            | 6 332        | 1 781            |
| Q2                         | 255 265        | 1 032            | 232           | -                | 2 074         | 1 043            | 3 673   | ..               | 771           | -                | 1 036         | 7 605            | 7 018        | 1 836            |
| Q3                         | 261 276        | 2 242            | 139           | -                | 2 485         | 862              | 3 802   | ..               | 1 542         | -                | 1 279         | 7 964            | 7 128        | 1 695            |
| Q4                         | 266 852        | 1 404            | 1 070         | -                | 3 199         | 3 445            | 3 950   | ..               | 4 301         | -                | 1 505         | 8 525            | 9 892        | 1 926            |
| 2008 Q1                    | 250 676        | 1 312            | 640           | -                | 4 770         | 1 401            | 24 932  | ..               | 3 983         | -                | 1 709         | 10 192           | 8 584        | 1 712            |
| 2007 Jan                   | 245 145        | 3 744            | 338           | -                | 2 384         | 1 335            | 3 581   | ..               | 749           | -                | 971           | 6 836            | 6 945        | 1 803            |
| Feb                        | 246 731        | 6 592            | 375           | -                | 2 394         | 668              | 3 525   | ..               | 751           | -                | 980           | 6 998            | 6 395        | 1 793            |
| Mar                        | 248 568        | 6 669            | 294           | -                | 2 040         | 812              | 3 585   | ..               | 679           | -                | 947           | 7 048            | 6 332        | 1 781            |
| Apr                        | 250 408        | 6 890            | 298           | -                | 2 190         | 1 198            | 3 546   | ..               | 772           | -                | 948           | 7 079            | 6 497        | 1 819            |
| May                        | 251 634        | 1 120            | 277           | -                | 2 368         | 1 528            | 3 557   | ..               | 762           | -                | 984           | 7 263            | 6 721        | 1 800            |
| Jun                        | 255 265        | 1 032            | 232           | -                | 2 074         | 1 043            | 3 673   | ..               | 771           | -                | 1 036         | 7 605            | 7 018        | 1 836            |
| Jul                        | 256 762        | 1 034            | 327           | -                | 1 900         | 948              | 3 689   | ..               | 783           | -                | 1 102         | 7 669            | 7 126        | 1 714            |
| Aug                        | 258 833        | 1 692            | 188           | -                | 2 312         | 1 403            | 3 801   | ..               | 1 106         | -                | 1 292         | 7 884            | 7 185        | 1 733            |
| Sep                        | 261 276        | 2 242            | 139           | -                | 2 485         | 862              | 3 802   | ..               | 1 542         | -                | 1 279         | 7 964            | 7 128        | 1 695            |
| Oct                        | 263 336        | 2 802            | 383           | -                | 3 313         | 835              | 3 946   | ..               | 1 706         | -                | 1 250         | 7 966            | 8 255        | 1 815            |
| Nov                        | 265 450        | 2 971            | 1 446         | -                | 3 631         | 1 149            | 3 922   | ..               | 4 265         | -                | 1 554         | 8 140            | 8 809        | 1 874            |
| Dec                        | 266 852        | 1 404            | 1 070         | -                | 3 199         | 3 445            | 3 950   | ..               | 4 301         | -                | 1 505         | 8 525            | 9 892        | 1 926            |
| 2008 Jan                   | 247 550        | 1 218            | 1 031         | -                | 4 399         | 1 553            | 23 463  | ..               | 4 146         | -                | 1 664         | 10 025           | 9 180        | 1 604            |
| Feb                        | 248 856        | 1 247            | 1 073         | -                | 4 223         | 1 093            | 24 788  | ..               | 4 336         | -                | 1 643         | 10 015           | 8 424        | 1 619            |
| Mar                        | 250 676        | 1 312            | 640           | -                | 4 770         | 1 401            | 24 932  | ..               | 3 983         | -                | 1 709         | 10 192           | 8 584        | 1 712            |

**TABLE B3.1 BANKS IN THE UK: INCOME AND EXPENDITURE**

£ millions

**Income and expenditure**

|                   | Net dividends received | Net interest receivable | Net charges, fees, commissions receivable | Other income less expenditure | Total net income |
|-------------------|------------------------|-------------------------|---|-------------------------------|------------------|
| GFQ/A             | TGEA                   | TGEN                    | TGEL                                      | TGEM                          | TGEO             |
| 2005 Q1           | -1 731                 | 8 606                   | 4 945                                     | -10 653                       | <b>1 167</b>     |
| Q2                | -3 546                 | 9 218                   | 5 440                                     | -10 636                       | <b>477</b>       |
| Q3                | - 117                  | 9 861                   | 5 709                                     | -11 105                       | <b>4 348</b>     |
| Q4                | -1 408                 | 9 211                   | 5 833                                     | -11 526                       | <b>2 109</b>     |
| <i>Total 2005</i> | <i>-6 802</i>          | <i>36 896</i>           | <i>21 927</i>                             | <i>-43 920</i>                | <i>8 101</i>     |
| 2006 Q1           | 135                    | 9 743                   | 6 068                                     | -12 349                       | <b>3 598</b>     |
| Q2                | -4 448                 | 9 396                   | 6 239                                     | -11 377                       | <b>- 190</b>     |
| Q3                | -2 191                 | 9 870                   | 6 059                                     | -11 113                       | <b>2 624</b>     |
| Q4                | - 351                  | 10 078                  | 6 257                                     | -12 322                       | <b>3 662</b>     |
| <i>Total 2006</i> | <i>-6 855</i>          | <i>39 087</i>           | <i>24 623</i>                             | <i>-47 161</i>                | <i>9 694</i>     |
| 2007 Q1           | 926                    | 10 096                  | 6 167                                     | -12 371                       | <b>4 818</b>     |
| Q2                | -2 427                 | 9 969                   | 6 733                                     | -12 997                       | <b>1 277</b>     |
| Q3                | - 189                  | 9 335                   | 6 183                                     | -11 411                       | <b>3 917</b>     |
| Q4                | 3 078                  | 10 406                  | 6 291                                     | -11 815                       | <b>7 961</b>     |
| <i>Total 2007</i> | <i>1 388</i>           | <i>39 806</i>           | <i>25 374</i>                             | <i>-48 594</i>                | <i>17 973</i>    |

**Gross interest and dividends**
**Interest receivable on**

|                   | Money market instruments | Loans and advances <sup>(a)</sup> | Repos and reverse repos | Bonds and FRNs | Total interest receivable | Total dividends received |
|-------------------|--------------------------|-----------------------------------|-------------------------|----------------|---------------------------|--------------------------|
| GFQ/A             | TGEB                     | TGEC                              | TGED                    | TGEE           | TGEF                      | TGAA                     |
| 2005 Q1           | 1 452                    | 32 718                            | 7 061                   | 6 127          | <b>47 358</b>             | <b>2 089</b>             |
| Q2                | 1 666                    | 35 011                            | 8 548                   | 6 828          | <b>52 053</b>             | <b>2 840</b>             |
| Q3                | 1 467                    | 36 623                            | 9 653                   | 7 080          | <b>54 823</b>             | <b>2 119</b>             |
| Q4                | 1 560                    | 38 193                            | 10 533                  | 7 273          | <b>57 559</b>             | <b>4 124</b>             |
| <i>Total 2005</i> | <i>6 145</i>             | <i>142 545</i>                    | <i>35 795</i>           | <i>27 308</i>  | <i>211 793</i>            | <i>11 172</i>            |
| 2006 Q1           | 1 575                    | 40 525                            | 11 826                  | 7 882          | <b>61 809</b>             | <b>2 450</b>             |
| Q2                | 1 603                    | 42 889                            | 13 797                  | 7 807          | <b>66 096</b>             | <b>5 138</b>             |
| Q3                | 1 775                    | 45 613                            | 14 549                  | 8 316          | <b>70 253</b>             | <b>1 864</b>             |
| Q4                | 1 851                    | 49 468                            | 15 721                  | 8 832          | <b>75 872</b>             | <b>5 311</b>             |
| <i>Total 2006</i> | <i>6 804</i>             | <i>178 495</i>                    | <i>55 893</i>           | <i>32 837</i>  | <i>274 030</i>            | <i>14 763</i>            |
| 2007 Q1           | 1 914                    | 51 822                            | 17 003                  | 9 526          | <b>80 264</b>             | <b>3 990</b>             |
| Q2                | 1 708                    | 57 094                            | 19 673                  | 9 617          | <b>88 091</b>             | <b>7 829</b>             |
| Q3                | 1 844                    | 55 585                            | 20 339                  | 10 325         | <b>88 092</b>             | <b>4 035</b>             |
| Q4                | 1 839                    | 58 998                            | 20 242                  | 11 031         | <b>92 110</b>             | <b>7 163</b>             |
| <i>Total 2007</i> | <i>7 305</i>             | <i>223 499</i>                    | <i>77 257</i>           | <i>40 499</i>  | <i>348 557</i>            | <i>23 017</i>            |

**Interest payable on**

|                   | Money market instruments | Deposits <sup>(a)</sup> | Repos and reverse repos | Bonds and FRNs | Total interest payable | Total dividends paid |
|-------------------|--------------------------|-------------------------|-------------------------|----------------|------------------------|----------------------|
| GFQ/A             | TGEG                     | TGEH                    | TGEI                    | TGEJ           | TGEK                   | TGAB                 |
| 2005 Q1           | 2 751                    | 24 539                  | 6 103                   | 5 358          | <b>38 751</b>          | <b>3 820</b>         |
| Q2                | 3 065                    | 26 870                  | 7 203                   | 5 696          | <b>42 835</b>          | <b>6 386</b>         |
| Q3                | 3 002                    | 27 722                  | 8 017                   | 6 222          | <b>44 962</b>          | <b>2 236</b>         |
| Q4                | 3 240                    | 29 718                  | 8 675                   | 6 716          | <b>48 349</b>          | <b>5 532</b>         |
| <i>Total 2005</i> | <i>12 058</i>            | <i>108 849</i>          | <i>29 998</i>           | <i>23 992</i>  | <i>174 897</i>         | <i>17 974</i>        |
| 2006 Q1           | 3 286                    | 32 166                  | 9 718                   | 6 896          | <b>52 065</b>          | <b>2 314</b>         |
| Q2                | 3 526                    | 34 786                  | 11 178                  | 7 209          | <b>56 700</b>          | <b>9 586</b>         |
| Q3                | 3 767                    | 37 357                  | 11 898                  | 7 362          | <b>60 383</b>          | <b>4 055</b>         |
| Q4                | 3 976                    | 41 064                  | 12 956                  | 7 798          | <b>65 794</b>          | <b>5 662</b>         |
| <i>Total 2006</i> | <i>14 555</i>            | <i>145 373</i>          | <i>45 750</i>           | <i>29 265</i>  | <i>234 942</i>         | <i>21 617</i>        |
| 2007 Q1           | 4 182                    | 43 680                  | 14 086                  | 8 221          | <b>70 168</b>          | <b>3 064</b>         |
| Q2                | 3 812                    | 49 197                  | 16 514                  | 8 599          | <b>78 122</b>          | <b>10 256</b>        |
| Q3                | 4 217                    | 48 589                  | 16 897                  | 9 054          | <b>78 758</b>          | <b>4 224</b>         |
| Q4                | 4 306                    | 50 294                  | 17 493                  | 9 611          | <b>81 704</b>          | <b>4 085</b>         |
| <i>Total 2007</i> | <i>16 517</i>            | <i>191 760</i>          | <i>64 990</i>           | <i>35 485</i>  | <i>308 752</i>         | <i>21 629</i>        |



**TABLE B4.1 BANKS IN THE UK: INCOME AND EXPENDITURE VIS-À-VIS  
NON-RESIDENTS**

£ millions

|                            | Trade in Services |               | Investment income            |               |                | Total          |      |
|----------------------------|-------------------|---------------|------------------------------|---------------|----------------|----------------|------|
|                            |                   |               | Direct                       | Portfolio (a) | Other          |                |      |
|                            | OCQ/A             | BM22          | Branches' profits and losses | THDB          | THDC           |                | THDD |
|                            |                   |               | HCVK                         | THDB          | THDC           | THDD           | THDE |
| <b>Amounts receivable</b>  |                   |               |                              |               |                |                |      |
| 2004 Q1                    | 2 551             | 351           | 1 269                        | 4 832         | 6 762          | 15 764         |      |
| Q2                         | 2 591             | 276           | 1 025                        | 5 946         | 7 338          | 17 175         |      |
| Q3                         | 2 351             | 241           | 1 294                        | 4 983         | 8 136          | 17 005         |      |
| Q4                         | 2 764             | 179           | 1 172                        | 5 526         | 8 894          | 18 535         |      |
| <i>Total 2004</i>          | <i>10 257</i>     | <i>1 047</i>  | <i>4 760</i>                 | <i>21 287</i> | <i>31 130</i>  | <i>68 479</i>  |      |
| 2005 Q1                    | 2 790             | 496           | 1 318                        | 5 826         | 9 629          | 20 059         |      |
| Q2                         | 3 253             | 520           | 1 550                        | 7 174         | 11 131         | 23 627         |      |
| Q3                         | 3 040             | 637           | 1 318                        | 6 356         | 12 519         | 23 870         |      |
| Q4                         | 3 162             | 110           | 2 080                        | 6 670         | 14 331         | 26 353         |      |
| <i>Total 2005</i>          | <i>12 245</i>     | <i>1 763</i>  | <i>6 266</i>                 | <i>26 026</i> | <i>47 610</i>  | <i>93 909</i>  |      |
| 2006 Q1                    | 3 620             | 493           | 1 942                        | 7 433         | 16 781         | 30 269         |      |
| Q2                         | 3 699             | 522           | 2 023                        | 7 935         | 18 518         | 32 697         |      |
| Q3                         | 3 810             | 339           | 1 333                        | 7 691         | 19 702         | 32 874         |      |
| Q4                         | 3 563             | 199           | 2 069                        | 7 931         | 21 026         | 34 788         |      |
| <i>Total 2006</i>          | <i>14 692</i>     | <i>1 553</i>  | <i>7 367</i>                 | <i>30 990</i> | <i>76 027</i>  | <i>130 628</i> |      |
| 2007 Q1                    | 4 347             | 350           | 1 746                        | 8 796         | 22 492         | 37 731         |      |
| Q2                         | 4 675             | 785           | 2 486                        | 9 504         | 26 451         | 43 901         |      |
| Q3                         | 4 800             | - 29          | 1 694                        | 8 935         | 27 958         | 43 358         |      |
| Q4                         | 4 559             | - 659         | 1 634                        | 9 447         | 29 503         | 44 485         |      |
| <i>Total 2007</i>          | <i>18 381</i>     | <i>447</i>    | <i>7 560</i>                 | <i>36 682</i> | <i>106 404</i> | <i>169 475</i> |      |
| <b>Amounts payable</b> (a) |                   |               |                              |               |                |                |      |
| 2004 Q1                    | 419               | 469           | 525                          | ..            | 7 192          | ..             |      |
| Q2                         | 554               | 546           | 396                          | ..            | 7 961          | ..             |      |
| Q3                         | 469               | -112          | 471                          | ..            | 8 917          | ..             |      |
| Q4                         | 611               | 210           | 351                          | ..            | 9 939          | ..             |      |
| <i>Total 2004</i>          | <i>2 053</i>      | <i>1 113</i>  | <i>1 743</i>                 | <i>..</i>     | <i>34 009</i>  | <i>..</i>      |      |
| 2005 Q1                    | 549               | 413           | 801                          | ..            | 10 872         | ..             |      |
| Q2                         | 597               | 503           | 565                          | ..            | 12 810         | ..             |      |
| Q3                         | 599               | 190           | 752                          | ..            | 13 857         | ..             |      |
| Q4                         | 536               | 784           | 1 815                        | ..            | 16 221         | ..             |      |
| <i>Total 2005</i>          | <i>2 281</i>      | <i>1 890</i>  | <i>3 933</i>                 | <i>..</i>     | <i>53 760</i>  | <i>..</i>      |      |
| 2006 Q1                    | 623               | 1 001         | 727                          | ..            | 18 323         | ..             |      |
| Q2                         | 660               | 269           | 846                          | ..            | 20 441         | ..             |      |
| Q3                         | 661               | 1 008         | 672                          | ..            | 21 455         | ..             |      |
| Q4                         | 588               | 1 052         | 750                          | ..            | 22 586         | ..             |      |
| <i>Total 2006</i>          | <i>2 532</i>      | <i>3 330</i>  | <i>2 995</i>                 | <i>..</i>     | <i>82 805</i>  | <i>..</i>      |      |
| 2007 Q1                    | 616               | 1 856         | 1 003                        | ..            | 24 377         | ..             |      |
| Q2                         | 768               | 1 017         | 971                          | ..            | 28 589         | ..             |      |
| Q3                         | 868               | - 803         | 1 578                        | ..            | 30 875         | ..             |      |
| Q4                         | 906               | -9 228        | 648                          | ..            | 32 370         | ..             |      |
| <i>Total 2007</i>          | <i>3 158</i>      | <i>-7 158</i> | <i>4 200</i>                 | <i>..</i>     | <i>116 211</i> | <i>..</i>      |      |
| <b>Net</b>                 |                   |               |                              |               |                |                |      |
| 2004 Q1                    | 2 131             | - 119         | 744                          | ..            | - 430          | ..             |      |
| Q2                         | 2 037             | - 271         | 630                          | ..            | - 623          | ..             |      |
| Q3                         | 1 882             | 353           | 823                          | ..            | - 781          | ..             |      |
| Q4                         | 2 152             | - 31          | 820                          | ..            | -1 045         | ..             |      |
| <i>Total 2004</i>          | <i>8 202</i>      | <i>- 68</i>   | <i>3 017</i>                 | <i>..</i>     | <i>-2 879</i>  | <i>..</i>      |      |
| 2005 Q1                    | 2 241             | 83            | 516                          | ..            | -1 243         | ..             |      |
| Q2                         | 2 655             | 17            | 985                          | ..            | -1 679         | ..             |      |
| Q3                         | 2 441             | 446           | 566                          | ..            | -1 337         | ..             |      |
| Q4                         | 2 626             | -674          | 265                          | ..            | -1 890         | ..             |      |
| <i>Total 2005</i>          | <i>9 963</i>      | <i>- 128</i>  | <i>2 332</i>                 | <i>..</i>     | <i>-6 149</i>  | <i>..</i>      |      |
| 2006 Q1                    | 2 997             | -508          | 1 215                        | ..            | -1 543         | ..             |      |
| Q2                         | 3 039             | 254           | 1 177                        | ..            | -1 924         | ..             |      |
| Q3                         | 3 149             | -670          | 660                          | ..            | -1 753         | ..             |      |
| Q4                         | 2 975             | -853          | 1 319                        | ..            | -1 560         | ..             |      |
| <i>Total 2006</i>          | <i>12 160</i>     | <i>-1 777</i> | <i>4 371</i>                 | <i>..</i>     | <i>-6 780</i>  | <i>..</i>      |      |
| 2007 Q1                    | 3 731             | -1 506        | 743                          | ..            | -1 885         | ..             |      |
| Q2                         | 3 907             | -232          | 1 515                        | ..            | -2 139         | ..             |      |
| Q3                         | 3 932             | 773           | 115                          | ..            | -2 917         | ..             |      |
| Q4                         | 3 654             | 8 569         | 986                          | ..            | -2 867         | ..             |      |
| <i>Total 2007</i>          | <i>15 224</i>     | <i>7 604</i>  | <i>3 359</i>                 | <i>..</i>     | <i>-9 808</i>  | <i>..</i>      |      |

**Note to Table B4.1**

(a) Data for portfolio income payable to non-residents are not collected by the Bank of England.

**TABLE C1.1 INDUSTRIAL ANALYSIS OF BANK DEPOSITS FROM UK RESIDENTS <sup>(a)</sup>**

£ millions

| Deposit liabilities<br>(including under repos) | RPQ     | Total from<br>UK residents | Agriculture,<br>hunting and<br>forestry | Fishing     | Mining &<br>quarrying | Manufacturing |                                      |                       |  |
|--|---------|----------------------------|---|-------------|-----------------------|---------------|--------------------------------------|-----------------------|--|
|  |         |                            |   |             |                       | Total         | Food,<br>beverages<br>& tobacco      | Textiles<br>& leather | Pulp, paper,<br>publishing<br>& printing |
|  |         | <b>TDAA</b>                | <b>TDAB</b>                             | <b>TDAC</b> | <b>TDAD</b>           | <b>TDAE</b>   | <b>TDAF</b>                          | <b>TDAG</b>           | <b>TDAH</b>                              |
| Amounts outstanding                            | 2006 Q4 | <b>1 467 063</b>           | 4 147                                   | 192         | 5 692                 | 39 978        | 3 686                                | 1 175                 | 3 710                                    |
| (Sterling & other currencies)                  | 2007 Q1 | <b>1 528 188</b>           | 4 307                                   | 196         | 7 466                 | 36 312        | 3 608                                | 1 052                 | 3 713                                    |
|  | Q2      | <b>1 611 375</b>           | 4 348                                   | 190         | 9 500                 | 38 391        | 3 024                                | 1 254                 | 3 842                                    |
|  | Q3      | <b>1 640 255</b>           | 4 354                                   | 210         | 7 791                 | 34 277        | 2 751                                | 1 314                 | 3 854                                    |
|  | Q4      | <b>1 679 824</b>           | 5 096                                   | 208         | 6 336                 | 40 578        | 3 632                                | 1 393                 | 4 760                                    |
|  |         | <b>TDCA</b>                | <b>TDCB</b>                             | <b>TDCC</b> | <b>TDCD</b>           | <b>TDCE</b>   | <b>TDCF</b>                          | <b>TDCG</b>           | <b>TDCH</b>                              |
| of which in sterling                           | 2006 Q4 | <b>1 219 076</b>           | 4 063                                   | 170         | 3 136                 | 30 083        | 3 031                                | 957                   | 3 175                                    |
|  | 2007 Q1 | <b>1 265 412</b>           | 4 241                                   | 170         | 3 328                 | 28 023        | 3 087                                | 868                   | 3 125                                    |
|  | Q2      | <b>1 316 495</b>           | 4 270                                   | 164         | 3 951                 | 29 186        | 2 476                                | 916                   | 3 272                                    |
|  | Q3      | <b>1 348 230</b>           | 4 274                                   | 180         | 4 361                 | 26 106        | 2 198                                | 956                   | 3 381                                    |
|  | Q4      | <b>1 362 254</b>           | 4 969                                   | 176         | 3 149                 | 30 692        | 2 738                                | 1 042                 | 4 246                                    |
|  |         | <b>TDEA</b>                | <b>TDEB</b>                             | <b>TDEC</b> | <b>TDED</b>           | <b>TDEE</b>   | <b>TDEF</b>                          | <b>TDEG</b>           | <b>TDEH</b>                              |
| Changes in total deposits                      | 2006 Q4 | <b>35 801</b>              | 335                                     | - 8         | - 228                 | 5 165         | - 100                                | 70                    | 435                                      |
| in the quarter:                                | 2007 Q1 | <b>46 979</b>              | 189                                     | 1           | 185                   | - 2 037       | 73                                   | - 89                  | - 60                                     |
| in sterling                                    | Q2      | <b>51 472</b>              | 28                                      | - 6         | 623                   | 1 163         | - 611                                | 48                    | 147                                      |
|  | Q3      | <b>31 810</b>              | 4                                       | 16          | 410                   | - 3 080       | - 278                                | 40                    | 109                                      |
|  | Q4      | <b>12 686</b>              | 680                                     | - 4         | - 1 215               | 4 391         | 438                                  | 79                    | 845                                      |
|  |         | <b>TDGA</b>                | <b>TDGB</b>                             | <b>TDGC</b> | <b>TDGD</b>           | <b>TDGE</b>   | <b>TDGF</b>                          | <b>TDGG</b>           | <b>TDGH</b>                              |
| in other currencies <sup>(b)</sup>             | 2006 Q4 | <b>14 326</b>              | 26                                      | - 10        | - 534                 | 1 826         | 6                                    | 21                    | - 78                                     |
|  | 2007 Q1 | <b>13 563</b>              | - 19                                    | 4           | 1 469                 | - 1 830       | - 158                                | - 40                  | 31                                       |
|  | Q2      | <b>36 478</b>              | 14                                      | -           | 1 496                 | 1 057         | 36                                   | 158                   | - 9                                      |
|  | Q3      | <b>- 7 284</b>             | -                                       | 4           | - 2 136               | - 1 132       | - 5                                  | 19                    | - 103                                    |
|  | Q4      | <b>8 289</b>               | 44                                      | -           | - 347                 | 1 359         | 309                                  | - 19                  | 23                                       |
|  |         | Manufacturing (continued)  |   |             |                       |               | Electricity, gas<br>and water supply |                       | Con-<br>struction                        |
|  | RPQ     | <b>TDAI</b>                | <b>TDAJ</b>                             | <b>TDAL</b> | <b>TDAM</b>           | <b>TDAN</b>   | <b>TDAO</b>                          | <b>TDAP</b>           |  |
| Amounts outstanding                            | 2006 Q4 | 4 083                      | 5 612                                   | 9 280       | 6 283                 | 6 150         | 5 368                                | 17 520                |  |
| (Sterling & other currencies)                  | 2007 Q1 | 4 814                      | 4 772                                   | 7 662       | 6 258                 | 4 434         | 6 461                                | 17 552                |  |
|  | Q2      | 4 962                      | 4 720                                   | 8 991       | 6 905                 | 4 694         | 7 834                                | 19 369                |  |
|  | Q3      | 4 803                      | 4 273                                   | 7 305       | 5 449                 | 4 528         | 5 090                                | 18 702                |  |
|  | Q4      | 4 531                      | 4 851                                   | 10 428      | 6 103                 | 4 880         | 5 292                                | 19 639                |  |
|  |         | <b>TDCL</b>                | <b>TDCK</b>                             | <b>TDCL</b> | <b>TDCM</b>           | <b>TDCN</b>   | <b>TDCO</b>                          | <b>TDCP</b>           |  |
| of which in sterling                           | 2006 Q4 | 2 752                      | 4 792                                   | 7 511       | 3 533                 | 4 333         | 4 564                                | 17 263                |  |
|  | 2007 Q1 | 3 505                      | 4 108                                   | 6 098       | 3 526                 | 3 705         | 5 240                                | 16 804                |  |
|  | Q2      | 3 546                      | 4 032                                   | 7 013       | 3 986                 | 3 945         | 6 897                                | 18 246                |  |
|  | Q3      | 3 003                      | 3 638                                   | 5 519       | 3 506                 | 3 907         | 4 523                                | 17 525                |  |
|  | Q4      | 3 012                      | 4 152                                   | 7 731       | 3 752                 | 4 020         | 4 713                                | 18 604                |  |
|  |         | <b>TDEI</b>                | <b>TDEJ</b>                             | <b>TDEK</b> | <b>TDEL</b>           | <b>TDEM</b>   | <b>TDEN</b>                          | <b>TDEO</b>           | <b>TDEP</b>                              |
| Changes in total deposits                      | 2006 Q4 | 146                        | 1 273                                   | 2 072       | 274                   | 996           | 10                                   | 742                   | 1 890                                    |
| in the quarter:                                | 2007 Q1 | 770                        | - 707                                   | - 1 361     | - 22                  | - 641         | 718                                  | - 160                 | - 489                                    |
| in sterling                                    | Q2      | 42                         | - 76                                    | 915         | 459                   | 239           | 1 657                                | - 45                  | 1 443                                    |
|  | Q3      | - 544                      | - 394                                   | - 1 494     | - 480                 | - 38          | - 2 374                              | - 574                 | - 721                                    |
|  | Q4      | -                          | 500                                     | 2 171       | 245                   | 113           | 188                                  | - 594                 | 1 071                                    |
|  |         | <b>TDGI</b>                | <b>TDGJ</b>                             | <b>TDGK</b> | <b>TDGL</b>           | <b>TDGM</b>   | <b>TDGN</b>                          | <b>TDGO</b>           | <b>TDGP</b>                              |
| in other currencies <sup>(b)</sup>             | 2006 Q4 | 46                         | 79                                      | 408         | 54                    | 1 289         | - 1 455                              | - 1                   | - 290                                    |
|  | 2007 Q1 | - 83                       | - 102                                   | - 232       | - 107                 | - 1 138       | 389                                  | - 139                 | 478                                      |
|  | Q2      | 127                        | 34                                      | 441         | 239                   | 32            | - 263                                | - 48                  | 384                                      |
|  | Q3      | 367                        | - 58                                    | - 226       | - 991                 | - 134         | - 372                                | 478                   | 23                                       |
|  | Q4      | - 338                      | 40                                      | 809         | 326                   | 209           | - 7                                  | 192                   | - 189                                    |

Notes at end of Table



**TABLE C1.1 (continued)**

£ millions

| Deposit liabilities<br>(including under repos)       | Financial intermediation excluding insurance & pension funds (continued) |  |   |   |  |                                    |                              |                       |                                      |         |
|--|--|--|---|---|--|------------------------------------|------------------------------|-----------------------|--------------------------------------|---------|
|  | Non-bank<br>credit grantors,<br>excl. credit<br>unions                   | Credit<br>unions                             | Factoring<br>corporations                           | Mortgage &<br>housing<br>credit<br>corporations | Investment<br>& unit trusts<br>excl. money<br>market mutual<br>funds | Money<br>market<br>mutual<br>funds | Bank<br>holding<br>companies | Securities<br>dealers | Other<br>financial<br>intermediaries |         |
|  | RPQ  | TDBI   | TDBJ  | TDBK  | TDBL   | TDBM                               | TDBN                         | TDBO                  | TDBP                                 | TDBQ    |
| Amounts outstanding<br>(Sterling & other currencies) | 2006 Q4  | 10 433                                       | 400   | 890   | 13 508   | 35 089                             | 254                          | 25 719                | 115 581                              | 142 157 |
|  | 2007 Q1  | 10 371                                       | 432   | 989   | 12 966   | 33 665                             | 309                          | 32 804                | 132 369                              | 165 109 |
|  | Q2   | 9 216  | 414   | 718   | 18 715   | 32 408                             | 430                          | 33 904                | 141 935                              | 177 225 |
|  | Q3   | 10 013                                       | 424   | 790   | 15 767   | 38 074                             | 323                          | 43 119                | 139 538                              | 176 073 |
|  | Q4   | 9 557  | 438   | 768   | 12 887   | 36 033                             | 489                          | 39 870                | 154 352                              | 182 057 |
|  |  | TDDI   | TDDJ  | TDDK  | TDDL   | TDDM                               | TDDN                         | TDDO                  | TDDP                                 | TDDQ    |
| of which in sterling                                 | 2006 Q4  | 7 712  | 399   | 529   | 13 239   | 16 022                             | 236                          | 13 700                | 34 075                               | 105 289 |
|  | 2007 Q1  | 7 766  | 432   | 578   | 12 815   | 19 798                             | 145                          | 21 019                | 42 720                               | 122 912 |
|  | Q2   | 6 600  | 413   | 642   | 18 536   | 18 529                             | 387                          | 22 384                | 45 093                               | 131 638 |
|  | Q3   | 7 922  | 423   | 740   | 15 618   | 21 021                             | 219                          | 25 461                | 42 309                               | 135 051 |
|  | Q4   | 7 753  | 438   | 631   | 12 601   | 19 093                             | 358                          | 27 013                | 41 855                               | 134 709 |
|  |  | TDFI   | TDFJ  | TDFK  | TDFL   | TDFM                               | TDFN                         | TDFO                  | TDFP                                 | TDFQ    |
| Changes in total deposits<br>in the quarter:         | 2006 Q4  | 426  | - 8   | - 17  | 729  | - 200                              | 26                           | 1 833                 | -1 618                               | 13 844  |
| in sterling  | 2007 Q1  | 22   | 32  | 48  | - 492  | 3 896                              | - 90                         | - 663                 | 9 286                                | 17 473  |
|  | Q2   | -1 165                                       | - 19  | 64  | 5 722  | -1 269                             | 242                          | 1 365                 | 2 373                                | 8 727   |
|  | Q3   | 1 321  | 10  | 98  | -2 918   | 2 492                              | - 168                        | 3 077                 | -2 784                               | 3 413   |
|  | Q4   | - 191  | 15  | - 108   | -3 018   | -1 576                             | 139                          | 1 552                 | - 834                                | - 26    |
|  |  | TDHI   | TDHJ  | TDHK  | TDHL   | TDHM                               | TDHN                         | TDHO                  | TDHP                                 | TDHQ    |
| in other currencies <sup>(b)</sup>                   | 2006 Q4  | - 108  | -   | 70  | 117  | -4 507                             | - 22                         | 404                   | 8 189                                | 5 024   |
|  | 2007 Q1  | - 258  | -   | 34  | - 128  | -5 819                             | 144                          | - 721                 | 8 050                                | 4 105   |
|  | Q2   | 44   | -   | - 333   | 28   | 246                                | - 120                        | - 65                  | 8 514                                | 4 116   |
|  | Q3   | - 577  | -   | - 26  | - 35   | 3 005                              | 60                           | 5 961                 | -1 442                               | -5 143  |
|  | Q4   | - 369  | - 1   | 82  | 124  | - 726                              | 22                           | -5 287                | 5 683                                | 4 559   |
|  |  |  | Activities auxiliary to<br>financial intermediation |   | Individuals &<br>individual<br>trusts                                |                                    |                              |                       |                                      |         |
|  |  | Insurance<br>companies<br>& pension<br>funds | Placed by<br>fund<br>managers<br>(c)                | Other   |  |                                    |                              |                       |                                      |         |
|  | RPQ  | TDBR   | TDBS  | TDBT  | TDBU   |                                    |                              |                       |                                      |         |
| Amounts outstanding<br>(Sterling & other currencies) | 2006 Q4  | 62 561                                       | 65 595  | 71 090  | 603 872  |                                    |                              |                       |                                      |         |
|  | 2007 Q1  | 59 895                                       | 72 763  | 59 735  | 614 988  |                                    |                              |                       |                                      |         |
|  | Q2   | 63 798                                       | 85 378  | 67 106  | 629 983  |                                    |                              |                       |                                      |         |
|  | Q3   | 63 469                                       | 85 896  | 80 866  | 638 760  |                                    |                              |                       |                                      |         |
|  | Q4   | 67 759                                       | 88 179  | 94 639  | 645 906  |                                    |                              |                       |                                      |         |
|  |  | TDDR   | TDDS  | TDDT  | TDDU   |                                    |                              |                       |                                      |         |
| of which in sterling                                 | 2006 Q4  | 54 396                                       | 43 742  | 44 141  | 600 834  |                                    |                              |                       |                                      |         |
|  | 2007 Q1  | 52 761                                       | 42 039  | 38 102  | 611 859  |                                    |                              |                       |                                      |         |
|  | Q2   | 55 521                                       | 41 571  | 40 171  | 626 535  |                                    |                              |                       |                                      |         |
|  | Q3   | 55 072                                       | 48 147  | 52 090  | 635 113  |                                    |                              |                       |                                      |         |
|  | Q4   | 59 180                                       | 49 295  | 59 367  | 642 064  |                                    |                              |                       |                                      |         |
|  |  | TDFR   | TDFS  | TDFT  | TDFU   |                                    |                              |                       |                                      |         |
| Changes in total deposits<br>in the quarter:         | 2006 Q4  | 2 140  | -2 146  | 3 812   | 11 808   |                                    |                              |                       |                                      |         |
| in sterling  | 2007 Q1  | - 863  | 6 514   | -5 990  | 10 007   |                                    |                              |                       |                                      |         |
|  | Q2   | 2 760  | - 468   | 2 069   | 15 064   |                                    |                              |                       |                                      |         |
|  | Q3   | - 449  | 7 776   | 11 652  | 8 917  |                                    |                              |                       |                                      |         |
|  | Q4   | 4 108  | 1 147   | 7 277   | 7 290  |                                    |                              |                       |                                      |         |
|  |  | TDHR   | TDHS  | TDHT  | TDHU   |                                    |                              |                       |                                      |         |
| in other currencies <sup>(b)</sup>                   | 2006 Q4  | 832  | 5 756   | -2 657  | 316  |                                    |                              |                       |                                      |         |
|  | 2007 Q1  | -1 223                                       | 9 093   | -3 190  | 145  |                                    |                              |                       |                                      |         |
|  | Q2   | 1 277  | 13 742  | 5 609   | 379  |                                    |                              |                       |                                      |         |
|  | Q3   | 23   | -6 460  | 1 101   | 179  |                                    |                              |                       |                                      |         |
|  | Q4   | - 126  | - 263   | 4 981   | 67   |                                    |                              |                       |                                      |         |

**Notes to Table C1.1**

(a) The analysis of deposits includes sale and repurchase agreements (repo).

(b) Adjusted for exchange rate effects.

(c) Comprises deposits placed by fund managers during the quarter to end-December 2007 on behalf of UK financial corporations (-£0.8bn sterling and £1.1bn in other currency), other UK residents (£0.8bn sterling and -£0.4bn in other currency) and unidentifiable beneficial owners including non-residents (£1.2bn sterling and -£0.9bn in other currency).

**TABLE C1.2 INDUSTRIAL ANALYSIS OF BANK LENDING TO UK RESIDENTS<sup>(a)(b)</sup>**

£ millions

| Loans & advances<br>(including under repo &<br>sterling & euro commercial paper) | RPQ     | Total to UK residents |           | Agriculture,<br>hunting and<br>forestry | Fishing | Mining &<br>quarrying | Manufacturing |                                 |                       |  |
|--|---------|-----------------------|-----------|---|---------|-----------------------|---------------|---------------------------------|-----------------------|--|
|  |         | of which<br>sterling  |           |   |         |                       | Total         | Food,<br>beverages<br>& tobacco | Textiles<br>& leather | Pulp, paper,<br>publishing<br>& printing |
|  |         | TBOA                  | TBOB      | TBOC                                    | TBOD    | TBOE                  | TBOF          | TBOG                            | TBOH                  | TBOI                                     |
| Amounts outstanding<br>(Sterling & other currencies)                             | 2006 Q4 | <b>1 793 840</b>      | 1 460 380 | 9 620                                   | 413     | 4 205                 | 47 476        | 11 434                          | 1 512                 | 6 405                                    |
|  | 2007 Q1 | <b>1 919 497</b>      | 1 540 691 | 9 392                                   | 400     | 4 337                 | 47 087        | 11 388                          | 1 585                 | 6 677                                    |
|  | Q2      | <b>1 970 165</b>      | 1 570 291 | 9 724                                   | 398     | 4 264                 | 49 514        | 12 222                          | 1 449                 | 6 413                                    |
|  | Q3      | <b>2 061 002</b>      | 1 648 779 | 10 140                                  | 395     | 5 190                 | 51 488        | 14 249                          | 1 417                 | 7 223                                    |
|  | Q4      | #                     | #         | #                                       | #       | #                     | #             | #                               | #                     | #  |
|  |         | TBQA                  | TBQB      | TBQC                                    | TBQD    | TBQE                  | TBQF          | TBQG                            | TBQH                  | TBQI                                     |
| Acceptances  | 2006 Q4 | <b>1 190</b>          | 956       | -                                       | -       | 1                     | 104           | 5                               | 28                    | 1  |
|  | 2007 Q1 | <b>1 499</b>          | 1 044     | -                                       | -       | 2                     | 124           | 13                              | 47                    | 2  |
|  | Q2      | <b>1 317</b>          | 897       | -                                       | -       | 7                     | 154           | 17                              | 48                    | 2  |
|  | Q3      | <b>1 520</b>          | 1 071     | -                                       | -       | 3                     | 150           | 8                               | 40                    | 3  |
|  | Q4      | #                     | #         | #                                       | #       | #                     | #             | #                               | #                     | #  |
|  |         | TBSA                  |           | TBSC                                    | TBSD    | TBSE                  | TBSF          | TBSG                            | TBSH                  | TBSI                                     |
| Total  | 2006 Q4 | <b>1 795 030</b>      |           | 9 620                                   | 413     | 4 206                 | 47 579        | 11 439                          | 1 540                 | 6 406                                    |
|  | 2007 Q1 | <b>1 920 996</b>      |           | 9 392                                   | 400     | 4 339                 | 47 211        | 11 401                          | 1 631                 | 6 679                                    |
|  | Q2      | <b>1 971 482</b>      |           | 9 724                                   | 398     | 4 271                 | 49 667        | 12 239                          | 1 497                 | 6 415                                    |
|  | Q3      | <b>2 062 521</b>      |           | 10 140                                  | 395     | 5 193                 | 51 637        | 14 257                          | 1 457                 | 7 226                                    |
|  | Q4      | <b>2 129 758</b>      |           | 9 939                                   | 401     | 13 229                | 51 331        | 13 510                          | 1 407                 | 7 021                                    |
|  |         | TBUA                  |           | TBUC                                    | TBUD    | TBUE                  | TBUF          | TBUG                            | TBUH                  | TBUI                                     |
| of which in sterling   | 2006 Q4 | <b>1 461 336</b>      |           | 9 375                                   | 399     | 1 934                 | 32 396        | 8 630                           | 1 015                 | 4 916                                    |
|  | 2007 Q1 | <b>1 541 736</b>      |           | 9 122                                   | 383     | 1 812                 | 32 565        | 8 940                           | 1 085                 | 4 989                                    |
|  | Q2      | <b>1 571 188</b>      |           | 9 441                                   | 384     | 1 917                 | 32 909        | 8 241                           | 1 030                 | 4 962                                    |
|  | Q3      | <b>1 649 850</b>      |           | 9 829                                   | 384     | 2 018                 | 32 531        | 8 755                           | 955                   | 4 609                                    |
|  | Q4      | <b>1 676 924</b>      |           | 9 590                                   | 394     | 1 827                 | 31 682        | 8 563                           | 925                   | 4 573                                    |
|  |         | TBWA                  |           | TBWC                                    | TBWD    | TBWE                  | TBWF          | TBWG                            | TBWH                  | TBWI                                     |
| Changes in total lending<br>in the quarter:<br>in sterling                       | 2006 Q4 | <b>19 338</b>         |           | - 18                                    | 13      | 226                   | 172           | 49                              | - 51                  | 73                                       |
|  | 2007 Q1 | <b>50 803</b>         |           | - 41                                    | - 16    | - 122                 | 291           | 334                             | 81                    | 88                                       |
|  | Q2      | <b>29 367</b>         |           | 319                                     | 1       | 106                   | 344           | - 699                           | - 55                  | - 27                                     |
|  | Q3      | <b>75 834</b>         |           | 390                                     | -       | 101                   | - 331         | 523                             | - 74                  | - 346                                    |
|  | Q4      | <b>29 119</b>         |           | - 239                                   | 10      | - 189                 | - 812         | - 191                           | - 25                  | - 34                                     |
|  |         | TBYA                  |           | TBYC                                    | TBYD    | TBYE                  | TBYF          | TBYG                            | TBYH                  | TBYI                                     |
| in other currencies <sup>(c)</sup>   | 2006 Q4 | <b>26 667</b>         |           | 23                                      | - 2     | 304                   | 490           | - 298                           | 88                    | - 288                                    |
|  | 2007 Q1 | <b>44 560</b>         |           | 23                                      | 3       | 302                   | - 295         | - 365                           | 10                    | 236                                      |
|  | Q2      | <b>27 030</b>         |           | 17                                      | - 3     | - 126                 | 2 344         | 1 577                           | - 70                  | - 213                                    |
|  | Q3      | <b>6 339</b>          |           | 22                                      | - 2     | 824                   | 2 018         | 1 397                           | 31                    | 1 139                                    |
|  | Q4      | <b>23 811</b>         |           | 24                                      | - 5     | 7 924                 | - 101         | - 756                           | - 2                   | - 256                                    |
|  |         | TCAA                  |           | TCAC                                    | TCAD    | TCAE                  | TCAF          | TCAG                            | TCAH                  | TCAI                                     |
| Facilities granted   | 2006 Q4 | <b>2 177 763</b>      |           | 12 146                                  | 504     | 11 358                | 88 919        | 25 048                          | 2 501                 | 11 636                                   |
|  | 2007 Q1 | <b>2 325 781</b>      |           | 12 232                                  | 488     | 11 017                | 91 951        | 25 776                          | 2 563                 | 12 709                                   |
|  | Q2      | <b>2 402 853</b>      |           | 12 319                                  | 512     | 11 672                | 99 882        | 23 695                          | 2 412                 | 12 738                                   |
|  | Q3      | <b>2 499 070</b>      |           | 12 820                                  | 478     | 17 728                | 97 975        | 28 162                          | 2 205                 | 12 223                                   |
|  | Q4      | <b>2 569 437</b>      |           | 12 840                                  | 488     | 29 562                | 100 352       | 25 715                          | 2 288                 | 11 962                                   |
|  |         | TCCA                  |           | TCCC                                    | TCCD    | TCCE                  | TCCF          | TCCG                            | TCCH                  | TCCI                                     |
| of which in sterling   | 2006 Q4 | <b>1 746 462</b>      |           | 11 834                                  | 490     | 2 586                 | 54 208        | 15 251                          | 1 689                 | 7 496                                    |
|  | 2007 Q1 | <b>1 838 539</b>      |           | 11 834                                  | 466     | 2 620                 | 55 477        | 14 980                          | 1 752                 | 8 519                                    |
|  | Q2      | <b>1 882 065</b>      |           | 12 013                                  | 481     | 2 796                 | 56 868        | 13 336                          | 1 649                 | 8 074                                    |
|  | Q3      | <b>1 960 266</b>      |           | 12 471                                  | 462     | 3 001                 | 53 469        | 13 136                          | 1 544                 | 7 218                                    |
|  | Q4      | <b>1 966 032</b>      |           | 12 436                                  | 478     | 2 924                 | 51 412        | 13 015                          | 1 476                 | 6 925                                    |
|  |         | TCEA                  |           | TCEC                                    | TCED    | TCEE                  | TCEF          | TCEG                            | TCEH                  | TCEI                                     |
| Changes in total facilities<br>in the quarter:<br>in sterling                    | 2006 Q4 | <b>20 316</b>         |           | 116                                     | 19      | 120                   | 1 182         | 1 211                           | - 7                   | 100                                      |
|  | 2007 Q1 | <b>62 811</b>         |           | 195                                     | - 24    | 34                    | 1 510         | - 224                           | 70                    | 1 038                                    |
|  | Q2      | <b>43 440</b>         |           | 180                                     | 15      | 176                   | 1 391         | - 1 643                         | - 103                 | - 444                                    |
|  | Q3      | <b>78 845</b>         |           | 459                                     | - 18    | 205                   | - 3 352       | - 191                           | - 104                 | - 850                                    |
|  | Q4      | <b>5 419</b>          |           | - 34                                    | 15      | - 77                  | - 2 057       | - 122                           | - 68                  | - 293                                    |
|  |         | TCGA                  |           | TCGC                                    | TCGD    | TCGE                  | TCGF          | TCGG                            | TCGH                  | TCGI                                     |
| in other currencies <sup>(c)</sup>   | 2006 Q4 | <b>33 822</b>         |           | 15                                      | - 2     | 722                   | 3 211         | 1 677                           | 220                   | - 546                                    |
|  | 2007 Q1 | <b>53 032</b>         |           | 85                                      | 8       | - 492                 | 1 951         | 948                             | - 18                  | 30                                       |
|  | Q2      | <b>41 675</b>         |           | - 87                                    | 9       | 652                   | 7 203         | - 264                           | - 33                  | 552                                      |
|  | Q3      | <b>11 200</b>         |           | 38                                      | - 16    | 5 850                 | 975           | 4 450                           | - 105                 | 300                                      |
|  | Q4      | <b>42 540</b>         |           | 38                                      | - 6     | 11 148                | 2 661         | - 2 833                         | 124                   | - 145                                    |

Notes at end of Table

TABLE C1.2 (continued)

£ millions

| Loans & advances<br>(including under<br>repo & sterling & euro<br>commercial paper) | Manufacturing (continued)                              |   |   |  |                        |                                       | Electricity, gas<br>and water supply   |         | Con-<br>struction |
|---|--|---|---|--|------------------------|---------------------------------------|--|---------|-------------------|
|   | Chemicals,<br>man-made<br>fibres, rubber<br>& plastics | Non-metallic<br>mineral<br>products<br>& metals | Machinery,<br>equipment<br>& transport<br>equipment | Electrical,<br>medical &<br>optical<br>equipment | Other<br>manufacturing | Electricity,<br>gas & heated<br>water | Cold water<br>purification<br>& supply |         |                   |
|   | RPQ  | TBOJ  | TBOK  | TBOL   | TBOM                   | TBON                                  | TBOO                                   | TBOP    | TBOQ              |
| Amounts outstanding<br>(Sterling & other currencies)                                | 2006 Q4  | 5 681   | 6 122   | 6 678  | 3 741                  | 5 903                                 | 7 075                                  | 4 235   | 20 671            |
|   | 2007 Q1  | 5 357   | 5 898   | 6 409  | 3 713                  | 6 061                                 | 7 407                                  | 3 493   | 22 495            |
|   | Q2   | 5 229   | 6 861   | 7 009  | 4 006                  | 6 326                                 | 7 177                                  | 3 006   | 23 849            |
|   | Q3   | 5 436   | 6 526   | 6 328  | 3 943                  | 6 367                                 | 6 730                                  | 2 206   | 26 566            |
|   | Q4   | #   | #   | #  | #                      | #                                     | #                                      | #       | #                 |
|   |  | TBJQ  | TBKQ  | TBQL   | TBQM                   | TBQN                                  | TBQO                                   | TBQP    | TBQQ              |
| Acceptances   | 2006 Q4  | 4   | 10  | 8  | 14                     | 33                                    | -                                      | -       | 15                |
|   | 2007 Q1  | 7   | 13  | 15   | 19                     | 7                                     | -                                      | -       | 11                |
|   | Q2   | 7   | 14  | 15   | 22                     | 29                                    | -                                      | -       | 11                |
|   | Q3   | 9   | 17  | 22   | 23                     | 27                                    | -                                      | -       | 9                 |
|   | Q4   | #   | #   | #  | #                      | #                                     | #                                      | #       | #                 |
|   |  | TBSJ  | TBSK  | TBSL   | TBSM                   | TBSN                                  | TBSO                                   | TBSP    | TBSQ              |
| Total   | 2006 Q4  | 5 685   | 6 132   | 6 686  | 3 755                  | 5 936                                 | 7 075                                  | 4 235   | 20 686            |
|   | 2007 Q1  | 5 364   | 5 911   | 6 424  | 3 732                  | 6 069                                 | 7 407                                  | 3 493   | 22 506            |
|   | Q2   | 5 236   | 6 875   | 7 023  | 4 028                  | 6 354                                 | 7 177                                  | 3 006   | 23 860            |
|   | Q3   | 5 445   | 6 543   | 6 350  | 3 966                  | 6 394                                 | 6 731                                  | 2 206   | 26 575            |
|   | Q4   | 5 094   | 6 593   | 7 460  | 3 766                  | 6 481                                 | 6 484                                  | 2 449   | 27 183            |
|   |  | TBUJ  | TBUK  | TBUL   | TBUM                   | TBUN                                  | TBUO                                   | TBUP    | TBUQ              |
| of which in sterling  | 2006 Q4  | 2 962   | 3 763   | 4 497  | 2 078                  | 4 534                                 | 6 113                                  | 3 924   | 20 141            |
|   | 2007 Q1  | 2 881   | 3 875   | 4 005  | 2 098                  | 4 692                                 | 6 368                                  | 3 154   | 21 815            |
|   | Q2   | 2 953   | 4 703   | 3 851  | 2 130                  | 5 038                                 | 6 266                                  | 2 990   | 23 136            |
|   | Q3   | 3 080   | 4 421   | 3 762  | 2 032                  | 4 916                                 | 6 007                                  | 2 194   | 25 657            |
|   | Q4   | 2 864   | 3 841   | 3 819  | 1 994                  | 5 102                                 | 5 558                                  | 2 435   | 26 058            |
|   |  | TBWJ  | TBWK  | TBWL   | TBWM                   | TBWN                                  | TBWO                                   | TBWP    | TBWQ              |
| Changes in total lending<br>in the quarter:<br>in sterling                          | 2006 Q4  | - 247   | 5   | 680  | - 80                   | - 257                                 | 1 468                                  | 2 425   | - 2 138           |
|   | 2007 Q1  | - 91  | 147   | - 507  | 30                     | 210                                   | 285                                    | - 794   | 1 579             |
|   | Q2   | 73  | 828   | - 154  | 32                     | 346                                   | - 102                                  | - 164   | 1 321             |
|   | Q3   | 133   | - 276   | - 86   | - 95                   | - 110                                 | - 259                                  | - 796   | 2 531             |
|   | Q4   | - 215   | - 576   | 69   | - 28                   | 187                                   | - 449                                  | 241     | 408               |
|   |  | TBYJ  | TBYK  | TBYL   | TBYM                   | TBYN                                  | TBYO                                   | TBYP    | TBYQ              |
| in other currencies <sup>(c)</sup>  | 2006 Q4  | 450   | - 29  | - 25   | 490                    | 103                                   | - 9                                    | 10      | - 65              |
|   | 2007 Q1  | - 193   | - 143   | 168  | - 68                   | 61                                    | 85                                     | 20      | 138               |
|   | Q2   | - 175   | 167   | 807  | 291                    | - 39                                  | - 116                                  | - 320   | 44                |
|   | Q3   | 24  | - 96  | - 625  | 10                     | 139                                   | - 198                                  | - 3     | 183               |
|   | Q4   | - 225   | 533   | 951  | - 217                  | - 128                                 | 168                                    | 1       | 167               |
|   |  | TCAJ  | TCAK  | TCAL   | TCAM                   | TCAN                                  | TCAO                                   | TCAP    | TCAQ              |
| Facilities granted  | 2006 Q4  | 10 885  | 10 193  | 12 381   | 6 466                  | 9 810                                 | 15 024                                 | 11 441  | 33 381            |
|   | 2007 Q1  | 10 915  | 11 071  | 12 424   | 7 051                  | 9 443                                 | 15 532                                 | 9 949   | 37 220            |
|   | Q2   | 14 120  | 12 482  | 13 869   | 7 873                  | 12 694                                | 14 468                                 | 8 873   | 38 602            |
|   | Q3   | 13 849  | 10 815  | 12 309   | 7 298                  | 11 114                                | 14 247                                 | 7 313   | 41 938            |
|   | Q4   | 17 506  | 10 793  | 14 122   | 7 873                  | 10 092                                | 12 930                                 | 6 452   | 40 256            |
|   |  | TCCJ  | TCCK  | TCCL   | TCCM                   | TCCN                                  | TCCO                                   | TCCP    | TCCQ              |
| of which in sterling  | 2006 Q4  | 5 361   | 6 072   | 8 395  | 3 508                  | 6 436                                 | 10 407                                 | 10 110  | 30 912            |
|   | 2007 Q1  | 5 337   | 6 442   | 7 622  | 3 838                  | 6 987                                 | 10 844                                 | 8 365   | 34 069            |
|   | Q2   | 5 417   | 7 801   | 7 733  | 3 886                  | 8 971                                 | 10 116                                 | 7 561   | 35 042            |
|   | Q3   | 5 308   | 7 328   | 7 234  | 3 756                  | 7 945                                 | 9 821                                  | 6 243   | 37 379            |
|   | Q4   | 5 104   | 6 568   | 7 445  | 3 344                  | 7 536                                 | 8 966                                  | 5 568   | 36 716            |
|   |  | TCEJ  | TCEK  | TCEL   | TCEM                   | TCEN                                  | TCEO                                   | TCEP    | TCEQ              |
| Changes in total facilities<br>in the quarter:<br>in sterling                       | 2006 Q4  | - 644   | 93  | 720  | - 209                  | - 83                                  | 1 396                                  | 4 297   | - 1 594           |
|   | 2007 Q1  | - 24  | 390   | - 738  | 389                    | 611                                   | 460                                    | - 1 809 | 3 065             |
|   | Q2   | 81  | 1 358   | 111  | 48                     | 1 985                                 | - 727                                  | - 804   | 973               |
|   | Q3   | - 102   | - 466   | - 496  | - 128                  | - 1 016                               | - 295                                  | - 1 318 | 2 347             |
|   | Q4   | - 204   | - 760   | 211  | - 412                  | - 409                                 | - 855                                  | - 675   | - 663             |
|   |  | TCGJ  | TCGK  | TCGL   | TCGM                   | TCGN                                  | TCGO                                   | TCGP    | TCGQ              |
| in other currencies <sup>(c)</sup>  | 2006 Q4  | 154   | 313   | - 147  | 471                    | 1 068                                 | 85                                     | 340     | 357               |
|   | 2007 Q1  | 37  | 761   | 722  | 191                    | - 720                                 | - 2                                    | 215     | 628               |
|   | Q2   | 3 243   | 128   | 1 427  | 831                    | 1 318                                 | - 249                                  | - 246   | 468               |
|   | Q3   | - 203   | - 1 253   | - 1 115  | - 484                  | - 616                                 | 55                                     | - 244   | 966               |
|   | Q4   | 3 463   | 576   | 1 370  | 824                    | - 718                                 | - 592                                  | - 213   | - 1 145           |

Notes at end of Table

**TABLE C1.2 (continued)**

£ millions

| Loans & advances<br>(including under<br>repo & sterling & euro<br>commercial paper) | RPQ     | Wholesale and retail trade |   |                             |                                   | Hotels and<br>restaurants | Transport,<br>storage &<br>communi-<br>cation | Real estate, renting, computer and<br>other business activities |  |  |
|---|---------|----------------------------|---|-----------------------------|-----------------------------------|---------------------------|---|---|--|--|
|   |         | Total                      | Sale & repair<br>of motor<br>vehicles<br>& fuel | Other<br>wholesale<br>trade | Other retail<br>trade &<br>repair |                           |   | Total   | Development,<br>buying, selling<br>renting of<br>real estate | Renting of<br>machinery &<br>equipment |
|   |         | <i>TBOR</i>                | TBOS  | TBOT                        | TBOU                              | TBOV                      | TBOW  | <i>TBOX</i>   | TBOY   | TBPA                                   |
| Amounts outstanding   | 2006 Q4 | 42 368                     | 10 167  | 14 401                      | 17 800                            | 25 707                    | 26 361  | 209 942   | 162 332  | 6 881                                  |
| (Sterling & other currencies)   | 2007 Q1 | 42 731                     | 10 743  | 14 139                      | 17 849                            | 26 670                    | 26 376  | 217 439   | 168 669  | 6 940                                  |
|   | Q2      | 44 231                     | 9 924   | 14 356                      | 19 951                            | 27 656                    | 26 838  | 225 837   | 177 600  | 7 010                                  |
|   | Q3      | 53 609                     | 9 714   | 18 782                      | 25 113                            | 26 572                    | 25 264  | 242 872   | 188 212  | 8 845                                  |
|   | Q4      | #                          | #   | #                           | #                                 | #                         | #   | #   | #  | #                                      |
|   |         | <i>TBQR</i>                | TBQS  | TBQT                        | TBQU                              | TBQV                      | TBQW  | <i>TBOX</i>   | TBQY   | TBRA                                   |
| Acceptances   | 2006 Q4 | 160                        | 4   | 99                          | 58                                | 1                         | 1   | 812   | 800  | -                                      |
|   | 2007 Q1 | 395                        | 9   | 287                         | 99                                | 1                         | 1   | 905   | 891  | 1                                      |
|   | Q2      | 311                        | 8   | 217                         | 86                                | -                         | 1   | 772   | 756  | -                                      |
|   | Q3      | 333                        | 7   | 239                         | 87                                | -                         | -   | 948   | 929  | 1                                      |
|   | Q4      | #                          | #   | #                           | #                                 | #                         | #   | #   | #  | #                                      |
|   |         | <i>TBSR</i>                | TBSS  | TBST                        | TBSU                              | TBSV                      | TBSW  | <i>TBSX</i>   | TBSY   | TBTA                                   |
| Total   | 2006 Q4 | 42 528                     | 10 171  | 14 499                      | 17 858                            | 25 707                    | 26 362  | 210 754   | 163 132  | 6 881                                  |
|   | 2007 Q1 | 43 126                     | 10 752  | 14 426                      | 17 948                            | 26 671                    | 26 377  | 218 344   | 169 560  | 6 941                                  |
|   | Q2      | 44 542                     | 9 932   | 14 573                      | 20 038                            | 27 656                    | 26 839  | 226 609   | 178 356  | 7 010                                  |
|   | Q3      | 53 943                     | 9 722   | 19 020                      | 25 201                            | 26 572                    | 25 265  | 243 820   | 189 141  | 8 845                                  |
|   | Q4      | 53 503                     | 9 427   | 20 100                      | 23 975                            | 28 555                    | 26 876  | 252 861   | 196 152  | 9 123                                  |
|   |         | <i>TBUR</i>                | TBUS  | TBUT                        | TBUU                              | TBUV                      | TBUW  | <i>TBUX</i>   | TBUY   | TBVA                                   |
| of which in sterling  | 2006 Q4 | 35 836                     | 9 508   | 10 238                      | 16 090                            | 25 042                    | 21 589  | 201 020   | 160 970  | 5 818                                  |
|   | 2007 Q1 | 36 333                     | 9 934   | 9 973                       | 16 426                            | 25 950                    | 21 473  | 208 423   | 166 995  | 5 835                                  |
|   | Q2      | 38 038                     | 9 244   | 10 276                      | 18 517                            | 26 859                    | 21 998  | 216 739   | 175 429  | 5 813                                  |
|   | Q3      | 43 971                     | 9 106   | 12 010                      | 22 855                            | 25 784                    | 20 280  | 232 523   | 185 891  | 7 459                                  |
|   | Q4      | 42 429                     | 8 925   | 12 254                      | 21 251                            | 27 758                    | 20 085  | 240 992   | 193 033  | 7 628                                  |
|   |         | <i>TBWR</i>                | TBWS  | TBWT                        | TBWU                              | TBWV                      | TBWW  | <i>TBWX</i>   | TBWW   | TBXA                                   |
| Changes in total lending  | 2006 Q4 | - 435                      | 485   | 130                         | - 1 051                           | 232                       | - 930   | 6 298   | 5 560  | 4                                      |
| in the quarter:   | 2007 Q1 | 583                        | 396   | - 159                       | 346                               | 958                       | 223   | 7 098   | 6 078  | - 8                                    |
| in sterling   | Q2      | 1 705                      | - 690   | 304                         | 2 091                             | 909                       | 525   | 8 286   | 8 403  | - 21                                   |
|   | Q3      | 5 958                      | - 130   | 1 738                       | 4 350                             | - 1 069                   | - 287   | 14 876  | 10 857   | 251                                    |
|   | Q4      | - 1 486                    | - 178   | 267                         | - 1 575                           | 1 973                     | - 195   | 9 391   | 8 064  | 169                                    |
|   |         | <i>TBYR</i>                | TBYS  | TBYT                        | TBYU                              | TBYV                      | TBYW  | <i>TBYX</i>   | TBYW   | TBZA                                   |
| in other currencies <sup>(c)</sup>  | 2006 Q4 | 821                        | 74  | 378                         | 369                               | - 96                      | 118   | 1 391   | 177  | 209                                    |
|   | 2007 Q1 | 124                        | 138   | 242                         | - 257                             | 63                        | 54  | 34  | 374  | 13                                     |
|   | Q2      | - 184                      | - 119   | - 86                        | 20                                | 86                        | 12  | 79  | 395  | 105                                    |
|   | Q3      | 3 346                      | - 81  | 2 640                       | 786                               | - 22                      | 83  | 1 220   | 237  | 158                                    |
|   | Q4      | 967                        | - 129   | 770                         | 327                               | - 21                      | 1 711   | 116   | - 271  | 46                                     |
|   |         | <i>TCAR</i>                | TCAS  | TCAT                        | TCAU                              | TCAV                      | TCAW  | <i>TCAX</i>   | TCAY   | TCBA                                   |
| Facilities granted  | 2006 Q4 | 68 254                     | 13 960  | 22 076                      | 32 217                            | 32 487                    | 46 499  | 272 051   | 206 171  | 8 444                                  |
|   | 2007 Q1 | 69 056                     | 14 574  | 22 452                      | 32 029                            | 32 904                    | 44 830  | 282 978   | 212 921  | 8 482                                  |
|   | Q2      | 73 973                     | 14 161  | 22 452                      | 37 360                            | 33 598                    | 44 937  | 292 152   | 220 458  | 9 012                                  |
|   | Q3      | 79 734                     | 13 644  | 27 350                      | 38 739                            | 32 599                    | 43 286  | 311 359   | 232 209  | 10 572                                 |
|   | Q4      | 77 691                     | 12 773  | 28 204                      | 36 715                            | 34 081                    | 43 250  | 314 320   | 237 110  | 10 547                                 |
|   |         | <i>TCCR</i>                | TCCS  | TCCT                        | TCCU                              | TCCV                      | TCCW  | <i>TCCX</i>   | TCCY   | TCDA                                   |
| of which in sterling  | 2006 Q4 | 53 580                     | 12 565  | 15 464                      | 25 550                            | 30 081                    | 32 882  | 253 070   | 200 110  | 6 670                                  |
|   | 2007 Q1 | 53 813                     | 12 889  | 15 581                      | 25 344                            | 30 687                    | 31 198  | 263 630   | 206 351  | 6 825                                  |
|   | Q2      | 57 227                     | 12 431  | 15 496                      | 29 300                            | 31 634                    | 30 415  | 272 378   | 213 668  | 7 196                                  |
|   | Q3      | 61 146                     | 12 055  | 17 377                      | 31 715                            | 30 402                    | 28 051  | 289 451   | 224 844  | 8 599                                  |
|   | Q4      | 58 755                     | 11 361  | 17 289                      | 30 105                            | 31 764                    | 27 862  | 292 344   | 230 385  | 8 589                                  |
|   |         | <i>TCER</i>                | TCES  | TCET                        | TCEU                              | TCEV                      | TCEW  | <i>TCEX</i>   | TCEY   | TCFA                                   |
| Changes in total facilities   | 2006 Q4 | - 1 684                    | 413   | - 98                        | - 1 999                           | - 860                     | - 3 027                                       | 10 081  | 8 974  | - 337                                  |
| in the quarter:   | 2007 Q1 | 398                        | 283   | 216                         | - 101                             | 731                       | - 1 304                                       | 10 596  | 6 422  | 124                                    |
| in sterling   | Q2      | 3 414                      | - 457   | - 85                        | 3 956                             | 948                       | - 783   | 8 719   | 7 287  | 370                                    |
|   | Q3      | 3 945                      | - 368   | 1 885                       | 2 428                             | - 1 227                   | - 2 331                                       | 17 174  | 11 182   | 1 406                                  |
|   | Q4      | - 2 392                    | - 695   | - 87                        | - 1 610                           | 1 363                     | - 189   | 2 893   | 5 540  | - 10                                   |
|   |         | <i>TCGR</i>                | TCGS  | TCGT                        | TCGU                              | TCGV                      | TCGW  | <i>TCGX</i>   | TCGY   | TCHA                                   |
| in other currencies <sup>(c)</sup>  | 2006 Q4 | 1 130                      | 201   | - 145                       | 1 074                             | - 160                     | 161   | 2 646   | 781  | 388                                    |
|   | 2007 Q1 | 423                        | 256   | 299                         | - 132                             | - 182                     | - 135   | 7   | 385  | - 168                                  |
|   | Q2      | 1 791                      | 73  | 206                         | 1 511                             | - 221                     | 1 154   | 714   | 316  | 183                                    |
|   | Q3      | 1 699                      | - 160   | 2 935                       | - 1 077                           | 209                       | 662   | 1 828   | 448  | 120                                    |
|   | Q4      | - 316                      | - 229   | 561                         | - 648                             | 36                        | - 267   | - 774   | - 915  | - 97                                   |

Notes at end of Table

TABLE C1.2 (continued)

£ millions

| Loans & advances<br>(including under<br>repo & sterling & euro<br>commercial paper) | RPQ     | Real estate, renting, computer and<br>other business activities (cont) |   | Public<br>adminis-<br>tration<br>& defence | Education | Recreational, personal &<br>community service activities |   |  | Financial intermediation (excl.<br>insurance & pension funds) |   |
|---|---------|--|---|--|-----------|--|---|--|---|---|
|   |         | Computer<br>& related<br>activities                                    | Legal,<br>accountancy,<br>consultancy<br>& other busi-<br>ness activities |  |           | Health<br>& social<br>work                               | Recreational,<br>cultural &<br>sporting<br>activities | Personal &<br>community<br>service<br>activities | <i>Total</i>  | Financial<br>leasing<br>corpo-<br>rations |
|   |         |  |   |  |           |  |   |  |   |   |
| Amounts outstanding<br>(Sterling & other currencies)                                | 2006 Q4 | 4 431  | 36 299  | 17 227                                     | 7 498     | 15 854   | 12 255  | 5 594  | <i>491 121</i>  | 41 068                                    |
|   | 2007 Q1 | 4 430  | 37 399  | 17 193                                     | 7 683     | 16 376   | 11 807  | 5 925  | <i>612 141</i>  | 40 089                                    |
|   | Q2      | 4 380  | 36 847  | 14 291                                     | 7 600     | 16 310   | 15 566  | 5 939  | <i>625 647</i>  | 41 173                                    |
|   | Q3      | 4 826  | 40 989  | 13 166                                     | 8 095     | 18 215   | 13 964  | 6 444  | <i>649 856</i>  | 41 848                                    |
|   | Q4      | #  | #   | #  | #         | #  | #   | #  | #   | #   |
| Acceptances   | 2006 Q4 | TBRB   | TBRC  | TBRD                                       | TBRE      | TBRF   | TBRH  | TBRG   | <i>TBRI</i>   | TBRJ                                      |
|   | 2007 Q1 | -  | 12  | -  | -         | -  | -   | 5  | <i>90</i>   | -   |
|   | Q2      | -  | 13  | -  | -         | -  | -   | 7  | <i>51</i>   | -   |
|   | Q3      | 1  | 14  | -  | -         | -  | 1   | 9  | <i>50</i>   | -   |
|   | Q4      | -  | 19  | -  | -         | -  | -   | 7  | <i>67</i>   | -   |
|   | Q4      | #  | #   | #  | #         | #  | #   | #  | #   | #   |
| Total   | 2006 Q4 | TBTB   | TBTC  | TBTD                                       | TBTE      | TBTF   | TBTH  | TBTG   | <i>TBTI</i>   | TBTJ                                      |
|   | 2007 Q1 | 4 431  | 36 311  | 17 227                                     | 7 498     | 15 854   | 12 255  | 5 599  | <i>491 211</i>  | 41 068                                    |
|   | Q2      | 4 430  | 37 412  | 17 193                                     | 7 683     | 16 376   | 11 808  | 5 932  | <i>612 192</i>  | 40 089                                    |
|   | Q3      | 4 381  | 36 862  | 14 291                                     | 7 600     | 16 310   | 15 567  | 5 948  | <i>625 698</i>  | 41 173                                    |
|   | Q4      | 4 826  | 41 007  | 13 166                                     | 8 095     | 18 215   | 13 964  | 6 451  | <i>649 923</i>  | 41 848                                    |
|   | Q4      | 4 590  | 42 996  | 18 536                                     | 8 719     | 19 230   | 14 305  | 7 037  | <i>663 564</i>  | 42 282                                    |
| of which in sterling  | 2006 Q4 | TBVB   | TBVC  | TBVD                                       | TBVE      | TBVF   | TBVH  | TBVG   | <i>TBVI</i>   | TBVJ                                      |
|   | 2007 Q1 | 2 933  | 31 298  | 17 120                                     | 7 431     | 15 643   | 10 894  | 5 051  | <i>246 302</i>  | 35 832                                    |
|   | Q2      | 2 954  | 32 640  | 15 957                                     | 7 583     | 16 069   | 10 587  | 5 393  | <i>326 993</i>  | 34 700                                    |
|   | Q3      | 2 884  | 32 613  | 13 947                                     | 7 528     | 16 027   | 14 330  | 5 506  | <i>335 982</i>  | 35 485                                    |
|   | Q4      | 3 216  | 35 957  | 12 236                                     | 8 004     | 17 914   | 12 923  | 6 031  | <i>364 164</i>  | 35 502                                    |
|   | Q4      | 2 829  | 37 502  | 17 334                                     | 8 625     | 18 805   | 13 271  | 6 419  | <i>354 296</i>  | 35 464                                    |
| Changes in total lending<br>in the quarter:<br>in sterling                          | 2006 Q4 | TBXB   | TBXC  | TBXD                                       | TBXE      | TBXF   | TBXH  | TBXG   | <i>TBXI</i>   | TBXJ                                      |
|   | 2007 Q1 | 35   | 699   | 3 230                                      | 412       | - 1 222  | 370   | - 73   | <i>- 1 454</i>  | 1 177                                     |
|   | Q2      | 37   | 991   | - 1 278                                    | 111       | 350  | - 242   | 330  | <i>35 164</i>   | - 1 117                                   |
|   | Q3      | - 70   | - 26  | - 2 010                                    | - 55      | - 42   | 3 742   | 113  | <i>8 338</i>  | 785                                       |
|   | Q4      | 334  | 3 435   | - 1 707                                    | 487       | 1 974  | - 1 389   | 529  | <i>24 306</i>   | 293                                       |
|   | Q4      | - 387  | 1 546   | 5 098                                      | 621       | 891  | 348   | 394  | <i>- 2 447</i>  | - 38                                      |
| in other currencies <sup>(c)</sup>  | 2006 Q4 | TBZB   | TBZC  | TBZD                                       | TBZE      | TBZF   | TBZH  | TBZG   | <i>TBZI</i>   | TBZJ                                      |
|   | 2007 Q1 | 138  | 867   | - 1 318                                    | - 1       | 16   | 441   | 31   | <i>25 147</i>   | 80  |
|   | Q2      | - 45   | - 308   | 1 124                                      | 32        | 94   | - 161   | - 11   | <i>39 474</i>   | 31  |
|   | Q3      | 42   | - 463   | - 889                                      | - 27      | - 21   | 39  | - 90   | <i>9 057</i>  | 391                                       |
|   | Q4      | 88   | 737   | 585  | 16        | 12   | - 209   | - 28   | <i>- 7 657</i>  | 611                                       |
|   | Q4      | 83   | 259   | 262  | - 1       | 107  | - 45  | 177  | <i>12 090</i>   | 238                                       |
| Facilities granted  | 2006 Q4 | TCBB   | TCBC  | TCBD                                       | TCBE      | TCBF   | TCBH  | TCBG   | <i>TCBI</i>   | TCBJ                                      |
|   | 2007 Q1 | 6 371  | 51 065  | 19 587                                     | 10 046    | 19 182   | 17 407  | 7 925  | <i>547 402</i>  | 43 617                                    |
|   | Q2      | 6 361  | 55 215  | 19 740                                     | 10 444    | 19 562   | 17 018  | 8 429  | <i>676 167</i>  | 42 587                                    |
|   | Q3      | 7 065  | 55 618  | 17 553                                     | 10 164    | 19 777   | 21 168  | 8 508  | <i>695 250</i>  | 43 753                                    |
|   | Q4      | 7 332  | 61 247  | 16 252                                     | 11 035    | 21 942   | 20 054  | 8 875  | <i>719 717</i>  | 44 762                                    |
|   | Q4      | 7 294  | 59 368  | 21 243                                     | 11 658    | 22 652   | 19 342  | 9 288  | <i>739 356</i>  | 44 275                                    |
| of which in sterling  | 2006 Q4 | TCDB   | TCDC  | TCDD                                       | TCDE      | TCDF   | TCDH  | TCDG   | <i>TCDI</i>   | TCDJ                                      |
|   | 2007 Q1 | 4 209  | 42 081  | 19 479                                     | 9 947     | 18 667   | 14 459  | 6 886  | <i>275 459</i>  | 37 890                                    |
|   | Q2      | 4 233  | 46 221  | 18 395                                     | 10 281    | 18 997   | 14 259  | 7 349  | <i>357 088</i>  | 36 841                                    |
|   | Q3      | 4 476  | 47 039  | 17 173                                     | 10 004    | 19 126   | 18 540  | 7 566  | <i>367 728</i>  | 37 710                                    |
|   | Q4      | 4 750  | 51 259  | 15 278                                     | 10 722    | 21 199   | 17 521  | 8 006  | <i>396 338</i>  | 38 008                                    |
|   | Q4      | 4 383  | 48 988  | 20 044                                     | 11 415    | 21 860   | 16 903  | 8 305  | <i>380 241</i>  | 37 268                                    |
| Changes in total facilities<br>in the quarter:<br>in sterling                       | 2006 Q4 | TCFB   | TCFC  | TCFD                                       | TCFE      | TCFF   | TCFH  | TCFG   | <i>TCFI</i>   | TCFJ                                      |
|   | 2007 Q1 | 100  | 1 344   | 2 958                                      | 228       | - 1 457  | - 510   | 95   | <i>154</i>  | 813                                       |
|   | Q2      | 40   | 4 010   | - 1 219                                    | 275       | 245  | - 79  | 453  | <i>36 391</i>   | - 1 050                                   |
|   | Q3      | 243  | 818   | - 1 222                                    | - 277     | 130  | 4 281   | 217  | <i>9 990</i>  | 869                                       |
|   | Q4      | 276  | 4 311   | - 1 891                                    | 730       | 2 160  | - 1 002   | 445  | <i>28 900</i>   | 575                                       |
|   | Q4      | - 367  | - 2 271   | 4 766                                      | 693       | 661  | - 618   | 298  | <i>- 8 891</i>  | - 740                                     |
| in other currencies <sup>(c)</sup>  | 2006 Q4 | TCHB   | TCHC  | TCHD                                       | TCHE      | TCHF   | TCHH  | TCHG   | <i>TCHI</i>   | TCHJ                                      |
|   | 2007 Q1 | - 310  | 1 787   | - 1 326                                    | - 4       | - 38   | 692   | 202  | <i>25 779</i>   | 126                                       |
|   | Q2      | - 78   | - 131   | 1 231                                      | 62        | 38   | - 231   | - 2  | <i>45 928</i>   | - 124                                     |
|   | Q3      | 498  | - 283   | - 961                                      | -         | 95   | - 84  | - 123  | <i>13 659</i>   | 398                                       |
|   | Q4      | - 43   | 1 304   | 593  | 149       | 85   | - 121   | - 78   | <i>- 8 155</i>  | 666                                       |
|   | Q4      | 220  | 17  | 215  | - 79      | 20   | - 182   | 81   | <i>22 514</i>   | 14  |

Notes at end of Table



**TABLE C1.2 (continued)**

£ millions

| Loans & advances<br>(including under<br>repo & sterling & euro<br>commercial paper) |                    | Financial intermediation excluding insurance & pension funds (continued) |                  |                           |   |  |                                    |                              |                       |                                      |      |
|---|--------------------|--|------------------|---------------------------|---|--|------------------------------------|------------------------------|-----------------------|--------------------------------------|------|
|   |                    | Non-bank<br>credit grantors,<br>excl. credit<br>unions                   | Credit<br>unions | Factoring<br>corporations | Mortgage &<br>housing<br>credit<br>corporations | Investment<br>& unit trusts<br>excl. money<br>market mutual<br>funds | Money<br>market<br>mutual<br>funds | Bank<br>holding<br>companies | Securities<br>dealers | Other<br>financial<br>intermediaries |      |
|   |                    | RPQ  | TBPK             | TBPL                      | TBPM  | TBPN   | TBPO                               | TBPP                         | TBPQ                  | TBPR                                 | TBPS |
| Amounts outstanding<br>(Sterling & other currencies)                                | 2006 Q4            | 21 496   | 60               | 5 593                     | 84 959  | 20 131   | 674                                | 17 969                       | 183 551               | 115 620                              |      |
|   | 2007 Q1            | 22 341   | 64               | 5 692                     | 90 688  | 16 438   | 282                                | 34 055                       | 222 199               | 180 294                              |      |
|   | Q2                 | 22 612   | 75               | 6 288                     | 96 276  | 16 202   | 286                                | 34 509                       | 224 741               | 183 486                              |      |
|   | Q3                 | 22 485   | 65               | 6 441                     | 103 919   | 19 164   | 343                                | 33 777                       | 210 590               | 211 223                              |      |
|   | Q4                 | #  | #                | #                         | #   | #  | #                                  | #                            | #                     | #                                    |      |
| Acceptances   | 2006 Q4            | TBRK   | TBRL             | TBRM                      | TBRN  | TBRO   | TBRP                               | TBRQ                         | TBRR                  | TBRS                                 |      |
|   | 2007 Q1            | 15   | 5                | -                         | -   | -  | -                                  | -                            | -                     | 69                                   |      |
|   | Q2                 | 16   | 5                | 1                         | -   | -  | -                                  | -                            | -                     | 29                                   |      |
|   | Q3                 | 16   | 5                | -                         | -   | -  | -                                  | -                            | -                     | 29                                   |      |
|   | Q4                 | 16   | 5                | -                         | -   | -  | -                                  | -                            | -                     | 45                                   |      |
| Total   | 2006 Q4            | TBTK   | TBTL             | TBTM                      | TBTN  | TBTO   | TBTP                               | TBTQ                         | TBTR                  | TBTS                                 |      |
|   | 2007 Q1            | 21 511   | 66               | 5 593                     | 84 959  | 20 131   | 674                                | 17 969                       | 183 551               | 115 689                              |      |
|   | Q2                 | 22 357   | 69               | 5 693                     | 90 688  | 16 438   | 282                                | 34 055                       | 222 199               | 180 323                              |      |
|   | Q3                 | 22 628   | 81               | 6 288                     | 96 276  | 16 202   | 286                                | 34 509                       | 224 741               | 183 515                              |      |
|   | Q4                 | 22 501   | 70               | 6 442                     | 103 919   | 19 164   | 343                                | 33 777                       | 210 590               | 211 268                              |      |
| of which in sterling  | 2006 Q4            | TBVK   | TBVL             | TBVM                      | TBVN  | TBVO   | TBVP                               | TBVQ                         | TBVR                  | TBVS                                 |      |
|   | 2007 Q1            | 20 205   | 65               | 4 673                     | 74 403  | 6 972  | 91                                 | 12 472                       | 25 830                | 65 759                               |      |
|   | Q2                 | 21 082   | 69               | 4 666                     | 78 575  | 6 635  | 74                                 | 26 332                       | 38 584                | 116 277                              |      |
|   | Q3                 | 21 256   | 80               | 5 544                     | 82 236  | 6 214  | 82                                 | 26 922                       | 42 102                | 116 060                              |      |
|   | Q4                 | 21 098   | 70               | 5 683                     | 88 923  | 6 892  | 260                                | 24 900                       | 41 717                | 139 119                              |      |
| Changes in total lending<br>in the quarter:<br>in sterling                          | 2006 Q4            | TBXX   | TBXL             | TBXM                      | TBXN  | TBXO   | TBXP                               | TBXQ                         | TBXR                  | TBXS                                 |      |
|   | 2007 Q1            | 547  | 11               | 287                       | 3 142   | - 250  | - 122                              | 357                          | - 9 060               | 2 456                                |      |
|   | Q2                 | 788  | 4                | - 37                      | 3 341   | - 355  | - 17                               | 588                          | 12 964                | 19 005                               |      |
|   | Q3                 | 174  | 11               | 878                       | 3 661   | - 421  | 8                                  | 591                          | 2 868                 | - 216                                |      |
|   | Q4                 | - 158  | - 10             | 140                       | 2 326   | 677  | 178                                | - 2 023                      | - 384                 | 23 268                               |      |
| in other currencies <sup>(c)</sup>  | 2006 Q4            | TBZK   | TBZL             | TBZM                      | TBZN  | TBZO   | TBZP                               | TBZQ                         | TBZR                  | TBZS                                 |      |
|   | 2007 Q1            | 376  | 15               | - 164                     | 843   | - 760  | - 33                               | 7 458                        | - 3 722               | - 6 423                              |      |
|   | Q2                 | 106  | -                | 130                       | 1 762   | 950  | - 17                               | - 1 143                      | 25 101                | - 1 824                              |      |
|   | Q3                 | - 61   | -                | 78                        | 1 226   | - 3 670  | - 384                              | 2 605                        | 26 590                | 13 061                               |      |
|   | Q4                 | 124  | -                | - 273                     | 2 051   | 349  | - 1                                | - 57                         | 1 958                 | 4 514                                |      |
| Facilities granted  | 2006 Q4            | 40   | -                | - 7                       | 467   | 2 163  | - 122                              | 1 156                        | - 16 247              | 4 283                                |      |
|   | 2007 Q1            | 774  | -                | 202                       | 867   | 2 048  | 158                                | 2 710                        | 5 483                 | - 391                                |      |
|   | 2006 Q4            | TCBK   | TCBL             | TCBM                      | TCBN  | TCBO   | TCBP                               | TCBQ                         | TCBR                  | TCBS                                 |      |
|   | 2007 Q1            | 23 625   | 89               | 5 916                     | 92 587  | 33 310   | 752                                | 18 902                       | 186 663               | 141 942                              |      |
|   | Q2                 | 25 088   | 94               | 6 044                     | 98 336  | 30 062   | 371                                | 34 119                       | 231 601               | 207 866                              |      |
| of which in sterling  | 2006 Q4            | 25 034   | 507              | 6 657                     | 102 871   | 29 879   | 377                                | 34 871                       | 235 051               | 216 251                              |      |
|   | 2007 Q1            | 24 771   | 97               | 6 770                     | 111 192   | 32 988   | 332                                | 34 747                       | 219 886               | 244 172                              |      |
|   | Q2                 | 25 527   | 92               | 6 774                     | 103 965   | 47 525   | 391                                | 44 612                       | 228 585               | 237 610                              |      |
|   | Q3                 | 21 977   | 88               | 4 946                     | 81 888  | 13 042   | 106                                | 12 413                       | 26 540                | 76 568                               |      |
|   | Q4                 | 23 363   | 89               | 4 957                     | 86 109  | 13 048   | 77                                 | 26 167                       | 39 744                | 126 694                              |      |
| Changes in total facilities<br>in the quarter:<br>in sterling                       | 2006 Q4            | 23 224   | 90               | 5 848                     | 88 680  | 12 914   | 85                                 | 27 063                       | 43 035                | 129 080                              |      |
|   | 2007 Q1            | 22 793   | 97               | 5 956                     | 95 915  | 13 872   | 113                                | 25 133                       | 42 590                | 151 859                              |      |
|   | Q2                 | 22 869   | 89               | 5 724                     | 87 071  | 12 775   | 88                                 | 32 153                       | 38 565                | 143 640                              |      |
|   | Q3                 | TCFK   | TCFL             | TCFM                      | TCFN  | TCFO   | TCFP                               | TCFQ                         | TCFR                  | TCFS                                 |      |
|   | 2006 Q4            | - 5  | 31               | 282                       | 5 161   | - 472  | - 123                              | 32                           | - 9 013               | 3 447                                |      |
| in other currencies <sup>(c)</sup>  | 2007 Q1            | 1 272  | 1                | - 21                      | 3 675   | - 33   | - 30                               | 480                          | 13 414                | 18 683                               |      |
|   | Q2                 | - 139  | 1                | 891                       | 2 570   | - 134  | 8                                  | 896                          | 2 642                 | 2 386                                |      |
|   | Q3                 | - 430  | 7                | 108                       | 7 236   | 959  | 28                                 | - 1 930                      | - 444                 | 22 792                               |      |
|   | Q4                 | 75   | - 8              | - 232                     | - 1 639   | - 1 098  | - 25                               | 7 019                        | - 4 025               | - 8 219                              |      |
|   | Facilities granted | 2006 Q4  | TCHK             | TCHL                      | TCHM  | TCHN   | TCHO                               | TCHP                         | TCHQ                  | TCHR                                 | TCHS |
| 2007 Q1   |                    | - 130  | 1                | 127                       | 1 775   | 1 152  | - 26                               | - 178                        | 25 500                | - 2 569                              |      |
| Q2  |                    | 59   | 4                | 96                        | 1 213   | - 3 759  | - 361                              | 1 817                        | 33 168                | 13 814                               |      |
| Q3  |                    | 120  | 416              | - 268                     | 2 090   | 253  | 5                                  | - 62                         | 3 264                 | 7 444                                |      |
| Q4  |                    | 171  | - 421            | - 16                      | 590   | 1 813  | - 78                               | 1 651                        | - 17 198              | 4 668                                |      |
| Changes in total facilities<br>in the quarter:<br>in sterling                       | 2006 Q4            | 603  | 3                | 191                       | 817   | 14 365   | 74                                 | 2 383                        | 5 535                 | - 1 471                              |      |
|   | 2007 Q1            | 59   | 4                | 96                        | 1 213   | - 3 759  | - 361                              | 1 817                        | 33 168                | 13 814                               |      |
|   | Q2                 | 120  | 416              | - 268                     | 2 090   | 253  | 5                                  | - 62                         | 3 264                 | 7 444                                |      |
|   | Q3                 | 171  | - 421            | - 16                      | 590   | 1 813  | - 78                               | 1 651                        | - 17 198              | 4 668                                |      |
|   | Q4                 | 603  | 3                | 191                       | 817   | 14 365   | 74                                 | 2 383                        | 5 535                 | - 1 471                              |      |

Notes at end of Table

TABLE C1.2 (continued)

£ millions

| Loans & advances<br>(including under<br>repo & sterling & euro<br>commercial paper) |         | Insurance<br>companies<br>& pension<br>funds | Activities auxiliary to<br>financial intermediation |         | Individuals & individual trusts |  |                           |
|---|---------|--|---|---------|---------------------------------|--|---------------------------|
|   |         |  | Fund<br>management<br>activities                    | Other   | Total                           | Lending<br>secured on<br>dwellings<br>inc. bridging<br>finance | Other loans<br>& advances |
|   | RPQ     | TBPT   | TBPU  | TBPV    | TBPW                            | TBPX   | TBPY                      |
| Amounts outstanding<br>(Sterling & other currencies)                                | 2006 Q4 | 26 355                                       | 34 316  | 55 836  | 729 712                         | 587 069  | 142 643                   |
|   | 2007 Q1 | 25 092                                       | 36 973  | 49 795  | 728 685                         | 588 020  | 140 665                   |
|   | Q2      | 25 255                                       | 44 121  | 63 728  | 729 215                         | 588 969  | 140 246                   |
|   | Q3      | 27 968                                       | 54 857  | 77 162  | 740 243                         | 598 760  | 141 482                   |
|   | Q4      | #  | #   | #       | 749 174                         | 605 186  | 143 988                   |
| Acceptances   |         | TBRT   | TBRU  | TBRV    |                                 |  |                           |
|   | 2006 Q4 | 1  | -   | -       |                                 |  |                           |
|   | 2007 Q1 | 1  | -   | -       |                                 |  |                           |
|   | Q2      | 1  | -   | -       |                                 |  |                           |
|   | Q3      | 1  | -   | -       |                                 |  |                           |
|   | Q4      | #  | #   | #       |                                 |  |                           |
| Total   |         | TBTT   | TBTU  | TBTV    | TBTW                            | TBTX   | TBTY                      |
|   | 2006 Q4 | 26 356                                       | 34 316  | 55 836  | 729 712                         | 587 069  | 142 643                   |
|   | 2007 Q1 | 25 094                                       | 36 973  | 49 795  | 728 685                         | 588 020  | 140 665                   |
|   | Q2      | 25 256                                       | 44 121  | 63 728  | 729 215                         | 588 969  | 140 246                   |
|   | Q3      | 27 969                                       | 54 857  | 77 162  | 740 243                         | 598 760  | 141 482                   |
|   | Q4      | 30 301                                       | 52 769  | 93 312  | 749 174                         | 605 186  | 143 988                   |
| of which in sterling  |         | TBVT   | TBVU  | TBVV    | TBVW                            | TBVX   | TBVY                      |
|   | 2006 Q4 | 24 373                                       | 20 732  | 27 964  | 728 057                         | 586 643  | 141 413                   |
|   | 2007 Q1 | 22 875                                       | 12 816  | 29 353  | 726 713                         | 587 268  | 139 445                   |
|   | Q2      | 23 017                                       | 13 892  | 32 962  | 727 319                         | 588 087  | 139 232                   |
|   | Q3      | 25 519                                       | 20 459  | 43 262  | 738 162                         | 597 894  | 140 267                   |
|   | Q4      | 27 960                                       | 15 771  | 58 145  | 747 490                         | 604 662  | 142 827                   |
| Changes in total lending<br>in the quarter:<br>in sterling                          |         | TBXT   | TBXU  | TBXV    | TBXW                            | TBXX   | TBXY                      |
|   | 2006 Q4 | 5 114  | - 2 851   | - 2 513 | 11 012                          | 8 814  | 2 198                     |
|   | 2007 Q1 | - 1 588                                      | 5 373   | 1 196   | 1 344                           | 1 507  | - 163                     |
|   | Q2      | 143  | 1 076   | 3 609   | 1 201                           | - 195  | 1 396                     |
|   | Q3      | 2 503  | 6 568   | 10 301  | 11 148                          | 8 866  | 2 282                     |
|   | Q4 (d)  | 2 466  | - 4 688   | 14 881  | 2 902                           | - 141  | 3 043                     |
| in other currencies <sup>(c)</sup>  |         | TBZT   | TBZU  | TBZV    | TBZW                            | TBZX   | TBZY                      |
|   | 2006 Q4 | 195  | 5 552   | - 6 527 | 147                             | 35   | 112                       |
|   | 2007 Q1 | 188  | 10 978  | - 8 065 | 354                             | 51   | 302                       |
|   | Q2      | 52   | 6 509   | 10 621  | - 53                            | 84   | - 138                     |
|   | Q3      | 157  | 3 775   | 2 106   | 112                             | - 24   | 136                       |
|   | Q4      | - 209  | 1 321   | - 377   | - 464                           | - 363  | - 101                     |
| Facilities granted  |         | TCBT   | TCBU  | TCBV    | TCBW                            | TCBX   | TCBY                      |
|   | 2006 Q4 | 38 596                                       | 37 898  | 57 901  | 829 754                         | 640 095  | 189 660                   |
|   | 2007 Q1 | 38 286                                       | 40 480  | 52 146  | 835 353                         | 646 225  | 189 128                   |
|   | Q2      | 39 448                                       | 47 030  | 66 886  | 846 078                         | 657 654  | 188 425                   |
|   | Q3      | 41 257                                       | 58 014  | 80 907  | 861 539                         | 668 623  | 192 917                   |
|   | Q4      | 57 824                                       | 55 907  | 94 807  | 865 139                         | 667 412  | 197 727                   |
| of which in sterling  |         | TCDT   | TCDU  | TCDV    | TCDW                            | TCDX   | TCDY                      |
|   | 2006 Q4 | 31 340                                       | 22 775  | 29 474  | 827 817                         | 639 663  | 188 154                   |
|   | 2007 Q1 | 30 216                                       | 14 888  | 31 038  | 833 026                         | 645 462  | 187 564                   |
|   | Q2      | 31 447                                       | 15 107  | 34 897  | 843 943                         | 656 763  | 187 180                   |
|   | Q3      | 32 906                                       | 21 764  | 45 506  | 859 131                         | 667 746  | 191 385                   |
|   | Q4      | 37 959                                       | 17 672  | 59 275  | 863 134                         | 666 884  | 196 250                   |
| Changes in total facilities<br>in the quarter:<br>in sterling                       |         | TCFT   | TCFU  | TCFV    | TCFW                            | TCFX   | TCFY                      |
|   | 2006 Q4 | 4 820  | - 3 065   | - 3 083 | 10 128                          | 7 889  | 2 239                     |
|   | 2007 Q1 | - 1 252                                      | 5 385   | 1 358   | 7 402                           | 6 161  | 1 240                     |
|   | Q2      | 1 230  | 219   | 3 859   | 11 512                          | 10 287   | 1 225                     |
|   | Q3      | 1 461  | 6 656   | 10 610  | 15 188                          | 10 983   | 4 205                     |
|   | Q4 (d)  | 5 053  | - 4 092   | 13 769  | - 3 550                         | - 7 810  | 4 260                     |
| in other currencies <sup>(c)</sup>  |         | TCHT   | TCHU  | TCHV    | TCHW                            | TCHX   | TCHY                      |
|   | 2006 Q4 | 833  | 5 770   | - 6 731 | 141                             | 36   | 105                       |
|   | 2007 Q1 | 613  | 10 832  | - 8 449 | 501                             | 54   | 446                       |
|   | Q2      | 78   | 6 796   | 11 194  | - 166                           | 83   | - 248                     |
|   | Q3      | 189  | 3 910   | 2 367   | 240                             | - 22   | 262                       |
|   | Q4      | 10 795                                       | 618   | - 1 530 | - 482                           | - 370  | - 113                     |

## Notes to Table C1.2

- (a) Until Q3 2007, data comprised loans, advances (including under reverse repos), finance leasing, acceptances, facilities and holdings of sterling and euro commercial paper. Following a review of statistical data collected, acceptances and holdings of sterling and euro commercial paper are no longer collected at the industry level detail with effect from Q4 2007 data. Total lending therefore reflects loans and advances (including under repo) only, from Q4 2007 data.
- (b) Includes lending under DTI special scheme for domestic shipbuilding.
- (c) Adjusted for exchange rate effects.
- (d) In the quarter to end December 2007, bank lending secured on dwellings was reduced by the net transfer (comprising securitisations, acquisitions and disposals) out of the banking sector of £16.0bn.

**TABLE C1.3 INDUSTRIAL ANALYSIS OF STERLING BANK LENDING TO UK RESIDENTS: LONG RUNS <sup>(a)</sup>**

£ millions

Seasonally adjusted

|                            |         | Total to UK residents | Agriculture & fishing | Manufacturing |                                |                    |                               |                         | Cold water supply (b) |
|----------------------------|---------|-----------------------|-----------------------|---------------|--------------------------------|--------------------|-------------------------------|-------------------------|-----------------------|
|                            |         |                       |                       | <i>Total</i>  | Food, beverages, & tobacco (b) | Textiles & leather | Chemicals, rubber, & plastics | Other manufacturing (b) |                       |
| <b>Changes</b>             | RPQ     | TEIY                  | TEIA                  | TEIF          | TEIB                           | TEIC               | TEID                          | TEIE                    | TEIG                  |
|                            | 2001 Q2 | 6 386                 | - 275                 | - 221         | - 223                          | 26                 | - 182                         | 153                     | - 694                 |
|                            | Q3      | 26 902                | 69                    | 402           | - 404                          | - 41               | 106                           | 668                     | - 189                 |
|                            | Q4      | 11 042                | 48                    | -3 606        | - 500                          | - 96               | - 131                         | -2 661                  | - 103                 |
|                            | 2002 Q1 | 14 024                | 22                    | -2 018        | -1 091                         | 25                 | 70                            | -1 154                  | 251                   |
|                            | Q2      | 25 509                | 162                   | - 760         | 451                            | -                  | - 199                         | -1 038                  | 194                   |
|                            | Q3      | 30 556                | 86                    | - 240         | - 219                          | 10                 | 39                            | - 110                   | - 58                  |
|                            | Q4      | 24 337                | 78                    | - 164         | 332                            | 76                 | - 144                         | - 239                   | 173                   |
|                            | 2003 Q1 | 12 479                | 133                   | -1 483        | 499                            | - 89               | - 173                         | -1 838                  | - 449                 |
|                            | Q2      | 26 157                | 201                   | - 95          | 19                             | - 139              | - 91                          | 70                      | 704                   |
|                            | Q3      | 26 770                | 7                     | -1 588        | - 686                          | - 89               | - 206                         | - 607                   | - 252                 |
|                            | Q4      | 28 756                | - 86                  | - 902         | - 146                          | - 17               | - 169                         | - 430                   | 81                    |
|                            | 2004 Q1 | 27 032                | 101                   | 584           | 376                            | 23                 | - 139                         | 240                     | 199                   |
|                            | Q2      | 31 544                | 98                    | 230           | 323                            | 40                 | - 144                         | - 53                    | - 172                 |
|                            | Q3      | 36 005                | 152                   | - 681         | - 373                          | 5                  | - 213                         | - 72                    | - 458                 |
|                            | Q4      | 30 851                | - 25                  | - 383         | - 150                          | 1                  | - 154                         | 23                      | 198                   |
|                            | 2005 Q1 | 8 481                 | 155                   | 321           | 122                            | - 21               | - 144                         | 298                     | - 111                 |
|                            | Q2      | 42 907                | 150                   | 1 246         | 846                            | 38                 | 96                            | 201                     | - 141                 |
|                            | Q3      | 28 078                | 201                   | 625           | 300                            | - 89               | 89                            | 358                     | - 264                 |
|                            | Q4      | 39 088                | 474                   | 479           | 660                            | - 60               | 263                           | - 280                   | 217                   |
|                            | 2006 Q1 | 23 217                | 104                   | - 476         | - 745                          | - 53               | 509                           | - 256                   | 346                   |
|                            | Q2      | 46 404                | - 239                 | 1 132         | 722                            | - 15               | - 180                         | 521                     | 151                   |
|                            | Q3      | 40 226                | 74                    | 34            | - 576                          | 8                  | - 162                         | 807                     | - 128                 |
|                            | Q4      | 27 394                | 222                   | 196           | 49                             | - 27               | - 132                         | 421                     | 2 425                 |
|                            | 2007 Q1 | 50 633                | - 66                  | 266           | 334                            | 56                 | - 173                         | - 33                    | - 794                 |
|                            | Q2      | 31 699                | 300                   | 315           | - 699                          | - 84               | 10                            | 1 025                   | - 164                 |
|                            | Q3      | 62 803                | 180                   | - 300         | 523                            | - 43               | 160                           | - 913                   | - 796                 |
|                            | Q4      | 44 248                | 6                     | - 791         | - 191                          | - 4                | - 97                          | - 381                   | 241                   |
|                            |         |                       |                       |               |                                |                    |                               |                         |                       |
| <b>Amounts outstanding</b> | RPQ     | TEJA                  | TEJB                  | TEJC          | TEJD                           | TEJE               | TEJF                          | TEJG                    | TEJH                  |
|                            | 2001 Q2 | 906 320               | 7 874                 | 40 390        | 8 683                          | 1 577              | 4 452                         | 25 658                  | 1 361                 |
|                            | Q3      | 931 991               | 7 942                 | 40 792        | 8 279                          | 1 535              | 4 559                         | 26 326                  | 1 172                 |
|                            | Q4      | 942 349               | 7 985                 | 37 215        | 7 752                          | 1 440              | 4 406                         | 23 740                  | 1 029                 |
|                            | 2002 Q1 | 953 532               | 8 008                 | 35 461        | 6 908                          | 1 465              | 4 476                         | 22 604                  | 1 274                 |
|                            | Q2      | 977 788               | 8 170                 | 34 663        | 7 365                          | 1 465              | 4 278                         | 21 520                  | 1 468                 |
|                            | Q3      | 1008 320              | 8 256                 | 34 421        | 7 146                          | 1 475              | 4 317                         | 21 409                  | 1 410                 |
|                            | Q4      | 1031 528              | 8 334                 | 34 275        | 7 479                          | 1 551              | 4 172                         | 21 189                  | 1 582                 |
|                            | 2003 Q1 | 1 039 981             | 8 461                 | 32 545        | 7 969                          | 1 457              | 3 906                         | 19 210                  | 1 133                 |
|                            | Q2      | 1 062 267             | 8 657                 | 32 415        | 7 969                          | 1 317              | 3 813                         | 19 268                  | 1 837                 |
|                            | Q3      | 1 084 813             | 8 662                 | 30 818        | 7 280                          | 1 228              | 3 606                         | 18 656                  | 1 584                 |
|                            | Q4      | 1 110 109             | 8 577                 | 29 917        | 7 135                          | 1 211              | 3 438                         | 18 225                  | 1 665                 |
|                            | 2004 Q1 | 1 135 757             | 8 678                 | 30 501        | 7 521                          | 1 233              | 3 299                         | 18 455                  | 1 865                 |
|                            | Q2      | 1 163 828             | 8 627                 | 30 688        | 7 844                          | 1 273              | 3 154                         | 18 359                  | 1 693                 |
|                            | Q3      | 1 198 590             | 8 728                 | 29 517        | 7 430                          | 1 265              | 2 905                         | 17 887                  | 1 231                 |
|                            | Q4      | 1 228 462             | 8 702                 | 29 134        | 7 280                          | 1 266              | 2 752                         | 17 910                  | 1 429                 |
|                            | 2005 Q1 | 1 236 539             | 8 858                 | 29 455        | 7 402                          | 1 245              | 2 607                         | 18 208                  | 1 318                 |
|                            | Q2      | 1 271 636             | 9 007                 | 30 433        | 8 221                          | 1 276              | 2 661                         | 18 219                  | 1 177                 |
|                            | Q3      | 1 298 010             | 9 208                 | 31 058        | 8 521                          | 1 187              | 2 751                         | 18 577                  | 913                   |
|                            | Q4      | 1 333 898             | 9 682                 | 31 537        | 9 180                          | 1 127              | 3 014                         | 18 296                  | 1 130                 |
|                            | 2006 Q1 | 1 354 623             | 9 786                 | 31 060        | 8 435                          | 1 073              | 3 522                         | 18 041                  | 1 476                 |
|                            | Q2      | 1 399 008             | 9 547                 | 32 192        | 9 157                          | 1 058              | 3 343                         | 18 561                  | 1 627                 |
|                            | Q3      | 1 437 620             | 9 622                 | 32 225        | 8 581                          | 1 067              | 3 180                         | 19 368                  | 1 498                 |
|                            | Q4      | 1 462 853             | 9 843                 | 32 422        | 8 630                          | 1 040              | 3 048                         | 19 789                  | 3 924                 |
|                            | 2007 Q1 | 1 542 987             | 9 564                 | 32 565        | 8 940                          | 1 086              | 2 885                         | 19 659                  | 3 154                 |
|                            | Q2      | 1 574 757             | 9 863                 | 32 881        | 8 241                          | 1 002              | 2 895                         | 20 684                  | 2 990                 |
|                            | Q3      | 1 640 310             | 10 042                | 32 534        | 8 755                          | 958                | 3 049                         | 19 741                  | 2 194                 |
|                            | Q4      | 1 682 320             | 10 048                | 31 706        | 8 563                          | 949                | 2 950                         | 19 330                  | 2 435                 |

Notes at end of Table

TABLE C1.3 (continued)

£ millions

| Changes                    | RPQ | Construction<br>TEIH | Wholesale & retail trade |   |                             | Hotels &<br>restaurants<br>TEIL | Transport,<br>storage &<br>communication<br>(b)<br>TEIM | Real estate (b)<br>TEIN |
|----------------------------|-----|----------------------|--------------------------|---|-----------------------------|---------------------------------|---|-------------------------|
|                            |     |                      | Total<br>TEIK            | Wholesale<br>trade and<br>garages<br>TEII | Retail<br>trade (b)<br>TEIJ |                                 |   |                         |
| 2001 Q2                    |     | 684                  | - 278                    | 84  | - 362                       | 995                             | 1 228   | 1 970                   |
| Q3                         |     | 511                  | 231                      | 127                                       | 104                         | - 519                           | 665   | 4 112                   |
| Q4                         |     | 155                  | -2 223                   | - 975                                     | -1 247                      | 460                             | - 146   | 3 933                   |
| 2002 Q1                    |     | - 174                | 333                      | - 310                                     | 643                         | 275                             | 1 572   | 2 956                   |
| Q2                         |     | 579                  | 390                      | 348                                       | 42                          | 302                             | 1 264   | 2 183                   |
| Q3                         |     | 491                  | 169                      | - 75                                      | 245                         | 552                             | 1 397   | 4 426                   |
| Q4                         |     | 759                  | 1 146                    | - 77                                      | 1 223                       | - 399                           | 2 928   | 4 589                   |
| 2003 Q1                    |     | 429                  | - 99                     | - 274                                     | 175                         | 1 071                           | - 273   | 4 894                   |
| Q2                         |     | 221                  | 84                       | - 73                                      | 157                         | 916                             | 64  | 3 765                   |
| Q3                         |     | - 37                 | - 497                    | - 389                                     | - 108                       | 658                             | -3 402  | 3 224                   |
| Q4                         |     | 127                  | 482                      | 746                                       | - 264                       | 245                             | 256   | 2 274                   |
| 2004 Q1                    |     | 504                  | 1 158                    | 297                                       | 862                         | 567                             | -5 542  | 4 696                   |
| Q2                         |     | - 89                 | 732                      | 230                                       | 502                         | - 117                           | -1 453  | 5 706                   |
| Q3                         |     | 799                  | 1 164                    | 1 399                                     | - 235                       | 1 980                           | 2 557   | 3 418                   |
| Q4                         |     | 1 176                | -1 374                   | - 368                                     | -1 006                      | 273                             | - 661   | 2 530                   |
| 2005 Q1                    |     | 882                  | 2 489                    | 1 181                                     | 1 308                       | - 50                            | 98  | 7 577                   |
| Q2                         |     | 940                  | 1 648                    | - 89                                      | 1 737                       | 468                             | 243   | 6 858                   |
| Q3                         |     | - 112                | 924                      | - 321                                     | 1 245                       | 212                             | - 922   | 5 494                   |
| Q4                         |     | - 54                 | -1 675                   | - 108                                     | -1 566                      | 1 279                           | 295   | 4 355                   |
| 2006 Q1                    |     | 685                  | 1 259                    | 236                                       | 1 023                       | 715                             | 76  | 6 398                   |
| Q2                         |     | - 321                | 744                      | 586                                       | 158                         | - 111                           | 1 698   | 6 722                   |
| Q3                         |     | 2 088                | 117                      | 51  | 66                          | 803                             | 4 214   | 6 323                   |
| Q4                         |     | - 818                | - 542                    | 509                                       | -1 051                      | 52                              | - 930   | 5 560                   |
| 2007 Q1                    |     | 539                  | 386                      | 40  | 346                         | 861                             | 223   | 6 078                   |
| Q2                         |     | 1 585                | 2 306                    | 215                                       | 2 091                       | 587                             | 525   | 8 403                   |
| Q3                         |     | 1 808                | 5 634                    | 1 284                                     | 4 350                       | - 433                           | - 287   | 10 857                  |
| Q4                         |     | 2 104                | -1 561                   | 14  | -1 575                      | 1 731                           | - 195   | 8 064                   |
| <b>Amounts outstanding</b> |     |                      |                          |   |                             |                                 |   |                         |
|                            | RPQ | TEJI                 | TEJJ                     | TEJK                                      | TEJL                        | TEJM                            | TEJN  | TEJO                    |
| 2001 Q2                    |     | 12 537               | 30 033                   | 17 468                                    | 12 566                      | 15 516                          | 18 021  | 62 669                  |
| Q3                         |     | 13 048               | 30 264                   | 17 594                                    | 12 670                      | 14 951                          | 18 686  | 66 433                  |
| Q4                         |     | 13 236               | 28 414                   | 16 968                                    | 11 445                      | 15 456                          | 18 539  | 70 330                  |
| 2002 Q1                    |     | 13 032               | 28 752                   | 16 657                                    | 12 095                      | 15 716                          | 20 086  | 73 296                  |
| Q2                         |     | 13 575               | 29 265                   | 17 127                                    | 12 137                      | 16 018                          | 21 321  | 75 731                  |
| Q3                         |     | 14 066               | 29 337                   | 17 151                                    | 12 185                      | 16 570                          | 22 717  | 81 014                  |
| Q4                         |     | 14 825               | 30 483                   | 17 075                                    | 13 408                      | 16 171                          | 25 644  | 85 627                  |
| 2003 Q1                    |     | 15 174               | 29 542                   | 15 973                                    | 13 569                      | 17 230                          | 25 286  | 90 411                  |
| Q2                         |     | 15 381               | 29 600                   | 15 888                                    | 13 712                      | 18 184                          | 25 413  | 94 344                  |
| Q3                         |     | 15 340               | 29 089                   | 15 495                                    | 13 594                      | 18 837                          | 21 990  | 97 259                  |
| Q4                         |     | 15 468               | 29 501                   | 16 241                                    | 13 260                      | 19 082                          | 22 246  | 98 963                  |
| 2004 Q1                    |     | 15 972               | 30 658                   | 16 603                                    | 14 055                      | 19 649                          | 16 704  | 103 631                 |
| Q2                         |     | 15 918               | 31 390                   | 16 834                                    | 14 557                      | 19 532                          | 15 251  | 109 324                 |
| Q3                         |     | 16 364               | 32 320                   | 18 082                                    | 14 239                      | 21 483                          | 17 549  | 112 867                 |
| Q4                         |     | 17 540               | 30 930                   | 17 714                                    | 13 216                      | 21 755                          | 16 888  | 114 936                 |
| 2005 Q1                    |     | 18 422               | 33 418                   | 18 895                                    | 14 524                      | 21 705                          | 16 986  | 122 513                 |
| Q2                         |     | 19 351               | 34 989                   | 18 774                                    | 16 215                      | 22 169                          | 17 158  | 127 892                 |
| Q3                         |     | 19 239               | 35 913                   | 18 453                                    | 17 460                      | 22 381                          | 16 236  | 133 278                 |
| Q4                         |     | 19 300               | 34 238                   | 18 344                                    | 15 894                      | 23 660                          | 16 531  | 135 928                 |
| 2006 Q1                    |     | 19 985               | 35 497                   | 18 580                                    | 16 916                      | 24 375                          | 16 607  | 142 366                 |
| Q2                         |     | 19 663               | 36 241                   | 19 166                                    | 17 075                      | 24 264                          | 18 306  | 149 088                 |
| Q3                         |     | 21 752               | 36 303                   | 19 163                                    | 17 141                      | 25 068                          | 22 519  | 155 411                 |
| Q4                         |     | 20 934               | 35 761                   | 19 672                                    | 16 090                      | 25 120                          | 21 589  | 160 970                 |
| 2007 Q1                    |     | 21 567               | 36 062                   | 19 637                                    | 16 426                      | 25 930                          | 21 473  | 166 995                 |
| Q2                         |     | 23 151               | 38 369                   | 19 852                                    | 18 517                      | 26 517                          | 21 998  | 175 429                 |
| Q3                         |     | 24 950               | 43 977                   | 21 123                                    | 22 855                      | 26 078                          | 20 280  | 185 891                 |
| Q4                         |     | 27 047               | 42 361                   | 21 110                                    | 21 251                      | 27 809                          | 20 085  | 193 033                 |

Notes at end of Table

TABLE C1.3 (continued)

£ millions

| Changes                    | RPQ        | Financial intermediation |                       |                    |                                   |                 | Insurance companies & pension funds (b) | Unclassified industrial categories (b) | Individuals & individual trusts |  |                              |
|----------------------------|------------|--------------------------|-----------------------|--------------------|-----------------------------------|-----------------|---|--|---------------------------------|--|------------------------------|
|                            |            | Total                    | Financial leasing (b) | Securities dealers | Investment & unit trusts etc. (b) | Other financial |   |  | Total                           | Lending secured on dwellings (inc. bridging finance) | Other lending to individuals |
|                            |            | TEIS                     | TEIO                  | TEIP               | TEIQ                              | TEIR            | TEIT                                    | TEIU                                   | TEIX                            | TEIV   | TEIW                         |
| 2001 Q2                    |            | -7 369                   | 93                    | -11 369            | 1 993                             | 1 915           | -1 141                                  | - 531                                  | 12 016                          | 7 842  | 4 173                        |
| Q3                         |            | 6 896                    | - 67                  | 8 153              | - 522                             | - 668           | 755                                     | 2 767                                  | 11 202                          | 7 278  | 3 924                        |
| Q4                         |            | - 954                    | 407                   | -1 367             | 282                               | - 275           | -2 407                                  | 3 032                                  | 12 851                          | 7 962  | 4 890                        |
| 2002 Q1                    |            | - 910                    | - 657                 | -2 470             | 702                               | 1 516           | - 971                                   | -3 641                                 | 16 330                          | 11 366   | 4 963                        |
| Q2                         |            | 4 974                    | - 181                 | 2 077              | 1 390                             | 1 687           | -1 077                                  | 2 354                                  | 14 944                          | 11 438   | 3 506                        |
| Q3                         |            | -1 191                   | 2 096                 | -6 369             | - 523                             | 3 605           | 2 429                                   | 5 607                                  | 16 887                          | 11 818   | 5 069                        |
| Q4                         |            | -3 763                   | - 788                 | -6 535             | 486                               | 3 072           | - 554                                   | 3 484                                  | 16 060                          | 12 476   | 3 584                        |
| 2003 Q1                    |            | 1 272                    | - 222                 | -1 405             | 120                               | 2 779           | 304                                     | -3 506                                 | 10 187                          | 7 217  | 2 970                        |
| Q2                         |            | 1 614                    | 515                   | 290                | 38                                | 770             | 236                                     | 3 086                                  | 15 361                          | 11 728   | 3 633                        |
| Q3                         |            | 5 516                    | 669                   | 3 478              | 1 359                             | 10              | 2 464                                   | 2 285                                  | 18 393                          | 14 598   | 3 795                        |
| Q4                         |            | 5 031                    | -1 213                | 2 274              | - 559                             | 4 529           | 873                                     | 4 176                                  | 16 198                          | 12 300   | 3 897                        |
| 2004 Q1                    |            | -4 490                   | -2 235                | - 301              | 217                               | -2 170          | - 303                                   | 12 354                                 | 17 202                          | 12 576   | 4 626                        |
| Q2                         |            | - 473                    | 366                   | -6 334             | - 179                             | 5 674           | 1 782                                   | 7 230                                  | 18 069                          | 12 985   | 5 084                        |
| Q3                         |            | 11 883                   | 174                   | 1 112              | 6 210                             | 4 386           | 3 157                                   | 570                                    | 11 465                          | 6 230  | 5 235                        |
| Q4                         |            | 7 923                    | 72                    | 2 189              | - 395                             | 6 057           | -2 302                                  | 8 641                                  | 14 856                          | 10 852   | 4 004                        |
| 2005 Q1                    |            | -9 034                   | - 828                 | -5 066             | 1 279                             | -4 419          | 495                                     | -3 314                                 | 8 973                           | 4 148  | 4 825                        |
| Q2                         |            | 10 347                   | 1 226                 | 5 156              | - 669                             | 4 633           | 536                                     | 11 897                                 | 8 717                           | 6 115  | 2 602                        |
| Q3                         |            | 1 293                    | 769                   | -2 044             | - 96                              | 2 664           | -1 961                                  | 11 534                                 | 11 055                          | 9 178  | 1 877                        |
| Q4                         |            | 8 833                    | - 241                 | 651                | 1 842                             | 6 581           | 3 629                                   | 9 171                                  | 12 084                          | 10 238   | 1 845                        |
| 2006 Q1                    |            | 7 312                    | 667                   | - 928              | - 321                             | 7 894           | -5 003                                  | 9 961                                  | 1 841                           | - 753  | 2 594                        |
| Q2                         |            | 15 363                   | 624                   | 4 737              | 737                               | 9 265           | 1 043                                   | 3 307                                  | 16 915                          | 14 426   | 2 489                        |
| Q3                         |            | 10 444                   | 192                   | 4 421              | 41                                | 5 789           | 1 635                                   | 6 247                                  | 8 377                           | 6 615  | 1 762                        |
| Q4                         |            | 6 892                    | 1 177                 | -5 843             | - 14                              | 11 573          | 5 114                                   | - 215                                  | 9 438                           | 7 722  | 1 716                        |
| 2007 Q1                    |            | 29 610                   | -1 117                | 10 585             | 217                               | 19 926          | -1 588                                  | 7 022                                  | 8 097                           | 6 656  | 1 441                        |
| Q2                         |            | 8 406                    | 785                   | 1 777              | 178                               | 5 666           | 143                                     | 6 321                                  | 2 972                           | 2 435  | 537                          |
| Q3                         |            | 19 007                   | 293                   | - 465              | -1 168                            | 20 347          | 2 503                                   | 20 624                                 | 4 005                           | 1 973  | 2 032                        |
| Q4                         |            | 12 475                   | - 38                  | 1 183              | 6 665                             | 4 665           | 2 466                                   | 18 233                                 | 1 476                           | -1 075   | 2 552                        |
| <b>Amounts outstanding</b> | <b>RPQ</b> | <b>TEJP</b>              | <b>TEJQ</b>           | <b>TEJR</b>        | <b>TEJS</b>                       | <b>TEJT</b>     | <b>TEJU</b>                             | <b>TEJV</b>                            | <b>TEJW</b>                     | <b>TEJX</b>  | <b>TEJY</b>                  |
| 2001 Q2                    |            | 145 622                  | 34 677                | 29 701             | 18 540                            | 62 704          | 16 452                                  | 65 609                                 | 490 236                         | 390 686  | 99 550                       |
| Q3                         |            | 152 518                  | 34 609                | 37 854             | 18 019                            | 62 036          | 17 207                                  | 68 481                                 | 500 495                         | 397 939  | 102 556                      |
| Q4                         |            | 151 051                  | 34 871                | 36 441             | 18 292                            | 61 447          | 14 792                                  | 71 271                                 | 513 032                         | 406 176  | 106 856                      |
| 2002 Q1                    |            | 150 336                  | 34 652                | 33 978             | 18 998                            | 62 707          | 11 931                                  | 67 546                                 | 528 094                         | 417 790  | 110 305                      |
| Q2                         |            | 155 172                  | 34 310                | 35 814             | 20 389                            | 64 659          | 10 854                                  | 69 830                                 | 541 722                         | 429 011  | 112 712                      |
| Q3                         |            | 155 044                  | 36 295                | 30 379             | 19 935                            | 68 434          | 13 282                                  | 73 707                                 | 558 497                         | 440 815  | 117 682                      |
| Q4                         |            | 151 262                  | 35 508                | 23 844             | 20 421                            | 71 489          | 12 728                                  | 77 191                                 | 573 404                         | 453 276  | 120 128                      |
| 2003 Q1                    |            | 157 381                  | 35 285                | 22 652             | 20 542                            | 78 902          | 13 032                                  | 73 722                                 | 576 063                         | 460 197  | 115 866                      |
| Q2                         |            | 158 713                  | 35 778                | 23 312             | 20 562                            | 79 061          | 13 260                                  | 74 840                                 | 589 625                         | 470 888  | 118 737                      |
| Q3                         |            | 164 210                  | 36 439                | 26 790             | 21 915                            | 79 065          | 15 721                                  | 76 903                                 | 604 399                         | 483 234  | 121 164                      |
| Q4                         |            | 169 872                  | 35 336                | 29 064             | 21 357                            | 84 116          | 16 594                                  | 81 085                                 | 617 141                         | 494 919  | 122 221                      |
| 2004 Q1                    |            | 164 505                  | 32 732                | 28 781             | 21 170                            | 81 822          | 16 266                                  | 93 417                                 | 633 912                         | 507 377  | 126 535                      |
| Q2                         |            | 163 571                  | 33 098                | 22 407             | 20 991                            | 87 075          | 18 049                                  | 99 872                                 | 649 913                         | 519 530  | 130 383                      |
| Q3                         |            | 189 429                  | 31 475                | 23 519             | 17 246                            | 117 190         | 21 197                                  | 99 506                                 | 648 399                         | 514 981  | 133 418                      |
| Q4                         |            | 196 951                  | 31 547                | 25 708             | 16 850                            | 122 846         | 18 895                                  | 108 161                                | 663 141                         | 526 584  | 136 557                      |
| 2005 Q1                    |            | 189 999                  | 30 718                | 20 642             | 18 130                            | 120 509         | 19 389                                  | 104 847                                | 669 628                         | 529 503  | 140 125                      |
| Q2                         |            | 198 659                  | 31 944                | 25 330             | 17 347                            | 124 037         | 19 916                                  | 114 047                                | 676 839                         | 535 628  | 141 210                      |
| Q3                         |            | 199 951                  | 32 713                | 23 286             | 17 250                            | 126 702         | 17 955                                  | 125 582                                | 686 297                         | 544 953  | 141 344                      |
| Q4                         |            | 209 058                  | 32 472                | 24 211             | 19 092                            | 133 283         | 21 584                                  | 134 753                                | 696 497                         | 555 332  | 141 165                      |
| 2006 Q1                    |            | 216 370                  | 33 139                | 23 283             | 18 771                            | 141 177         | 16 581                                  | 144 714                                | 695 806                         | 554 916  | 140 891                      |
| Q2                         |            | 232 633                  | 33 763                | 28 920             | 19 508                            | 150 442         | 17 624                                  | 148 021                                | 709 802                         | 568 696  | 141 106                      |
| Q3                         |            | 244 183                  | 34 655                | 33 747             | 19 550                            | 156 232         | 19 259                                  | 153 147                                | 716 633                         | 575 369  | 141 264                      |
| Q4                         |            | 251 075                  | 35 832                | 27 903             | 19 535                            | 167 804         | 24 373                                  | 152 932                                | 723 910                         | 583 199  | 140 711                      |
| 2007 Q1                    |            | 326 132                  | 34 700                | 38 280             | 33 041                            | 220 111         | 22 875                                  | 147 365                                | 729 305                         | 588 970  | 140 335                      |
| Q2                         |            | 335 166                  | 35 485                | 40 685             | 33 219                            | 225 777         | 23 017                                  | 153 686                                | 731 689                         | 592 427  | 139 263                      |
| Q3                         |            | 357 972                  | 35 502                | 40 219             | 32 051                            | 250 201         | 25 519                                  | 175 486                                | 735 387                         | 595 336  | 140 051                      |
| Q4                         |            | 362 873                  | 35 464                | 41 403             | 38 567                            | 247 439         | 27 960                                  | 193 713                                | 743 251                         | 601 129  | 142 121                      |

Notes at end of Table

TABLE C1.3 (continued)

Percentages

| 3 month growth rates | Total to UK residents | Agriculture & fishing    | Manufacturing                       |                      |  |                                    | Other manu-<br>facturing                    |       | Cold water supply |
|----------------------|-----------------------|--------------------------|-------------------------------------|----------------------|--|------------------------------------|---|-------|-------------------|
|                      | RPQ                   | TELA                     | TELB                                | Total<br>TELC        | Food,<br>beverages,<br>& tobacco<br>TELD | Textiles<br>& leather<br>TELE      | Chemicals,<br>rubber, &<br>plastics<br>TELF | TELG  | TE LH             |
| 2002 Q2              | 2.7                   | 2.0                      | -2.1                                | 6.5                  | -  | -3.8                               | -4.6  | 15.2  |                   |
| Q3                   | 3.1                   | 1.1                      | -0.7                                | -3.0                 | 0.7                                      | 1.8                                | -0.5  | -4.0  |                   |
| Q4                   | 2.4                   | 0.9                      | -0.5                                | 4.7                  | 5.2                                      | -7.6                               | -1.1  | 12.3  |                   |
| 2003 Q1              | 1.2                   | 1.6                      | -4.3                                | 6.7                  | -5.7                                     | -1.4                               | -8.7  | -28.4 |                   |
| Q2                   | 2.5                   | 2.4                      | -0.3                                | 0.2                  | -9.5                                     | -1.2                               | 0.4   | 62.1  |                   |
| Q3                   | 2.5                   | 0.1                      | -4.9                                | -8.6                 | -6.8                                     | -5.3                               | -3.2  | -13.7 |                   |
| Q4                   | 2.7                   | -1.0                     | -2.9                                | -2.0                 | -1.4                                     | -8.5                               | -2.3  | 5.1   |                   |
| 2004 Q1              | 2.4                   | 1.2                      | 2.0                                 | 5.3                  | 1.9                                      | -1.6                               | 1.3   | 12.0  |                   |
| Q2                   | 2.8                   | 1.1                      | 0.8                                 | 4.3                  | 3.3                                      | -2.4                               | -0.3  | -9.2  |                   |
| Q3                   | 3.1                   | 1.8                      | -2.2                                | -4.8                 | 0.4                                      | -7.5                               | -0.4  | -27.0 |                   |
| Q4                   | 2.6                   | -0.3                     | -1.3                                | -2.0                 | 0.1                                      | -8.8                               | 0.1   | 16.1  |                   |
| 2005 Q1              | 0.7                   | 1.8                      | 1.1                                 | 1.7                  | -1.7                                     | -2.9                               | 1.7   | -7.8  |                   |
| Q2                   | 3.5                   | 1.7                      | 4.2                                 | 11.4                 | 3.1                                      | 6.2                                | 1.1   | -10.7 |                   |
| Q3                   | 2.2                   | 2.2                      | 2.1                                 | 3.6                  | -7.0                                     | 2.1                                | 2.0   | -22.4 |                   |
| Q4                   | 3.0                   | 5.1                      | 1.5                                 | 7.7                  | -5.1                                     | 5.8                                | -1.5  | 23.8  |                   |
| 2006 Q1              | 1.7                   | 1.1                      | -1.5                                | -8.1                 | -4.7                                     | 19.7                               | -1.4  | 30.6  |                   |
| Q2                   | 3.4                   | -2.4                     | 3.6                                 | 8.6                  | -1.4                                     | -2.7                               | 2.9   | 10.2  |                   |
| Q3                   | 2.9                   | 0.8                      | 0.1                                 | -6.3                 | 0.8                                      | -6.0                               | 4.3   | -7.9  |                   |
| Q4                   | 1.9                   | 2.3                      | 0.6                                 | 0.6                  | -2.5                                     | -7.7                               | 2.2   | 161.9 |                   |
| 2007 Q1              | 3.5                   | -0.7                     | 0.8                                 | 3.9                  | 5.4                                      | -3.1                               | -0.2  | -20.2 |                   |
| Q2                   | 2.1                   | 3.1                      | 1.0                                 | -7.8                 | -7.7                                     | 2.5                                | 5.2   | -5.2  |                   |
| Q3                   | 4.0                   | 1.8                      | -0.9                                | 6.3                  | -4.3                                     | 4.5                                | -4.4  | -26.6 |                   |
| Q4                   | 2.7                   | 0.1                      | -2.4                                | -2.2                 | -0.4                                     | -7.0                               | -1.9  | 11.0  |                   |
|                      |                       |                          |                                     |                      |  |                                    |   |       |                   |
| RPQ                  | Construction          | Wholesale & retail trade |                                     |                      | Hotels & restaurants                     | Transport, storage & communication | Real estate                                 |       |                   |
|                      | TELI                  | Total<br>TELJ            | Wholesale trade and garages<br>TELK | Retail trade<br>TELL | TELM                                     | TELN                               | TELO  |       |                   |
| 2002 Q2              | 4.4                   | 1.4                      | 2.1                                 | 0.3                  | 1.9                                      | 6.3                                | 3.0   |       |                   |
| Q3                   | 3.6                   | 0.6                      | -0.4                                | 2.0                  | 3.4                                      | 6.6                                | 5.8   |       |                   |
| Q4                   | 5.4                   | 3.9                      | -0.4                                | 10.0                 | -2.4                                     | 12.9                               | 5.7   |       |                   |
| 2003 Q1              | 2.9                   | -0.3                     | -1.6                                | 1.3                  | 6.6                                      | -1.1                               | 5.7   |       |                   |
| Q2                   | 1.5                   | 0.3                      | -0.5                                | 1.2                  | 5.3                                      | 0.3                                | 4.2   |       |                   |
| Q3                   | -0.2                  | -1.7                     | -2.4                                | -0.8                 | 3.6                                      | -13.4                              | 3.4   |       |                   |
| Q4                   | 0.8                   | 1.7                      | 4.8                                 | -1.9                 | 1.3                                      | 1.2                                | 2.3   |       |                   |
| 2004 Q1              | 3.3                   | 3.9                      | 1.8                                 | 6.5                  | 3.0                                      | -24.9                              | 4.7   |       |                   |
| Q2                   | -0.6                  | 2.4                      | 1.4                                 | 3.6                  | -0.6                                     | -8.7                               | 5.5   |       |                   |
| Q3                   | 5.0                   | 3.7                      | 8.3                                 | -1.6                 | 10.1                                     | 16.8                               | 3.1   |       |                   |
| Q4                   | 7.2                   | -4.3                     | -2.0                                | -7.1                 | 1.3                                      | -3.8                               | 2.2   |       |                   |
| 2005 Q1              | 5.0                   | 8.0                      | 6.7                                 | 9.9                  | -0.2                                     | 0.6                                | 6.6   |       |                   |
| Q2                   | 5.1                   | 4.9                      | -0.5                                | 12.0                 | 2.2                                      | 1.4                                | 5.6   |       |                   |
| Q3                   | -0.6                  | 2.6                      | -1.7                                | 7.7                  | 1.0                                      | -5.4                               | 4.3   |       |                   |
| Q4                   | -0.3                  | -4.7                     | -0.6                                | -9.0                 | 5.7                                      | 1.8                                | 3.3   |       |                   |
| 2006 Q1              | 3.5                   | 3.7                      | 1.3                                 | 6.4                  | 3.0                                      | 0.5                                | 4.7   |       |                   |
| Q2                   | -1.6                  | 2.1                      | 3.2                                 | 0.9                  | -0.5                                     | 10.2                               | 4.7   |       |                   |
| Q3                   | 10.6                  | 0.3                      | 0.3                                 | 0.4                  | 3.3                                      | 23.0                               | 4.2   |       |                   |
| Q4                   | -3.8                  | -1.5                     | 2.7                                 | -6.1                 | 0.2                                      | -4.1                               | 3.6   |       |                   |
| 2007 Q1              | 2.6                   | 1.1                      | 0.2                                 | 2.2                  | 3.4                                      | 1.0                                | 3.8   |       |                   |
| Q2                   | 7.3                   | 6.4                      | 1.1                                 | 12.7                 | 2.3                                      | 2.4                                | 5.0   |       |                   |
| Q3                   | 7.8                   | 14.7                     | 6.5                                 | 23.5                 | -1.6                                     | -1.3                               | 6.2   |       |                   |
| Q4                   | 8.4                   | -3.5                     | 0.1                                 | -6.9                 | 6.6                                      | -1.0                               | 4.3   |       |                   |

Notes at end of Table

**TABLE C1.3 (continued)**

Percentages

|                             | Financial intermediation |                   |                    |                               |                 | Insurance companies & pension funds | Unclassified industrial categories | Individuals & individual trusts |  |                              |
|-----------------------------|--------------------------|-------------------|--------------------|-------------------------------|-----------------|-------------------------------------|------------------------------------|---------------------------------|--|------------------------------|
|                             | Total                    | Financial leasing | Securities dealers | Investment & unit trusts etc. | Other financial |                                     |                                    | Total                           | Lending secured on dwellings (inc. bridging finance) | Other lending to individuals |
| <b>3 month growth rates</b> |                          |                   |                    |                               |                 |                                     |                                    |                                 |  |                              |
| RPQ                         | TELP                     | TELQ              | TELR               | TELS                          | TELT            | TELU                                | TELV                               | TELW                            | TELX   | TELY                         |
| 2002 Q2                     | 3.3                      | -0.5              | 6.1                | 7.3                           | 2.7             | -9.0                                | 3.5                                | 2.8                             | 2.7  | 3.2                          |
| Q3                          | -0.8                     | 6.1               | -17.8              | -2.6                          | 5.6             | 22.4                                | 8.0                                | 3.1                             | 2.8  | 4.5                          |
| Q4                          | -2.4                     | -2.2              | -21.5              | 2.4                           | 4.5             | -4.2                                | 4.7                                | 2.9                             | 2.8  | 3.0                          |
| 2003 Q1                     | 0.8                      | -0.6              | -5.9               | 0.6                           | 3.9             | 2.4                                 | -4.5                               | 1.8                             | 1.6  | 2.5                          |
| Q2                          | 1.0                      | 1.5               | 1.3                | 0.2                           | 1.0             | 1.8                                 | 4.2                                | 2.7                             | 2.5  | 3.1                          |
| Q3                          | 3.5                      | 1.9               | 14.9               | 6.6                           | -               | 18.6                                | 3.1                                | 3.1                             | 3.1  | 3.2                          |
| Q4                          | 3.1                      | -3.3              | 8.5                | -2.5                          | 5.7             | 5.6                                 | 5.4                                | 2.7                             | 2.5  | 3.2                          |
| 2004 Q1                     | -2.6                     | -6.3              | -1.0               | 1.0                           | -2.6            | -1.8                                | 15.2                               | 2.8                             | 2.5  | 3.8                          |
| Q2                          | -0.3                     | 1.1               | -22.0              | -0.8                          | 6.9             | 11.0                                | 7.7                                | 2.9                             | 2.6  | 4.0                          |
| Q3                          | 7.3                      | 0.5               | 5.0                | 29.6                          | 5.0             | 17.5                                | 0.6                                | 1.8                             | 1.2  | 4.0                          |
| Q4                          | 4.2                      | 0.2               | 9.3                | -2.3                          | 5.2             | -10.9                               | 8.7                                | 2.3                             | 2.1  | 3.0                          |
| 2005 Q1                     | -4.6                     | -2.6              | -19.7              | 7.6                           | -3.6            | 2.6                                 | -3.1                               | 1.4                             | 0.8  | 3.5                          |
| Q2                          | 5.4                      | 4.0               | 25.0               | -3.7                          | 3.8             | 2.8                                 | 11.3                               | 1.3                             | 1.2  | 1.9                          |
| Q3                          | 0.7                      | 2.4               | -8.1               | -0.6                          | 2.1             | -9.8                                | 10.1                               | 1.6                             | 1.7  | 1.3                          |
| Q4                          | 4.4                      | -0.7              | 2.8                | 10.7                          | 5.2             | 20.2                                | 7.3                                | 1.8                             | 1.9  | 1.3                          |
| 2006 Q1                     | 3.5                      | 2.1               | -3.8               | -1.7                          | 5.9             | -23.2                               | 7.4                                | 0.3                             | -0.1   | 1.8                          |
| Q2                          | 7.1                      | 1.9               | 20.3               | 3.9                           | 6.6             | 6.3                                 | 2.3                                | 2.4                             | 2.6  | 1.8                          |
| Q3                          | 4.5                      | 0.6               | 15.3               | 0.2                           | 3.8             | 9.3                                 | 4.2                                | 1.2                             | 1.2  | 1.2                          |
| Q4                          | 2.8                      | 3.4               | -17.3              | -0.1                          | 7.4             | 26.6                                | -0.1                               | 1.3                             | 1.3  | 1.2                          |
| 2007 Q1                     | 11.8                     | -3.1              | 37.9               | 1.1                           | 11.9            | -6.5                                | 4.6                                | 1.1                             | 1.1  | 1.0                          |
| Q2                          | 2.6                      | 2.3               | 4.6                | 0.5                           | 2.6             | 0.6                                 | 4.3                                | 0.4                             | 0.4  | 0.4                          |
| Q3                          | 5.7                      | 0.8               | -1.1               | -3.5                          | 9.0             | 10.9                                | 13.4                               | 0.5                             | 0.3  | 1.5                          |
| Q4                          | 3.5                      | -0.1              | 2.9                | 20.8                          | 1.9             | 9.7                                 | 10.4                               | 0.2                             | -0.2   | 1.8                          |

|                              | Total to UK residents | Agriculture & fishing | Manufacturing |                            |                    |                               |                     | Cold water supply |
|------------------------------|-----------------------|-----------------------|---------------|----------------------------|--------------------|-------------------------------|---------------------|-------------------|
|                              |                       |                       | Total         | Food, beverages, & tobacco | Textiles & leather | Chemicals, rubber, & plastics | Other manufacturing |                   |
| <b>12 month growth rates</b> |                       |                       |               |                            |                    |                               |                     |                   |
| RPQ                          | TEKA                  | TEKB                  | TEKC          | TEKD                       | TEKE               | TEKF                          | TEKG                | TEKH              |
| 2002 Q2                      | 8.6                   | 3.8                   | -14.8         | -18.0                      | -7.2               | -3.1                          | -16.3               | 12.6              |
| Q3                           | 8.7                   | 4.0                   | -16.2         | -16.6                      | -4.0               | -5.1                          | -18.8               | 25.6              |
| Q4                           | 10.1                  | 4.4                   | -8.5          | -7.1                       | 7.7                | -5.3                          | -10.7               | 54.5              |
| 2003 Q1                      | 9.8                   | 5.7                   | -7.5          | 15.4                       | -0.2               | -10.8                         | -14.3               | -11.0             |
| Q2                           | 9.6                   | 6.1                   | -5.7          | 8.6                        | -9.7               | -8.3                          | -9.8                | 25.2              |
| Q3                           | 8.9                   | 5.1                   | -9.7          | 2.3                        | -16.4              | -14.7                         | -12.2               | 12.5              |
| Q4                           | 9.2                   | 3.1                   | -11.9         | -4.2                       | -21.6              | -15.5                         | -13.3               | 5.3               |
| 2004 Q1                      | 10.5                  | 2.6                   | -6.2          | -5.5                       | -15.3              | -15.7                         | -3.8                | 64.6              |
| Q2                           | 10.8                  | 1.4                   | -5.2          | -1.7                       | -3.3               | -16.8                         | -4.4                | -7.8              |
| Q3                           | 11.4                  | 3.1                   | -2.5          | 2.5                        | 4.1                | -18.7                         | -1.7                | -22.0             |
| Q4                           | 11.3                  | 3.8                   | -0.9          | 2.5                        | 5.7                | -19.0                         | 0.8                 | -13.9             |
| 2005 Q1                      | 9.4                   | 4.4                   | -1.7          | -1.0                       | 2.0                | -20.0                         | 1.1                 | -29.1             |
| Q2                           | 10.2                  | 5.0                   | 1.7           | 5.7                        | 1.8                | -13.0                         | 2.5                 | -30.2             |
| Q3                           | 9.2                   | 5.5                   | 6.1           | 15.1                       | -5.6               | -4.0                          | 4.9                 | -25.8             |
| Q4                           | 9.7                   | 11.3                  | 9.2           | 26.5                       | -10.5              | 11.3                          | 3.2                 | -20.9             |
| 2006 Q1                      | 10.8                  | 10.5                  | 6.4           | 14.3                       | -13.3              | 37.2                          | 0.1                 | 12.0              |
| Q2                           | 10.8                  | 6.0                   | 5.8           | 11.4                       | -17.0              | 25.7                          | 1.9                 | 38.2              |
| Q3                           | 11.5                  | 4.5                   | 3.8           | 0.7                        | -10.1              | 15.7                          | 4.3                 | 64.1              |
| Q4                           | 10.3                  | 1.7                   | 2.8           | -6.0                       | -7.7               | 1.0                           | 8.2                 | 247.1             |
| 2007 Q1                      | 12.2                  | -0.1                  | 5.2           | 6.3                        | 2.1                | -18.2                         | 9.5                 | 112.0             |
| Q2                           | 10.7                  | 5.6                   | 2.5           | -9.8                       | -4.4               | -13.8                         | 12.0                | 82.4              |
| Q3                           | 11.9                  | 6.7                   | 1.5           | 2.4                        | -9.3               | -4.1                          | 2.6                 | 45.3              |
| Q4                           | 12.8                  | 4.4                   | -1.6          | -0.4                       | -7.3               | -3.4                          | -1.5                | -38.4             |

Notes at end of Table

TABLE C1.3 (continued)

Percentages

|                                 | Construction | Wholesale & retail trade |                             |                               | Hotels & restaurants | Transport, storage & communication  | Real estate                        |                                 |  |                              |  |
|---------------------------------|--------------|--------------------------|-----------------------------|-------------------------------|----------------------|-------------------------------------|------------------------------------|---------------------------------|--|------------------------------|--|
|                                 |              | Total                    | Wholesale trade and garages | Retail trade                  |                      |                                     |                                    |                                 |  |                              |  |
| <b>12 month growth rates</b>    |              |                          |                             |                               |                      |                                     |                                    |                                 |  |                              |  |
| RPQ                             | TEKI         | TEKJ                     | TEKK                        | TEKL                          | TEKM                 | TEKN                                | TEKO                               |                                 |  |                              |  |
| 2002 Q2                         | 8.5          | -4.3                     | -4.6                        | -3.7                          | 3.3                  | 18.6                                | 21.1                               |                                 |  |                              |  |
| Q3                              | 8.1          | -4.4                     | -5.8                        | -2.5                          | 10.6                 | 21.9                                | 20.3                               |                                 |  |                              |  |
| Q4                              | 12.6         | 7.2                      | -0.7                        | 19.0                          | 4.7                  | 38.7                                | 20.0                               |                                 |  |                              |  |
| 2003 Q1                         | 17.4         | 5.6                      | -0.4                        | 14.1                          | 9.7                  | 26.5                                | 21.8                               |                                 |  |                              |  |
| Q2                              | 14.0         | 4.5                      | -2.9                        | 15.0                          | 13.4                 | 19.3                                | 23.2                               |                                 |  |                              |  |
| Q3                              | 9.8          | 2.1                      | -4.9                        | 11.9                          | 13.5                 | -3.0                                | 20.3                               |                                 |  |                              |  |
| Q4                              | 5.0          | -0.1                     | 0.1                         | -0.3                          | 17.9                 | -13.1                               | 16.5                               |                                 |  |                              |  |
| 2004 Q1                         | 5.4          | 4.2                      | 3.6                         | 4.8                           | 13.8                 | -34.0                               | 15.5                               |                                 |  |                              |  |
| Q2                              | 3.3          | 6.4                      | 5.6                         | 7.3                           | 7.4                  | -39.9                               | 17.0                               |                                 |  |                              |  |
| Q3                              | 8.7          | 12.2                     | 17.2                        | 6.4                           | 14.2                 | -19.0                               | 16.6                               |                                 |  |                              |  |
| Q4                              | 15.6         | 5.7                      | 9.5                         | 0.9                           | 14.2                 | -23.0                               | 16.5                               |                                 |  |                              |  |
| 2005 Q1                         | 17.6         | 9.9                      | 14.7                        | 4.1                           | 10.6                 | 3.2                                 | 18.6                               |                                 |  |                              |  |
| Q2                              | 24.3         | 12.6                     | 12.6                        | 12.5                          | 13.7                 | 14.6                                | 18.7                               |                                 |  |                              |  |
| Q3                              | 17.6         | 11.4                     | 2.2                         | 23.1                          | 4.2                  | -7.1                                | 20.0                               |                                 |  |                              |  |
| Q4                              | 9.4          | 10.9                     | 3.7                         | 20.6                          | 8.8                  | -1.7                                | 21.2                               |                                 |  |                              |  |
| 2006 Q1                         | 7.9          | 6.5                      | -1.5                        | 16.8                          | 12.3                 | -1.8                                | 19.1                               |                                 |  |                              |  |
| Q2                              | 1.0          | 3.6                      | 2.1                         | 5.3                           | 9.5                  | 6.7                                 | 18.1                               |                                 |  |                              |  |
| Q3                              | 12.4         | 1.2                      | 4.1                         | -1.8                          | 12.0                 | 38.7                                | 18.0                               |                                 |  |                              |  |
| Q4                              | 8.5          | 4.6                      | 7.5                         | 1.2                           | 6.2                  | 30.6                                | 18.4                               |                                 |  |                              |  |
| 2007 Q1                         | 7.4          | 2.0                      | 6.4                         | -2.8                          | 6.6                  | 31.3                                | 17.3                               |                                 |  |                              |  |
| Q2                              | 17.2         | 6.3                      | 4.3                         | 8.5                           | 9.5                  | 22.1                                | 17.7                               |                                 |  |                              |  |
| Q3                              | 14.2         | 21.5                     | 10.7                        | 33.5                          | 4.3                  | -2.1                                | 19.9                               |                                 |  |                              |  |
| Q4                              | 28.7         | 19.0                     | 7.9                         | 32.4                          | 10.9                 | 1.2                                 | 20.8                               |                                 |  |                              |  |
| <b>Financial intermediation</b> |              |                          |                             |                               |                      |                                     |                                    |                                 |  |                              |  |
| RPQ                             | Total        | Financial leasing        | Securities dealers          | Investment & unit trusts etc. | Other financial      | Insurance companies & pension funds | Unclassified industrial categories | Individuals & individual trusts |  |                              |  |
|                                 | TEKP         | TEKQ                     | TEKR                        | TEKS                          | TEKT                 | TEKU                                | TEKV                               | Total                           | Lending secured on dwellings (inc. bridging finance) | Other lending to individuals |  |
| 2002 Q2                         | 6.9          | -1.4                     | 21.5                        | 10.0                          | 3.6                  | -23.5                               | 6.9                                | 11.3                            | 9.7  | 17.6                         |  |
| Q3                              | 1.3          | 4.8                      | -21.6                       | 10.3                          | 10.6                 | -10.5                               | 10.8                               | 12.2                            | 10.7   | 18.2                         |  |
| Q4                              | -0.6         | 1.3                      | -36.2                       | 11.2                          | 16.1                 | -0.3                                | 11.1                               | 12.6                            | 11.6   | 16.3                         |  |
| 2003 Q1                         | 0.9          | 2.6                      | -35.6                       | 7.7                           | 17.7                 | 9.2                                 | 11.8                               | 11.0                            | 10.3   | 13.8                         |  |
| Q2                              | -1.4         | 4.7                      | -38.5                       | 0.6                           | 15.7                 | 22.3                                | 12.5                               | 10.8                            | 10.1   | 13.8                         |  |
| Q3                              | 2.9          | 0.5                      | -14.0                       | 10.1                          | 9.6                  | 18.5                                | 7.3                                | 10.8                            | 10.5   | 12.4                         |  |
| Q4                              | 8.6          | -0.7                     | 18.8                        | 4.7                           | 10.9                 | 30.5                                | 8.1                                | 10.6                            | 10.1   | 12.6                         |  |
| 2004 Q1                         | 4.9          | -6.4                     | 25.0                        | 5.1                           | 4.0                  | 25.1                                | 30.4                               | 11.7                            | 11.2   | 14.0                         |  |
| Q2                              | 3.5          | -6.7                     | -3.8                        | 4.1                           | 10.2                 | 36.3                                | 34.9                               | 11.9                            | 11.2   | 15.0                         |  |
| Q3                              | 7.3          | -8.0                     | -12.1                       | 26.5                          | 15.7                 | 35.1                                | 31.6                               | 10.5                            | 9.1  | 15.9                         |  |
| Q4                              | 8.5          | -4.6                     | -11.4                       | 26.8                          | 15.1                 | 14.1                                | 35.7                               | 10.0                            | 8.7  | 15.7                         |  |
| 2005 Q1                         | 6.3          | -0.8                     | -28.1                       | 35.1                          | 13.9                 | 19.2                                | 14.2                               | 8.5                             | 6.8  | 15.4                         |  |
| Q2                              | 12.4         | 2.0                      | 15.1                        | 31.2                          | 10.6                 | 10.4                                | 18.0                               | 6.9                             | 5.3  | 13.0                         |  |
| Q3                              | 5.5          | 3.9                      | 0.8                         | 0.7                           | 7.5                  | -15.3                               | 29.2                               | 6.7                             | 5.9  | 10.1                         |  |
| Q4                              | 5.7          | 2.9                      | -5.2                        | 14.0                          | 7.6                  | 14.3                                | 27.5                               | 6.2                             | 5.6  | 8.3                          |  |
| 2006 Q1                         | 14.7         | 7.9                      | 13.6                        | 4.2                           | 18.2                 | -14.4                               | 41.3                               | 5.0                             | 4.7  | 6.5                          |  |
| Q2                              | 16.5         | 5.7                      | 9.4                         | 12.5                          | 21.3                 | -11.5                               | 29.8                               | 6.2                             | 6.2  | 6.4                          |  |
| Q3                              | 20.9         | 3.8                      | 37.2                        | 13.3                          | 23.3                 | 7.3                                 | 22.8                               | 5.7                             | 5.6  | 6.3                          |  |
| Q4                              | 19.1         | 8.1                      | 10.3                        | 2.3                           | 25.9                 | 12.9                                | 14.3                               | 5.3                             | 5.0  | 6.2                          |  |
| 2007 Q1                         | 28.6         | 2.6                      | 58.2                        | 5.2                           | 33.0                 | 37.4                                | 11.3                               | 6.2                             | 6.4  | 5.4                          |  |
| Q2                              | 23.2         | 3.0                      | 37.6                        | 1.8                           | 28.0                 | 30.1                                | 13.5                               | 4.1                             | 4.1  | 3.9                          |  |
| Q3                              | 24.6         | 3.3                      | 18.0                        | -2.0                          | 34.4                 | 32.0                                | 23.5                               | 3.4                             | 3.3  | 4.1                          |  |
| Q4                              | 25.4         | -0.2                     | 46.9                        | 18.5                          | 27.4                 | 14.4                                | 36.6                               | 2.3                             | 1.7  | 4.8                          |  |

**Notes to Table C1.3**

- (a) The unadjusted long run data for industrial analysis of bank lending to UK residents are available on the internet.
- (b) This series has not been seasonally adjusted as after examination it was found not to be significantly seasonal. This series will, however, be reviewed for seasonality regularly along with all other series.



**TABLE C2.1 WRITE-OFFS BY BANKS (a)**

£ millions

|  | Total       | Non-financial corporations | Other financial corporations | Individuals Secured on dwellings | Credit card | Other       | Total       | Unincorporated businesses | Non-residents |
|--|-------------|----------------------------|------------------------------|----------------------------------|-------------|-------------|-------------|---------------------------|---------------|
| <b>Sterling</b>                          |             |                            |                              |                                  |             |             |             |                           |               |
| RPA/Q                                    | <b>TFHA</b> | <b>TFHB</b>                | <b>TFHC</b>                  | <b>TFHD</b>                      | <b>TFHE</b> | <b>TFHF</b> | <b>TFHG</b> | <b>TFHH</b>               | <b>TFHI</b>   |
| 2002                                     | 4 528       | 1 204                      | 48                           | 51                               | 1 060       | 1 902       | 3 013       | 149                       | 116           |
| 2003                                     | 5 456       | 1 570                      | 34                           | 95                               | 1 570       | 1 946       | 3 611       | 116                       | 125           |
| 2004                                     | 5 823       | 1 567                      | 65                           | 20                               | 1 664       | 2 208       | 3 892       | 125                       | 169           |
| 2005                                     | 7 407       | 1 222                      | 87                           | 43                               | 2 185       | 3 586       | 5 814       | 164                       | 115           |
| 2006                                     | 8 238       | 1 185                      | 23                           | 163                              | 2 797       | 3 789       | 6 749       | 216                       | 60            |
| 2007                                     | 8 272       | 1 135                      | 75                           | 165                              | 3 113       | 3 529       | 6 807       | 194                       | 55            |
| 2002 Q2                                  | 961         | 240                        | 10                           | 10                               | 236         | 390         | 637         | 38                        | 37            |
| Q3                                       | 1 111       | 306                        | 20                           | 12                               | 259         | 446         | 717         | 38                        | 30            |
| Q4                                       | 1 247       | 327                        | 12                           | 15                               | 301         | 542         | 858         | 29                        | 22            |
| 2003 Q1                                  | 1 613       | 517                        | 10                           | 17                               | 535         | 491         | 1 043       | 30                        | 13            |
| Q2                                       | 1 276       | 358                        | 3                            | 33                               | 343         | 463         | 838         | 30                        | 46            |
| Q3                                       | 1 289       | 342                        | 8                            | 27                               | 322         | 524         | 872         | 29                        | 38            |
| Q4                                       | 1 278       | 354                        | 12                           | 18                               | 370         | 469         | 857         | 28                        | 28            |
| 2004 Q1                                  | 1 491       | 451                        | 52                           | 6                                | 381         | 493         | 880         | 38                        | 68            |
| Q2                                       | 1 381       | 319                        | 14                           | 5                                | 361         | 593         | 959         | 28                        | 60            |
| Q3                                       | 1 294       | 249                        | - 6                          | 4                                | 488         | 489         | 981         | 31                        | 37            |
| Q4                                       | 1 657       | 548                        | 5                            | 5                                | 434         | 633         | 1 072       | 28                        | 4             |
| 2005 Q1                                  | 1 250       | 182                        | 15                           | 7                                | 494         | 512         | 1 013       | 35                        | 4             |
| Q2                                       | 1 734       | 367                        | 43                           | 8                                | 482         | 793         | 1 283       | 37                        | 3             |
| Q3                                       | 1 678       | 237                        | - 29                         | 14                               | 628         | 684         | 1 326       | 46                        | 96            |
| Q4                                       | 2 745       | 436                        | 58                           | 14                               | 581         | 1 597       | 2 192       | 46                        | 12            |
| 2006 Q1                                  | 1 793       | 236                        | 11                           | 25                               | 624         | 836         | 1 485       | 54                        | 6             |
| Q2                                       | 1 963       | 337                        | 5                            | 41                               | 688         | 821         | 1 550       | 47                        | 23            |
| Q3                                       | 2 085       | 283                        | 6                            | 44                               | 738         | 946         | 1 728       | 58                        | 8             |
| Q4                                       | 2 397       | 329                        | 1                            | 53                               | 747         | 1 186       | 1 986       | 57                        | 23            |
| 2007 Q1                                  | 2 163       | 222                        | 4                            | 57                               | 902         | 914         | 1 873       | 51                        | 11            |
| Q2                                       | 2 250       | 307                        | 2                            | 38                               | 819         | 1 018       | 1 875       | 49                        | 15            |
| Q3                                       | 1 766       | 262                        | 2                            | 41                               | 703         | 699         | 1 443       | 51                        | 7             |
| Q4                                       | 2 093       | 344                        | 67                           | 29                               | 689         | 898         | 1 616       | 43                        | 22            |
| <b>Foreign currency (including euro)</b> |             |                            |                              |                                  |             |             |             |                           |               |
| RPA/Q                                    | <b>TFHJ</b> | <b>TFHK</b>                | <b>TFHL</b>                  | <b>TFHM</b>                      |             | <b>TFHP</b> | <b>TFHQ</b> | <b>TFHR</b>               |               |
| 2002                                     | 999         | 452                        | 1                            | -                                |             | -           | -           | -                         | 548           |
| 2003                                     | 1 461       | 615                        | 15                           | -                                |             | -           | -           | -                         | 831           |
| 2004                                     | 951         | 140                        | -                            | -                                |             | -           | -           | -                         | 810           |
| 2005                                     | 607         | 51                         | - 7                          | -                                |             | -           | -           | -                         | 563           |
| 2006                                     | 337         | 55                         | -                            | -                                |             | -           | -           | -                         | 282           |
| 2007                                     | 218         | 8                          | - 3                          | -                                |             | -           | -           | -                         | 213           |
| 2002 Q2                                  | 90          | 28                         | -                            | -                                |             | -           | -           | -                         | 63            |
| Q3                                       | 394         | 121                        | -                            | -                                |             | -           | -           | -                         | 273           |
| Q4                                       | 441         | 297                        | 1                            | -                                |             | -           | -           | -                         | 144           |
| 2003 Q1                                  | 432         | 213                        | 10                           | -                                |             | -           | -           | -                         | 209           |
| Q2                                       | 348         | 234                        | 4                            | -                                |             | -           | -           | -                         | 109           |
| Q3                                       | 164         | 64                         | -                            | -                                |             | -           | -           | -                         | 100           |
| Q4                                       | 516         | 104                        | -                            | -                                |             | -           | -           | -                         | 413           |
| 2004 Q1                                  | 165         | 57                         | -                            | -                                |             | -           | -           | -                         | 108           |
| Q2                                       | 310         | 26                         | -                            | -                                |             | -           | -           | -                         | 284           |
| Q3                                       | 192         | 22                         | -                            | -                                |             | -           | -           | -                         | 170           |
| Q4                                       | 284         | 36                         | -                            | -                                |             | -           | -           | -                         | 248           |
| 2005 Q1                                  | 37          | - 25                       | -                            | -                                |             | -           | -           | -                         | 62            |
| Q2                                       | 112         | 11                         | -                            | -                                |             | -           | -           | -                         | 101           |
| Q3                                       | 345         | 55                         | - 7                          | -                                |             | -           | -           | -                         | 297           |
| Q4                                       | 113         | 10                         | -                            | -                                |             | -           | -           | -                         | 103           |
| 2006 Q1                                  | 100         | 37                         | -                            | -                                |             | -           | -           | -                         | 63            |
| Q2                                       | 119         | -                          | -                            | -                                |             | -           | -           | -                         | 119           |
| Q3                                       | 74          | 17                         | -                            | -                                |             | -           | -           | -                         | 57            |
| Q4                                       | 44          | 1                          | -                            | -                                |             | -           | -           | -                         | 43            |
| 2007 Q1                                  | 4           | 1                          | -                            | -                                |             | -           | -           | -                         | 3             |
| Q2                                       | 6           | - 1                        | -                            | -                                |             | -           | -           | -                         | 7             |
| Q3                                       | 33          | -                          | -                            | -                                |             | -           | -           | -                         | 33            |
| Q4                                       | 175         | 8                          | - 3                          | -                                |             | -           | -           | -                         | 170           |

**Note to Table C2.1**

(a) These series can be affected by one-off write-offs, for various reasons. More information about one-off write-offs which affect the data can be found on the Bank's Statistical Interactive Database.

**TABLE C3.1 EXTERNAL BUSINESS OF BANKS OPERATING IN THE UK**

US \$ billions

Changes exclude estimated exchange rate effects

|  |               | 2006          | 2007         |              |              |              |               |     | Outstanding    |
|--|---------------|---------------|--------------|--------------|--------------|--------------|---------------|-----|----------------|
|  |               | Q4            | Q1           | Q2           | Q3           | Q4           |               |     | as at Q4       |
| <b>Liabilities to countries:</b>       | VPQ           |               |              |              |              |              |               | VPQ |                |
| Developed Countries                    | B2225R        | 6.7           | 477.4        | 67.7         | 142.8        | 212.7        | B2545R        |     | 4 233.0        |
| of which interbank                     | B2235R        | 60.4          | 345.7        | - 6.0        | 118.0        | 185.3        | B2435R        |     | 3 077.2        |
| Offshore Centres                       | B2221N        | 68.6          | 89.8         | 43.5         | 124.0        | 72.0         | B2541N        |     | 1 290.9        |
| Developing Countries:                  |               |               |              |              |              |              |               |     |                |
| Europe                                 | B2223C        | - 7.5         | 23.8         | - 19.1       | 30.6         | - 10.5       | B2543C        |     | 191.4          |
| Latin America & Caribbean              | B2224U        | - 3.4         | - 1.5        | 5.1          | - 2.8        | 0.2          | B2544U        |     | 28.4           |
| Africa & Middle East                   | B2224W        | 4.6           | 3.5          | 3.2          | 18.8         | 52.4         | B2544W        |     | 299.9          |
| Asia & Pacific                         | B2224Y        | 2.4           | 13.3         | 5.6          | 10.5         | - 6.2        | B2544Y        |     | 135.5          |
| <i>Total Developing</i>                | <i>B2224T</i> | <i>- 3.9</i>  | <i>39.1</i>  | <i>- 5.2</i> | <i>57.1</i>  | <i>35.9</i>  | <i>B2544T</i> |     | <i>655.2</i>   |
| International Organisations            | B2221C        | 2.8           | - 0.7        | 1.2          | 4.5          | - 5.1        | B2541C        |     | 22.8           |
| Other and unallocated                  | B2225M        | - 2.8         | 76.0         | 50.3         | 70.9         | 57.4         | B3895M        |     | 1 106.5        |
| <b>TOTAL</b>                           | <b>B222</b>   | <b>71.2</b>   | <b>681.5</b> | <b>157.5</b> | <b>399.2</b> | <b>372.8</b> | <b>B293</b>   |     | <b>7 308.5</b> |
| <b>Claims on countries:</b>            |               |               |              |              |              |              |               |     |                |
| Developed Countries                    | B2245R        | 51.0          | 559.8        | 131.4        | 198.5        | 144.4        | B2555R        |     | 5 232.3        |
| of which interbank                     | B2255R        | - 46.1        | 341.3        | 0.5          | 118.5        | 207.4        | B2445R        |     | 3 086.9        |
| Offshore Centres                       | B2241N        | 27.0          | - 2.7        | 46.9         | 71.8         | 39.3         | B2551N        |     | 764.2          |
| Developing Countries:                  |               |               |              |              |              |              |               |     |                |
| Europe                                 | B2243C        | 1.4           | 15.3         | 15.3         | 16.9         | - 0.6        | B2553C        |     | 145.4          |
| Latin America & Caribbean              | B2244U        | - 3.8         | 1.9          | 6.3          | - 3.2        | - 0.6        | B2554U        |     | 35.9           |
| Africa & Middle East                   | B2244W        | 5.1           | 0.6          | 13.0         | 6.4          | 22.1         | B2554W        |     | 119.3          |
| Asia & Pacific                         | B2244Y        | - 13.8        | 22.3         | 9.2          | - 5.4        | 5.3          | B2554Y        |     | 101.7          |
| <i>Total Developing</i>                | <i>B2244T</i> | <i>- 11.0</i> | <i>40.1</i>  | <i>43.8</i>  | <i>14.8</i>  | <i>26.2</i>  | <i>B2554T</i> |     | <i>402.4</i>   |
| International Organisations            | B2241C        | - 2.3         | 3.0          | 1.0          | - 0.6        | - 0.8        | B2551C        |     | 22.9           |
| Other and unallocated                  | B2245M        | 13.6          | - 3.2        | 13.0         | - 11.7       | 37.5         | B2555M        |     | 78.3           |
| <b>TOTAL</b>                           | <b>B224</b>   | <b>78.2</b>   | <b>597.0</b> | <b>236.1</b> | <b>272.7</b> | <b>246.5</b> | <b>B348</b>   |     | <b>6 500.0</b> |
| <b>Claims by currency:</b>             |               |               |              |              |              |              |               |     |                |
| US dollar                              | B226          | 7.1           | 190.2        | 104.9        | 157.6        | 1.9          | B323          |     | 2 402.6        |
| Euro                                   | B227          | - 18.6        | 198.9        | 102.2        | 73.4         | 72.4         | B327          |     | 2 498.9        |
| Sterling                               | B228          | 66.5          | 178.4        | 0.3          | 15.2         | 88.3         | B297          |     | 916.9          |
| Japanese yen                           | B229          | 9.0           | 11.9         | - 3.3        | 30.4         | 27.7         | B337          |     | 236.9          |
| Swiss franc                            | B232          | - 0.3         | 1.4          | 7.0          | 7.5          | - 0.4        | B333          |     | 73.6           |
| Other currencies                       | B233          | 14.5          | 16.3         | 25.2         | - 11.4       | 56.7         | B343          |     | 370.8          |
| <b>Claims by nationality of banks:</b> |               |               |              |              |              |              |               |     |                |
| German                                 | B234          | - 17.0        | 94.6         | 20.8         | 27.4         | - 42.3       | B245          |     | 958.7          |
| British                                | B235          | 2.9           | 205.3        | 66.1         | 221.1        | - 46.4       | B246          |     | 1 881.4        |
| American                               | B236          | 45.1          | 52.9         | 21.1         | - 9.3        | 43.9         | B247          |     | 581.7          |
| Swiss                                  | B237          | - 25.6        | 170.9        | - 43.5       | 52.6         | 62.2         | B248          |     | 988.8          |
| Japanese                               | B238          | - 7.9         | 6.9          | 17.9         | 1.3          | 18.9         | B249          |     | 198.0          |
| French                                 | B239          | 26.5          | 3.8          | 54.9         | - 2.7        | - 2.4        | B252          |     | 392.0          |
| Italian                                | B242          | - 3.3         | 9.7          | - 0.4        | 6.8          | 2.7          | B253          |     | 135.2          |
| <b>Memorandum</b>                      |               |               |              |              |              |              |               |     |                |
| Liabilities to euro area countries     | B2225C        | 56.9          | 218.1        | 76.6         | - 8.0        | 104.2        | B2545C        |     | 2 252.5        |
| Claims on euro area countries          | B2245C        | 75.4          | 234.0        | 142.1        | 49.0         | 25.0         | B2555C        |     | 2 790.5        |



TABLE C3.2 (continued)

US \$ millions (a)

|                                       | Liabilities                    |         |         |         |         | Claims  |        |        |         |        |         |
|---------------------------------------|--------------------------------|---------|---------|---------|---------|---------|--------|--------|---------|--------|---------|
|                                       | VPQB254                        |         |         |         |         | VPQB255 |        |        |         |        |         |
|                                       | 2006                           | 2007    |         |         |         | 2006    | 2007   |        |         |        |         |
|                                       | Q4                             | Q1      | Q2      | Q3      | Q4      | Q4      | Q1     | Q2     | Q3      | Q4     |         |
| <b>Developing Countries cont.</b>     |                                |         |         |         |         |         |        |        |         |        |         |
| <b>Africa &amp; Middle East:</b>      |                                |         |         |         |         |         |        |        |         |        |         |
| DZ                                    | Algeria                        | 2 395   | 2 555   | 2 492   | 2 439   | 2 885   | 165    | 149    | 142     | 131    | 156     |
| AO                                    | Angola                         | 2 740   | 3 194   | 3 645   | 4 441   | 5 166   | 1 307  | 1 743  | 1 437   | 1 664  | 1 269   |
| BW                                    | Botswana                       | 1 040   | 1 228   | 1 260   | 977     | 668     | 181    | 98     | 102     | 110    | 107     |
| CM                                    | Cameroon                       | 183     | 262     | 210     | 264     | 295     | 97     | 102    | 160     | 105    | 86      |
| EG                                    | Egypt                          | 14 494  | 12 554  | 13 061  | 12 988  | 11 895  | 5 141  | 4 870  | 5 618   | 4 130  | 5 118   |
| ET                                    | Ethiopia                       | 82      | 106     | 101     | 88      | 84      | 8      | 11     | 11      | 12     | 12      |
| GH                                    | Ghana                          | 1 078   | 722     | 601     | 470     | 590     | 789    | 648    | 1 069   | 945    | 1 220   |
| IR                                    | Iran                           | 4 703   | 3 619   | 3 557   | 3 507   | 3 444   | 5 194  | 4 705  | 4 297   | 4 654  | 4 493   |
| IQ                                    | Iraq                           | 385     | 146     | 142     | 134     | 162     | 46     | 54     | 62      | 68     | 116     |
| IL                                    | Israel                         | 13 823  | 13 598  | 14 511  | 12 955  | 12 267  | 3 311  | 3 404  | 4 700   | 3 234  | 2 692   |
| CI                                    | Ivory Coast                    | 59      | 39      | 32      | 83      | 195     | 129    | 127    | 183     | 264    | 321     |
| JO                                    | Jordan                         | 3 611   | 3 495   | 3 349   | 4 027   | 4 101   | 289    | 248    | 310     | 430    | 393     |
| KE                                    | Kenya                          | 3 122   | 3 325   | 3 393   | 3 355   | 3 797   | 240    | 170    | 169     | 208    | 387     |
| KW                                    | Kuwait                         | 11 109  | 18 656  | 18 195  | 19 114  | 16 615  | 4 736  | 5 234  | 5 521   | 5 960  | 7 209   |
| LR                                    | Liberia                        | 4 293   | 3 990   | 4 384   | 4 222   | 4 259   | 2 554  | 2 337  | 2 042   | 2 195  | 2 287   |
| LY                                    | Libya                          | 19 861  | 21 291  | 22 576  | 21 340  | 22 127  | 82     | 92     | 83      | 91     | 255     |
| MW                                    | Malawi                         | 138     | 100     | 104     | 98      | 95      | 55     | 29     | 44      | 69     | 45      |
| ML                                    | Mali                           | 65      | 42      | 19      | 29      | 63      | 35     | 19     | 22      | 16     | 7       |
| MA                                    | Morocco                        | 3 486   | 3 332   | 2 385   | 1 820   | 2 639   | 861    | 866    | 774     | 616    | 641     |
| MZ                                    | Mozambique                     | 258     | 314     | 220     | 174     | 313     | 5      | 3      | 2       | 2      | 1       |
| NG                                    | Nigeria                        | 12 676  | 11 977  | 12 883  | 14 881  | 17 314  | 2 777  | 2 532  | 3 086   | 3 182  | 4 732   |
| OM                                    | Oman                           | 4 000   | 4 907   | 5 063   | 4 613   | 4 061   | 2 027  | 1 748  | 1 851   | 2 058  | 2 020   |
| PS                                    | Palestinian Autonomy           | 522     | 302     | 308     | 364     | 251     | 45     | 36     | 21      | 1      | -       |
| QA                                    | Qatar                          | 4 456   | 4 005   | 4 133   | 4 394   | 8 566   | 4 869  | 6 592  | 7 318   | 8 223  | 12 653  |
| SA                                    | Saudi Arabia                   | 50 811  | 48 191  | 42 980  | 59 142  | 97 655  | 7 393  | 7 652  | 10 818  | 13 723 | 18 565  |
| SC                                    | Seychelles                     | 236     | 268     | 296     | 294     | 280     | 67     | 148    | 118     | 127    | 89      |
| ZA                                    | South Africa                   | 23 993  | 24 684  | 24 837  | 30 188  | 27 340  | 16 394 | 15 913 | 18 517  | 17 414 | 20 102  |
| SD                                    | Sudan                          | 385     | 369     | 364     | 405     | 339     | 58     | 70     | 73      | 108    | 112     |
| SY                                    | Syria                          | 957     | 941     | 973     | 1 041   | 1 105   | 44     | 37     | 39      | 54     | 53      |
| TZ                                    | Tanzania                       | 1 052   | 919     | 978     | 1 405   | 1 143   | 160    | 119    | 166     | 174    | 205     |
| TN                                    | Tunisia                        | 2 113   | 1 937   | 2 155   | 2 498   | 2 722   | 570    | 669    | 745     | 613    | 593     |
| UG                                    | Uganda                         | 580     | 650     | 593     | 958     | 1 042   | 50     | 44     | 92      | 97     | 118     |
| AE                                    | United Arab Emirates           | 24 322  | 25 172  | 31 112  | 29 292  | 40 739  | 15 443 | 15 326 | 19 126  | 25 301 | 31 658  |
| YE                                    | Yemen, The Republic of         | 2 825   | 2 867   | 2 758   | 2 721   | 2 646   | 93     | 105    | 117     | 120    | 122     |
| ZM                                    | Zambia                         | 464     | 345     | 433     | 446     | 438     | 133    | 106    | 184     | 239    | 291     |
| ZW                                    | Zimbabwe                       | 399     | 429     | 355     | 405     | 378     | 96     | 78     | 90      | 109    | 105     |
| R5                                    | Other                          | 1 620   | 1 677   | 1 785   | 1 633   | 2 258   | 270    | 324    | 460     | 421    | 1 021   |
| 4W                                    | Total Africa & Middle East     | 218 336 | 222 209 | 226 243 | 247 203 | 299 937 | 75 715 | 76 408 | 89 572  | 96 864 | 119 256 |
| <b>Asia &amp; Pacific:</b>            |                                |         |         |         |         |         |        |        |         |        |         |
| AF                                    | Afghanistan                    | 358     | 341     | 347     | 424     | 490     | 19     | 16     | 14      | 15     | 15      |
| AM                                    | Armenia                        | 203     | 188     | 238     | 230     | 125     | 1      | 13     | 6       | 12     | 29      |
| AZ                                    | Azerbaijan                     | 652     | 720     | 861     | 991     | 1 107   | 314    | 282    | 303     | 282    | 455     |
| BD                                    | Bangladesh                     | 1 059   | 1 373   | 1 625   | 1 803   | 1 706   | 274    | 317    | 350     | 277    | 286     |
| IW                                    | British Overseas Territories   | 13      | 6       | 7       | 4       | 394     | 2      | 2      | 5       | 6      | 6       |
| BN                                    | Brunei                         | 863     | 930     | 859     | 1 099   | 1 312   | 45     | 352    | 191     | 57     | 219     |
| KH                                    | Cambodia                       | 12      | 13      | 14      | 19      | 12      | 44     | 44     | 45      | 47     | 50      |
| CN                                    | China, People's Republic       | 20 632  | 24 387  | 20 011  | 46 460  | 38 597  | 6 935  | 14 804 | 12 123  | 23 080 | 15 852  |
| IN                                    | India                          | 39 036  | 37 431  | 42 704  | 27 664  | 16 362  | 14 627 | 15 283 | 19 409  | 19 529 | 21 616  |
| ID                                    | Indonesia                      | 2 627   | 2 448   | 2 277   | 1 916   | 1 915   | 2 002  | 2 607  | 2 516   | 2 383  | 2 385   |
| KZ                                    | Kazakhstan                     | 1 432   | 3 096   | 1 613   | 1 693   | 3 186   | 6 883  | 8 357  | 7 855   | 6 642  | 5 784   |
| KR                                    | Korea, Republic of             | 5 626   | 9 511   | 6 924   | 8 587   | 12 056  | 13 532 | 18 561 | 17 136  | 19 237 | 27 272  |
| MY                                    | Malaysia                       | 9 569   | 13 084  | 13 537  | 14 650  | 14 655  | 5 866  | 6 507  | 6 393   | 5 442  | 5 156   |
| NP                                    | Nepal                          | 350     | 330     | 483     | 393     | 378     | 4      | 4      | 4       | 4      | 4       |
| PK                                    | Pakistan                       | 4 881   | 4 147   | 4 654   | 4 885   | 4 792   | 717    | 667    | 850     | 647    | 641     |
| PH                                    | Philippines                    | 2 883   | 3 415   | 2 892   | 2 750   | 4 558   | 2 939  | 2 804  | 2 745   | 2 432  | 3 575   |
| LK                                    | Sri Lanka                      | 766     | 917     | 971     | 481     | 965     | 324    | 316    | 331     | 320    | 339     |
| TW                                    | Taiwan                         | 10 209  | 13 228  | 20 191  | 17 387  | 21 020  | 10 975 | 16 437 | 26 260  | 10 777 | 12 631  |
| TH                                    | Thailand                       | 7 468   | 6 383   | 7 816   | 7 850   | 9 451   | 1 476  | 1 531  | 897     | 974    | 867     |
| TM                                    | Turkmenistan                   | 17      | 21      | 22      | 34      | 39      | 1      | 1      | 1       | 1      | 1       |
| UZ                                    | Uzbekistan                     | 213     | 236     | 263     | 234     | 322     | 23     | 25     | 27      | 40     | 55      |
| VN                                    | Vietnam, Socialist Republic of | 423     | 8 560   | 630     | 637     | 570     | 442    | 396    | 703     | 445    | 455     |
| R6                                    | Other                          | 964     | 1 144   | 1 091   | 1 496   | 1 450   | 2 318  | 2 798  | 3 145   | 3 755  | 4 048   |
| 4Y                                    | Total Asia & Pacific           | 110 254 | 123 763 | 130 031 | 141 686 | 135 464 | 69 762 | 92 126 | 101 307 | 96 405 | 101 741 |
| <b>Latin America &amp; Caribbean:</b> |                                |         |         |         |         |         |        |        |         |        |         |
| AR                                    | Argentina                      | 524     | 450     | 414     | 521     | 448     | 4 775  | 4 938  | 6 942   | 6 242  | 6 440   |
| BZ                                    | Belize                         | 103     | 166     | 133     | 119     | 114     | 112    | 133    | 87      | 105    | 99      |
| BO                                    | Bolivia                        | 250     | 315     | 312     | 256     | 298     | 28     | 30     | 33      | 32     | 42      |
| BR                                    | Brazil                         | 7 405   | 6 816   | 9 933   | 6 158   | 4 608   | 8 583  | 10 428 | 13 628  | 12 544 | 12 811  |
| CL                                    | Chile                          | 2 719   | 2 166   | 3 123   | 3 406   | 3 822   | 1 946  | 1 949  | 1 977   | 1 867  | 2 234   |
| CO                                    | Colombia                       | 1 939   | 1 708   | 2 077   | 1 390   | 1 178   | 1 639  | 1 382  | 2 432   | 1 653  | 1 861   |
| CR                                    | Costa Rica                     | 25      | 28      | 22      | 50      | 36      | 218    | 204    | 186     | 215    | 221     |

Note at end of Table

TABLE C3.2 (continued)

US \$ millions (a)

|  | Liabilities                                     |                  |                  |                  |                  | Claims           |                  |                  |                  |                  |                  |
|--|---|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|  | VPQB254   |                  |                  |                  |                  | VPQB255          |                  |                  |                  |                  |                  |
|  | 2006  | 2007             |                  |                  |                  | 2006             | 2007             |                  |                  |                  |                  |
|  | Q4  | Q1               | Q2               | Q3               | Q4               | Q4               | Q1               | Q2               | Q3               | Q4               |                  |
| <b>Developing Countries cont.</b>          |   |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| <b>Latin America &amp; Caribbean cont:</b> |   |                  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| CU   | Cuba  | 29               | 51               | 21               | 15               | 24               | 200              | 164              | 160              | 194              | 180              |
| DO   | Dominican Republic                              | 164              | 168              | 85               | 58               | 30               | 412              | 808              | 808              | 829              | 1 099            |
| EC   | Ecuador   | 85               | 57               | 55               | 81               | 74               | 429              | 208              | 321              | 384              | 325              |
| SV   | El Salvador                                     | 83               | 7                | 8                | 15               | 8                | 73               | 81               | 79               | 47               | 67               |
| GT   | Guatemala                                       | 16               | 13               | 19               | 13               | 24               | 235              | 230              | 214              | 188              | 181              |
| HN   | Honduras  | 225              | 239              | 246              | 100              | 81               | 10               | 26               | 27               | 8                | 44               |
| JM   | Jamaica   | 394              | 403              | 421              | 348              | 390              | 232              | 240              | 285              | 349              | 275              |
| MX   | Mexico  | 3 926            | 3 646            | 4 123            | 5 334            | 5 691            | 8 888            | 8 846            | 8 720            | 8 676            | 7 466            |
| PY   | Paraguay  | 20               | 34               | 29               | 23               | 32               | 26               | 27               | 11               | 12               | 12               |
| PE   | Peru  | 3 506            | 3 481            | 3 506            | 3 021            | 3 949            | 778              | 1 104            | 1 009            | 874              | 753              |
| TT   | Trinidad & Tobago                               | 1 066            | 989              | 1 024            | 1 484            | 1 969            | 396              | 179              | 266              | 243              | 244              |
| TC   | Turks & Caicos Islands                          | 93               | 99               | 116              | 148              | 126              | 184              | 176              | 161              | 196              | 111              |
| UY   | Uruguay   | 460              | 672              | 1 133            | 1 073            | 510              | 283              | 381              | 343              | 421              | 354              |
| VE   | Venezuela                                       | 3 364            | 3 559            | 3 404            | 4 023            | 4 382            | 1 416            | 1 268            | 1 356            | 1 205            | 1 051            |
| R4   | Other   | 723              | 591              | 611              | 623              | 650              | 91               | 84               | 72               | 94               | 58               |
| 4U   | <i>Total Latin America &amp; Caribbean</i>      | <i>27 117</i>    | <i>25 658</i>    | <i>30 814</i>    | <i>28 259</i>    | <i>28 442</i>    | <i>30 954</i>    | <i>32 885</i>    | <i>39 119</i>    | <i>36 378</i>    | <i>35 929</i>    |
| 4T   | <i>Total Developing Countries</i>               | <i>514 296</i>   | <i>554 698</i>   | <i>552 270</i>   | <i>617 250</i>   | <i>655 196</i>   | <i>272 218</i>   | <i>312 722</i>   | <i>356 877</i>   | <i>374 872</i>   | <i>402 355</i>   |
| 1C   | International organisations                     | 21 992           | 21 348           | 22 778           | 27 851           | 22 801           | 19 193           | 22 318           | 23 588           | 23 541           | 22 944           |
| 5M   | Unallocated                                     | 508 175          | 577 984          | 636 330          | 718 085          | 710 269          | 70 904           | 71 378           | 91 395           | 98 875           | 78 283           |
|  | International issues of securities<br>(VPQB292) | 296 688          | 308 094          | 337 135          | 363 832          | 396 219          |                  |                  |                  |                  |                  |
|  | <b>Grand Total (VPQB293/VPQB348)</b>            | <b>5 429 992</b> | <b>6 138 406</b> | <b>6 369 148</b> | <b>6 934 791</b> | <b>7 308 469</b> | <b>4 914 159</b> | <b>5 538 699</b> | <b>5 821 813</b> | <b>6 258 751</b> | <b>6 499 998</b> |

**Note to Table C3.2**

(a) The amounts outstanding in this table are reported to the Bank of England in sterling terms. Figures have been translated into US dollars at the following exchange rates :

2006 Q4 £1=\$1.9570 2007 Q1 £1=\$1.9613 2007 Q2 £1=\$2.0064 2007 Q3 £1=\$2.0374 2007 Q4 £1=\$1.9909

**TABLE C3.3 EXTERNAL BUSINESS OF BANKS OPERATING IN THE UK:  
BY CURRENCY AND SECTOR**

US \$ millions (a)

|                                    |             | Liabilities      |                  |                  |                  |                  | Claims      |                  |                  |                  |                  |                  |
|------------------------------------|-------------|------------------|------------------|------------------|------------------|------------------|-------------|------------------|------------------|------------------|------------------|------------------|
|                                    |             | 2006             |                  | 2007             | Q2               | Q3               | Q4          | 2006             |                  | Q2               | Q3               | Q4               |
|                                    |             | Q4               | Q1               | Q4               |                  |                  |             | Q4               | Q1               |                  |                  |                  |
| <b>Sterling</b>                    | VPQ         |                  |                  |                  |                  |                  | VPQ         |                  |                  |                  |                  |                  |
| Central monetary institutions      | B256        | 83 667           | 89 553           | 75 257           | 83 419           | 111 661          | B294        | 11 503           | 18 220           | 17 505           | 20 773           | 22 194           |
| Other non-resident banks           | B257        | 500 625          | 666 600          | 677 341          | 743 641          | 856 400          | B295        | 412 134          | 578 378          | 585 474          | 590 174          | 647 954          |
| Other non-residents                | B258        | 217 147          | 234 131          | 255 865          | 300 332          | 299 634          | B296        | 202 739          | 210 160          | 221 087          | 241 041          | 246 801          |
| <i>Total</i>                       | <i>B259</i> | <i>801 439</i>   | <i>990 285</i>   | <i>1 008 463</i> | <i>1 127 393</i> | <i>1 267 695</i> | <i>B297</i> | <i>626 376</i>   | <i>806 758</i>   | <i>824 065</i>   | <i>851 988</i>   | <i>916 949</i>   |
| <b>US dollars</b>                  |             |                  |                  |                  |                  |                  |             |                  |                  |                  |                  |                  |
| Central monetary institutions      | B262        | 190 160          | 218 584          | 210 201          | 248 413          | 241 243          | B298        | 19 707           | 38 200           | 38 041           | 37 758           | 28 613           |
| Other non-resident banks           | B263        | 1 329 377        | 1 365 686        | 1 348 192        | 1 434 122        | 1 502 184        | B299        | 779 356          | 796 570          | 800 875          | 932 608          | 983 495          |
| Other non-residents                | B264        | 693 947          | 803 927          | 878 525          | 963 879          | 964 851          | B322        | 1 149 058        | 1 303 527        | 1 404 260        | 1 430 394        | 1 390 526        |
| <i>Total</i>                       | <i>B265</i> | <i>2 213 485</i> | <i>2 388 198</i> | <i>2 436 918</i> | <i>2 646 413</i> | <i>2 708 278</i> | <i>B323</i> | <i>1 948 121</i> | <i>2 138 297</i> | <i>2 243 177</i> | <i>2 400 760</i> | <i>2 402 635</i> |
| <b>Euro</b>                        |             |                  |                  |                  |                  |                  |             |                  |                  |                  |                  |                  |
| Central monetary institutions      | B266        | 117 503          | 136 506          | 134 270          | 156 943          | 141 931          | B324        | 30 261           | 25 338           | 37 011           | 42 309           | 35 581           |
| Other non-resident banks           | B267        | 1 044 395        | 1 230 755        | 1 278 772        | 1 393 789        | 1 448 198        | B325        | 1 142 287        | 1 306 252        | 1 356 587        | 1 443 437        | 1 537 234        |
| Other non-residents                | B268        | 438 670          | 484 467          | 543 052          | 538 287          | 578 524          | B326        | 647 074          | 707 223          | 777 023          | 868 046          | 926 118          |
| <i>Total</i>                       | <i>B269</i> | <i>1 600 568</i> | <i>1 851 727</i> | <i>1 956 094</i> | <i>2 089 019</i> | <i>2 168 654</i> | <i>B327</i> | <i>1 819 622</i> | <i>2 038 814</i> | <i>2 170 621</i> | <i>2 353 792</i> | <i>2 498 933</i> |
| <b>Swiss francs</b>                |             |                  |                  |                  |                  |                  |             |                  |                  |                  |                  |                  |
| Central monetary institutions      | B272        | 877              | 1 676            | 1 075            | 899              | 1 327            | B328        | 78               | 210              | 633              | 70               | 269              |
| Other non-resident banks           | B273        | 41 563           | 47 838           | 49 279           | 48 299           | 52 323           | B329        | 39 308           | 40 297           | 40 643           | 53 012           | 53 350           |
| Other non-residents                | B274        | 17 365           | 18 292           | 22 667           | 24 884           | 25 340           | B332        | 13 530           | 13 777           | 19 771           | 18 627           | 19 942           |
| <i>Total</i>                       | <i>B275</i> | <i>59 805</i>    | <i>67 806</i>    | <i>73 021</i>    | <i>74 081</i>    | <i>78 990</i>    | <i>B333</i> | <i>52 916</i>    | <i>54 284</i>    | <i>61 047</i>    | <i>71 709</i>    | <i>73 562</i>    |
| <b>Japanese yen</b>                |             |                  |                  |                  |                  |                  |             |                  |                  |                  |                  |                  |
| Central monetary institutions      | B276        | 4 440            | 5 174            | 5 043            | 5 140            | 15 611           | B334        | 1 574            | 1 502            | 932              | 3 597            | 2 453            |
| Other non-resident banks           | B277        | 108 588          | 113 814          | 144 462          | 186 171          | 226 902          | B335        | 47 828           | 59 490           | 55 690           | 58 477           | 86 076           |
| Other non-residents                | B278        | 100 194          | 111 454          | 89 850           | 105 588          | 104 533          | B336        | 107 812          | 109 701          | 103 267          | 140 780          | 148 404          |
| <i>Total</i>                       | <i>B279</i> | <i>213 221</i>   | <i>230 443</i>   | <i>239 356</i>   | <i>296 899</i>   | <i>347 045</i>   | <i>B337</i> | <i>157 214</i>   | <i>170 693</i>   | <i>159 888</i>   | <i>202 854</i>   | <i>236 933</i>   |
| <b>Other currencies</b>            |             |                  |                  |                  |                  |                  |             |                  |                  |                  |                  |                  |
| Central monetary institutions      | B282        | 39 325           | 44 124           | 45 867           | 49 826           | 65 579           | B338        | 1 187            | 1 457            | 1 307            | 1 387            | 2 956            |
| Other non-resident banks           | B283        | 149 888          | 178 514          | 191 268          | 200 880          | 173 667          | B339        | 195 871          | 211 469          | 216 566          | 232 427          | 225 096          |
| Other non-residents                | B284        | 70 165           | 78 228           | 80 719           | 88 929           | 98 138           | B342        | 100 707          | 119 127          | 135 888          | 134 206          | 142 709          |
| <i>Total</i>                       | <i>B285</i> | <i>259 379</i>   | <i>300 867</i>   | <i>317 854</i>   | <i>339 635</i>   | <i>337 384</i>   | <i>B343</i> | <i>297 764</i>   | <i>332 053</i>   | <i>353 761</i>   | <i>368 020</i>   | <i>370 761</i>   |
| Unallocated by currency            | B286        | 282 096          | 309 081          | 337 442          | 361 351          | 400 423          | B344        | 12 147           | - 2 201          | 9 254            | 9 628            | 226              |
| <b>All currencies</b>              |             |                  |                  |                  |                  |                  |             |                  |                  |                  |                  |                  |
| Central monetary institutions      | B287        | 435 972          | 495 618          | 471 713          | 544 640          | 577 352          | B345        | 64 469           | 85 019           | 95 535           | 106 008          | 92 242           |
| Other non-resident banks           | B288        | 3 158 217        | 3 602 728        | 3 687 991        | 4 002 439        | 4 262 023        | B346        | 2 628 470        | 2 989 939        | 3 064 483        | 3 319 250        | 3 532 797        |
| Other non-residents                | B289        | 1 539 115        | 1 731 966        | 1 872 309        | 2 023 880        | 2 072 875        | B347        | 2 221 220        | 2 463 740        | 2 661 796        | 2 833 492        | 2 874 958        |
| International issues of securities | B292        | 296 688          | 308 094          | 337 135          | 363 832          | 396 219          |             |                  |                  |                  |                  |                  |
| <b>Grand Total</b>                 | <b>B293</b> | <b>5 429 992</b> | <b>6 138 406</b> | <b>6 369 148</b> | <b>6 934 791</b> | <b>7 308 469</b> | <b>B348</b> | <b>4 914 159</b> | <b>5 538 699</b> | <b>5 821 813</b> | <b>6 258 751</b> | <b>6 499 998</b> |

**Note to Table C3.3**

(a) The amounts outstanding in this table are reported to the Bank of England in sterling terms. Figures have been translated into US dollars at the following exchange rates :  
2006 Q4 £1=\$1.9570      2007 Q1 £1=\$1.9613      Q2 £1=\$2.0064      Q3 £1=\$2.0374      Q4 £1=\$1.9909

**TABLE C4.2 CONSOLIDATED EXTERNAL CLAIMS AND UNUSED COMMITMENTS OF UK-OWNED BANKS AND THEIR BRANCHES AND SUBSIDIARIES WORLDWIDE**

US \$ millions (a)

|                                |                               | Ultimate Risk Basis       |                         |                |                  |                   |                  | Derivatives    | Guarantees     | Other Credit Commitments |
|--------------------------------|-------------------------------|---------------------------|-------------------------|----------------|------------------|-------------------|------------------|----------------|----------------|--------------------------|
|                                |                               | Total foreign claims      |                         |                |                  |                   |                  |                |                |                          |
|                                |                               | Total                     | By sector               |                |                  | By classification |                  |                |                |                          |
|                                | Banks                         | Public sector (inc CMI's) | Non-Bank Private Sector | Cross-border   | Local claims     |                   |                  |                |                |                          |
| <b>End-December 2007</b>       |                               | B2S2                      | B2S3                    | B2S4           | B2S5             | B2S6              | B2S7             | B2S8           | B2S9           | B3S2                     |
| <b>VPQ Developed Countries</b> |                               |                           |                         |                |                  |                   |                  |                |                |                          |
| Europe:                        |                               |                           |                         |                |                  |                   |                  |                |                |                          |
| AD                             | Andorra                       | 46                        | 26                      | -              | 20               | 46                | -                | 10             | -              | 12                       |
| AT                             | Austria                       | 13 046                    | 9 674                   | 1 356          | 2 017            | 12 879            | 167              | 4 326          | 1 404          | 960                      |
| BE                             | Belgium                       | 57 039                    | 48 347                  | 2 313          | 6 379            | 54 073            | 2 966            | 14 022         | 884            | 3 934                    |
| DK                             | Denmark                       | 20 713                    | 16 449                  | 46             | 4 219            | 18 521            | 2 192            | 6 986          | 432            | 1 746                    |
| FI                             | Finland                       | 10 036                    | 5 371                   | 1 473          | 3 191            | 8 153             | 1 883            | 3 739          | 1 105          | 3 048                    |
| FR                             | France                        | 294 404                   | 159 399                 | 12 724         | 122 281          | 158 243           | 136 162          | 78 587         | 54 585         | 55 046                   |
| DE                             | Germany                       | 196 635                   | 118 807                 | 18 169         | 59 659           | 159 479           | 37 156           | 103 835        | 65 196         | 37 025                   |
| GR                             | Greece                        | 14 342                    | 3 496                   | 3 958          | 6 889            | 10 385            | 3 958            | 1 899          | 1 487          | 3 657                    |
| IS                             | Iceland                       | 4 358                     | 4 251                   | 4              | 104              | ..                | ..               | 701            | 4              | 440                      |
| IE                             | Ireland                       | 205 513                   | 43 443                  | 5 515          | 156 554          | 101 890           | 103 622          | 36 013         | 2 588          | 8 782                    |
| IT                             | Italy                         | 90 662                    | 26 640                  | 21 458         | 42 563           | 58 867            | 31 795           | 14 221         | 2 941          | 8 682                    |
| LI                             | Liechtenstein                 | 888                       | 129                     | -              | 759              | 888               | -                | 155            | 297            | 593                      |
| LU                             | Luxembourg                    | 42 516                    | 15 686                  | 133            | 26 696           | 41 795            | 721              | 4 993          | 1 165          | 6 235                    |
| NL                             | Netherlands                   | 149 234                   | 82 238                  | 3 584          | 63 412           | 123 997           | 25 237           | 30 580         | 42 681         | 18 131                   |
| NO                             | Norway                        | 24 203                    | 8 939                   | 10 408         | 4 856            | 23 917            | 287              | 2 094          | 149            | 3 293                    |
| PT                             | Portugal                      | 20 196                    | 6 453                   | 1 766          | 11 977           | 10 862            | 9 333            | 2 144          | 301            | 1 115                    |
| ES                             | Spain                         | 125 771                   | 23 369                  | 6 018          | 96 383           | 66 582            | 59 189           | 13 885         | 2 417          | 14 386                   |
| SE                             | Sweden                        | 24 371                    | 11 410                  | 2 272          | 10 689           | 23 252            | 1 119            | 6 498          | 605            | 6 717                    |
| CH                             | Switzerland                   | 54 742                    | 34 277                  | 1 370          | 19 095           | 41 050            | 13 691           | 38 827         | 16 234         | 13 176                   |
| VA                             | Vatican City State            | -                         | -                       | -              | -                | -                 | -                | -              | -              | -                        |
| R1                             | Other                         | 2                         | -                       | -              | 2                | 4 324             | 36               | -              | -              | -                        |
| 5K                             | <i>Total</i>                  | <i>1 348 717</i>          | <i>618 405</i>          | <i>92 567</i>  | <i>637 745</i>   | <i>919 203</i>    | <i>429 515</i>   | <i>363 516</i> | <i>194 473</i> | <i>186 979</i>           |
| <b>Other Developed:</b>        |                               |                           |                         |                |                  |                   |                  |                |                |                          |
| AU                             | Australia                     | 156 005                   | 48 289                  | 1 368          | 106 348          | 43 238            | 112 767          | 11 101         | 4 288          | 15 404                   |
| CA                             | Canada                        | 100 843                   | 30 092                  | 8 133          | 62 618           | 30 128            | 70 715           | 15 242         | 5 788          | 14 932                   |
| JP                             | Japan                         | 124 077                   | 43 465                  | 41 331         | 39 280           | 57 971            | 66 106           | 24 177         | 2 777          | 5 614                    |
| NZ                             | New Zealand                   | 8 814                     | 3 084                   | -              | 5 730            | ..                | ..               | 512            | 100            | 1 320                    |
| US                             | United States                 | 1 222 279                 | 135 821                 | 82 612         | 1 003 846        | 443 322           | 778 958          | 348 887        | 653 272        | 293 692                  |
| 5R                             | <i>Total Developed</i>        | <i>2 960 735</i>          | <i>879 158</i>          | <i>226 011</i> | <i>1 855 567</i> | <i>1 498 761</i>  | <i>1 461 974</i> | <i>763 436</i> | <i>860 698</i> | <i>517 941</i>           |
| <b>Offshore centres</b>        |                               |                           |                         |                |                  |                   |                  |                |                |                          |
| BS                             | Bahamas                       | 2 272                     | 10                      | 2              | 2 260            | 2 252             | 20               | 372            | 141            | 532                      |
| BH                             | Bahrain                       | 5 569                     | 2 960                   | 500            | 2 108            | 3 379             | 2 190            | 904            | 601            | 1 644                    |
| BB                             | Barbados                      | 1 917                     | 14                      | -              | 1 903            | 1 863             | 54               | 1 011          | 24             | 22                       |
| BM                             | Bermuda                       | 18 575                    | 10                      | 50             | 18 515           | 15 549            | 3 026            | 2 132          | 1 499          | 7 263                    |
| KY                             | Cayman Islands                | 82 985                    | 567                     | -              | 82 417           | 78 503            | 4 482            | 51 339         | 7 643          | 8 877                    |
| GI                             | Gibraltar                     | 2 586                     | -                       | 10             | 2 576            | 1 816             | 770              | 20             | 12             | 143                      |
| GG                             | Guernsey                      | 16 865                    | 287                     | 70             | 16 509           | 13 982            | 2 883            | 846            | 699            | 11 063                   |
| HK                             | Hong Kong                     | 151 730                   | 11 929                  | 25 770         | 114 031          | 12 121            | 139 610          | 4 081          | 9 435          | 81 215                   |
| IM                             | Isle of Man                   | 11 404                    | 12                      | 589            | 10 803           | 6 586             | 4 818            | 840            | 374            | 3 209                    |
| JE                             | Jersey                        | 53 430                    | 563                     | 123            | 52 743           | 44 937            | 8 493            | 3 928          | 410            | 88 488                   |
| LB                             | Lebanon                       | 1 208                     | 24                      | 352            | 832              | 536               | 673              | 4              | 159            | 323                      |
| MO                             | Macao                         | 1 111                     | 293                     | 20             | 798              | 472               | 639              | 10             | 225            | 792                      |
| MU                             | Mauritius                     | 2 080                     | 14                      | 76             | 1 991            | 567               | 1 513            | 133            | 723            | 251                      |
| AN                             | Netherlands Antilles          | 693                       | 26                      | -              | 667              | ..                | ..               | 42             | 44             | 229                      |
| PA                             | Panama                        | 6 996                     | 221                     | 297            | 6 478            | ..                | ..               | 98             | 245            | 599                      |
| SG                             | Singapore                     | 43 063                    | 13 592                  | 5 744          | 23 728           | 8 139             | 34 924           | 4 071          | 4 517          | 11 593                   |
| IZ                             | West Indies UK                | 16 875                    | 2                       | -              | 16 873           | 15 210            | 1 664            | 1 145          | 966            | 5 529                    |
| R2                             | Other                         | 175                       | 2                       | -              | 173              | 3 313             | 4 551            | 155            | 22             | 52                       |
| IN                             | <i>Total Offshore Centres</i> | <i>419 534</i>            | <i>30 526</i>           | <i>33 602</i>  | <i>355 406</i>   | <i>209 224</i>    | <i>210 311</i>   | <i>71 133</i>  | <i>27 739</i>  | <i>221 824</i>           |
| <b>Developing Countries</b>    |                               |                           |                         |                |                  |                   |                  |                |                |                          |
| Europe:                        |                               |                           |                         |                |                  |                   |                  |                |                |                          |
| AL                             | Albania                       | 4                         | -                       | 2              | 2                | 4                 | -                | -              | -              | -                        |
| BA                             | Bosnia-Herzegovina            | 8                         | -                       | 6              | 2                | ..                | ..               | -              | -              | -                        |
| BG                             | Bulgaria                      | 86                        | 34                      | 6              | 46               | ..                | ..               | -              | 6              | 20                       |
| HR                             | Croatia                       | 271                       | 64                      | 50             | 157              | ..                | ..               | 78             | 18             | 8                        |
| CY                             | Cyprus                        | 2 976                     | 643                     | 54             | 2 280            | 2 869             | 108              | 307            | 70             | 701                      |
| CZ                             | Czech Republic                | 3 361                     | 569                     | 1 631          | 1 161            | ..                | ..               | 131            | 143            | 217                      |
| EE                             | Estonia                       | 42                        | 2                       | -              | 40               | 42                | -                | 10             | 2              | -                        |
| HU                             | Hungary                       | 2 515                     | 633                     | 468            | 1 414            | ..                | ..               | 251            | 233            | 1 607                    |
| LV                             | Latvia                        | 193                       | 133                     | 26             | 34               | 193               | -                | -              | -              | 6                        |
| LT                             | Lithuania                     | 44                        | 26                      | 8              | 10               | 44                | -                | -              | -              | 4                        |
| MT                             | Malta                         | 5 465                     | 737                     | 165            | 4 563            | ..                | ..               | 20             | 72             | 275                      |
| PL                             | Poland                        | 2 835                     | 299                     | 1 567          | 970              | 2 825             | 10               | 239            | 8              | 269                      |
| RO                             | Romania                       | 179                       | 66                      | 18             | 96               | ..                | ..               | 28             | -              | 52                       |
| RU                             | Russia                        | 11 006                    | 3 657                   | 1 276          | 6 072            | ..                | ..               | 1 029          | 207            | 546                      |
| RS                             | Serbia                        | 20                        | -                       | 10             | 10               | ..                | ..               | -              | 2              | 2                        |
| SK                             | Slovakia                      | 1 623                     | 376                     | 830            | 416              | ..                | ..               | 16             | 12             | 16                       |
| SI                             | Slovenia                      | 327                       | 261                     | 54             | 12               | 327               | -                | -              | 6              | 36                       |
| TR                             | Turkey                        | 18 689                    | 2 055                   | 4 426          | 12 208           | 8 346             | 10 343           | 950            | 864            | 5 320                    |
| UA                             | Ukraine                       | 583                       | 336                     | 4              | 243              | ..                | ..               | 12             | 4              | 52                       |
| R3                             | Other                         | 12                        | -                       | -              | 12               | 17 834            | 7 293            | -              | -              | -                        |
| 3C                             | <i>Total</i>                  | <i>50 236</i>             | <i>9 891</i>            | <i>10 600</i>  | <i>29 746</i>    | <i>32 484</i>     | <i>17 753</i>    | <i>3 070</i>   | <i>1 646</i>   | <i>9 128</i>             |

Notes at end of Table

**TABLE C4.2 (continued)**

US \$ millions (a)

|                                       |                                | Ultimate Risk Basis             |                               |                  |                 |                   |                | Derivatives   | Guarantees    | Other Credit<br>Commitments |
|---------------------------------------|--------------------------------|---------------------------------|-------------------------------|------------------|-----------------|-------------------|----------------|---------------|---------------|-----------------------------|
|                                       |                                | Total foreign claims            |                               |                  |                 |                   |                |               |               |                             |
|                                       |                                | Total                           | By sector                     |                  |                 | By classification |                |               |               |                             |
|                                       | Banks                          | Public<br>sector<br>(inc CMI's) | Non-Bank<br>Private<br>Sector | Cross-<br>border | Local<br>claims |                   |                |               |               |                             |
| VPQ                                   | B2S2                           | B2S3                            | B2S4                          | B2S5             | B2S6            | B2S7              | B2S8           | B2S9          | B3S2          |                             |
| <b>Developing Countries cont.</b>     |                                |                                 |                               |                  |                 |                   |                |               |               |                             |
| <b>Africa &amp; Middle East:</b>      |                                |                                 |                               |                  |                 |                   |                |               |               |                             |
| DZ                                    | Algeria                        | 90                              | 50                            | 6                | 34              | ..                | ..             | -             | 12            | 12                          |
| AO                                    | Angola                         | 761                             | -                             | 40               | 721             | 761               | -              | -             | 10            | 88                          |
| BW                                    | Botswana                       | 2 413                           | 1 398                         | -                | 1 015           | 28                | 2 385          | -             | -             | 12                          |
| CM                                    | Cameroon                       | 323                             | 113                           | 34               | 175             | 26                | 297            | -             | 111           | 6                           |
| EG                                    | Egypt                          | 7 295                           | 890                           | 3 245            | 3 160           | 2 224             | 5 071          | 102           | 307           | 1 029                       |
| ET                                    | Ethiopia                       | 2                               | -                             | -                | 2               | 2                 | -              | -             | 2             | 44                          |
| GH                                    | Ghana                          | 1 842                           | 958                           | 115              | 768             | 396               | 1 445          | 2             | 137           | 68                          |
| IR                                    | Iran                           | 559                             | 113                           | -                | 446             | ..                | ..             | -             | 40            | 62                          |
| IQ                                    | Iraq                           | 16                              | -                             | -                | 16              | ..                | ..             | -             | -             | 185                         |
| IL                                    | Israel                         | 1 416                           | 96                            | 235              | 1 085           | 725               | 691            | 462           | 247           | 325                         |
| CI                                    | Ivory Coast                    | 348                             | 14                            | -                | 334             | 141               | 207            | 70            | 177           | 46                          |
| JO                                    | Jordan                         | 1 551                           | 215                           | 237              | 1 099           | 635               | 916            | 14            | 64            | 392                         |
| KE                                    | Kenya                          | 595                             | 14                            | -                | 581             | 462               | 133            | 2             | 40            | 54                          |
| KW                                    | Kuwait                         | 4 460                           | 2 570                         | 229              | 1 660           | ..                | ..             | 84            | 307           | 757                         |
| LR                                    | Liberia                        | 3 990                           | -                             | -                | 3 990           | ..                | ..             | 297           | 221           | 2 244                       |
| LY                                    | Libya                          | 38                              | -                             | -                | 38              | 38                | -              | 18            | 2             | 6                           |
| MW                                    | Malawi                         | 26                              | 20                            | -                | 6               | 26                | -              | -             | 6             | 2                           |
| ML                                    | Mali                           | 14                              | -                             | -                | 14              | ..                | ..             | -             | 22            | 18                          |
| MA                                    | Morocco                        | 356                             | 127                           | 119              | 109             | ..                | ..             | 42            | 54            | 28                          |
| MZ                                    | Mozambique                     | 265                             | 14                            | 161              | 90              | 26                | 239            | -             | 14            | 6                           |
| NG                                    | Nigeria                        | 2 343                           | 757                           | 579              | 1 007           | 1 382             | 962            | 10            | 904           | 621                         |
| OM                                    | Oman                           | 2 676                           | 325                           | 850              | 1 501           | 1 059             | 1 617          | 167           | 209           | 1 157                       |
| PS                                    | Palestinian Autonomy           | 40                              | 6                             | 10               | 24              | ..                | ..             | -             | 4             | 64                          |
| QA                                    | Qatar                          | 7 814                           | 1 294                         | 872              | 5 648           | 4 386             | 3 428          | 281           | 1 085         | 3 215                       |
| SA                                    | Saudi Arabia                   | 9 124                           | 5 770                         | 597              | 2 757           | ..                | ..             | 446           | 569           | 1 256                       |
| SC                                    | Seychelles                     | 344                             | 2                             | 40               | 303             | 149               | 195            | -             | 34            | 2                           |
| ZA                                    | South Africa                   | 80 174                          | 4 585                         | 8 617            | 66 972          | 3 257             | 76 916         | 3 458         | 2 236         | 6 833                       |
| SD                                    | Sudan                          | 18                              | -                             | -                | 18              | ..                | ..             | 2             | -             | 56                          |
| SY                                    | Syria                          | 22                              | -                             | -                | 22              | ..                | ..             | -             | -             | 6                           |
| TZ                                    | Tanzania                       | 745                             | 125                           | 233              | 386             | 50                | 695            | -             | 225           | 133                         |
| TN                                    | Tunisia                        | 179                             | 20                            | 98               | 62              | ..                | ..             | -             | 6             | 8                           |
| UG                                    | Uganda                         | 392                             | -                             | 2                | 390             | 66                | 327            | 2             | 56            | 8                           |
| AE                                    | United Arab Emirates           | 49 209                          | 6 689                         | 9 775            | 32 744          | 14 956            | 34 253         | 3 104         | 6 066         | 21 796                      |
| YE                                    | Yemen, The Republic of         | 60                              | -                             | -                | 60              | ..                | ..             | -             | 2             | 4                           |
| ZM                                    | Zambia                         | 729                             | 141                           | -                | 587             | 181               | 547            | 46            | 98            | 36                          |
| ZW                                    | Zimbabwe                       | 2 455                           | 380                           | 2 009            | 66              | 197               | 2 258          | -             | -             | 32                          |
| R5                                    | Other                          | 342                             | 70                            | 18               | 255             | 18 366            | 904            | 2             | 189           | 119                         |
| 4W                                    | <i>Total</i>                   | <i>183 023</i>                  | <i>26 756</i>                 | <i>28 121</i>    | <i>128 146</i>  | <i>49 538</i>     | <i>133 486</i> | <i>8 609</i>  | <i>13 455</i> | <i>40 728</i>               |
| <b>Asia &amp; Pacific:</b>            |                                |                                 |                               |                  |                 |                   |                |               |               |                             |
| AF                                    | Afghanistan                    | 2                               | -                             | -                | 2               | 2                 | -              | -             | -             | -                           |
| AM                                    | Armenia                        | 271                             | 2                             | 104              | 165             | ..                | ..             | -             | 2             | 34                          |
| AZ                                    | Azerbaijan                     | 58                              | 10                            | -                | 48              | 58                | -              | -             | -             | 32                          |
| BD                                    | Bangladesh                     | 2 144                           | 223                           | 297              | 1 625           | 209               | 1 935          | 8             | 364           | 177                         |
| 1W                                    | British Overseas Territories   | 6                               | -                             | -                | 6               | 6                 | -              | -             | -             | -                           |
| BN                                    | Brunei                         | 1 390                           | -                             | 207              | 1 183           | 80                | 1 310          | 2             | 30            | 48                          |
| KH                                    | Cambodia                       | 12                              | 2                             | -                | 10              | ..                | ..             | -             | 2             | 2                           |
| CN                                    | China, People's Republic of    | 63 870                          | 24 960                        | 17 106           | 21 804          | 29 173            | 34 697         | 1 169         | 2 073         | 7 149                       |
| IN                                    | India                          | 47 105                          | 4 844                         | 2 779            | 39 482          | 16 019            | 31 086         | 7 504         | 4 633         | 2 863                       |
| ID                                    | Indonesia                      | 6 566                           | 1 356                         | 1 593            | 3 617           | 2 190             | 4 376          | 181           | 1 969         | 3 510                       |
| KZ                                    | Kazakhstan                     | 1 127                           | 599                           | 185              | 342             | ..                | ..             | 249           | 20            | 137                         |
| KR                                    | Korea, Republic of             | 87 337                          | 20 158                        | 20 554           | 46 625          | 16 992            | 70 344         | 5 421         | 4 229         | 4 209                       |
| MY                                    | Malaysia                       | 30 126                          | 3 052                         | 9 524            | 17 550          | 3 805             | 26 322         | 657           | 1 555         | 9 073                       |
| NP                                    | Nepal                          | 219                             | 48                            | 2                | 169             | 6                 | 213            | -             | 8             | 42                          |
| PK                                    | Pakistan                       | 4 935                           | 4 643                         | 8                | 285             | 366               | 4 569          | 38            | 466           | 607                         |
| PH                                    | Philippines                    | 3 864                           | 675                           | 1 418            | 1 772           | 828               | 3 036          | 380           | 104           | 1 893                       |
| LK                                    | Sri Lanka                      | 1 686                           | 66                            | 398              | 1 222           | 145               | 1 541          | 2             | 213           | 267                         |
| TW                                    | Taiwan                         | 29 867                          | 2 747                         | 9 080            | 18 040          | 6 793             | 23 075         | 944           | 866           | 2 652                       |
| TH                                    | Thailand                       | 7 778                           | 2 104                         | 842              | 4 832           | 792               | 6 986          | 878           | 165           | 1 501                       |
| TM                                    | Turkmenistan                   | 34                              | -                             | -                | 34              | 34                | -              | -             | -             | -                           |
| UZ                                    | Uzbekistan                     | 10                              | 6                             | -                | 4               | 10                | -              | -             | -             | -                           |
| VN                                    | Vietnam, Socialist Republic of | 3 183                           | 711                           | 940              | 1 533           | 1 059             | 2 124          | 2             | 454           | 974                         |
| R6                                    | Other                          | 3 215                           | 18                            | 44               | 3 154           | 3 707             | 918            | 171           | 24            | 2 347                       |
| 4Y                                    | <i>Total</i>                   | <i>294 806</i>                  | <i>66 223</i>                 | <i>65 081</i>    | <i>163 503</i>  | <i>82 274</i>     | <i>212 533</i> | <i>17 606</i> | <i>17 175</i> | <i>37 517</i>               |
| <b>Latin America &amp; Caribbean:</b> |                                |                                 |                               |                  |                 |                   |                |               |               |                             |
| AR                                    | Argentina                      | 3 621                           | 159                           | 1 169            | 2 294           | 504               | 3 118          | 8             | 149           | 1 039                       |
| BZ                                    | Belize                         | 115                             | -                             | -                | 115             | ..                | ..             | -             | 2             | 20                          |
| BO                                    | Bolivia                        | 2                               | -                             | -                | 2               | 2                 | -              | -             | 6             | 14                          |
| BR                                    | Brazil                         | 43 523                          | 6 815                         | 14 800           | 21 908          | 7 098             | 36 426         | 1 527         | 1 595         | 15 487                      |
| CL                                    | Chile                          | 2 222                           | 1 075                         | 207              | 940             | 1 635             | 587            | 848           | 247           | 215                         |
| CO                                    | Colombia                       | 1 392                           | 269                           | 181              | 942             | 520               | 872            | 16            | 74            | 321                         |
| CR                                    | Costa Rica                     | 1 364                           | 42                            | 209              | 1 113           | ..                | ..             | -             | -             | 44                          |

Notes at end of Table



**TABLE C4.2 (continued)**

US \$ millions (a)

|  |                                   | Ultimate Risk Basis             |                               |                  |                  |                  | Derivatives      | Guarantees     | Other Credit<br>Commitments |                |
|--|-----------------------------------|---------------------------------|-------------------------------|------------------|------------------|------------------|------------------|----------------|-----------------------------|----------------|
|  |                                   | Total foreign claims            |                               |                  |                  |                  |                  |                |                             |                |
| Total                                      | By sector                         | By classification               |                               |                  |                  |                  |                  |                |                             |                |
|  | Banks                             | Public<br>sector<br>(inc CMI's) | Non-Bank<br>Private<br>Sector | Cross-<br>border | Local<br>claims  |                  |                  |                |                             |                |
| VPQ  |                                   | B2S2                            | B2S3                          | B2S4             | B2S5             | B2S6             | B2S7             | B2S8           | B2S9                        | B3S2           |
| <b>Developing Countries cont.</b>          |                                   |                                 |                               |                  |                  |                  |                  |                |                             |                |
| <b>Latin America &amp; Caribbean cont:</b> |                                   |                                 |                               |                  |                  |                  |                  |                |                             |                |
| CU   | Cuba                              | 20                              | 12                            | -                | 8                | 20               | -                | -              | -                           | -              |
| DO   | Dominican Republic                | 24                              | -                             | 12               | 12               | 24               | -                | -              | -                           | 20             |
| EC   | Ecuador                           | 518                             | 28                            | 121              | 368              | 263              | 255              | -              | 20                          | 4              |
| SV   | El Salvador                       | 1 836                           | 165                           | 364              | 1 306            | ..               | ..               | -              | 8                           | 32             |
| GT   | Guatemala                         | 64                              | 12                            | -                | 52               | 64               | -                | -              | -                           | 32             |
| HN   | Honduras                          | 995                             | 62                            | 117              | 816              | ..               | ..               | -              | 8                           | 2              |
| JM   | Jamaica                           | 133                             | -                             | 46               | 88               | 133              | -                | -              | -                           | 12             |
| MX   | Mexico                            | 33 694                          | 3 080                         | 956              | 29 658           | 4 428            | 29 266           | 874            | 798                         | 12 817         |
| PY   | Paraguay                          | 233                             | 127                           | -                | 106              | ..               | ..               | 2              | -                           | 4              |
| PE   | Peru                              | 792                             | 396                           | 26               | 370              | ..               | ..               | 147            | 100                         | 135            |
| TT   | Trinidad & Tobago                 | 54                              | 6                             | 4                | 44               | 54               | -                | 2              | -                           | 82             |
| TC   | Turks & Caicos Islands            | 80                              | -                             | -                | 80               | 76               | 4                | -              | 2                           | 12             |
| UY   | Uruguay                           | 434                             | 46                            | - 2              | 390              | 125              | 309              | 4              | 44                          | 8              |
| VE   | Venezuela                         | 492                             | 64                            | 161              | 267              | 480              | 12               | 1 151          | 56                          | 82             |
| R4   | Other                             | 145                             | 4                             | 4                | 137              | 904              | 4 577            | -              | 10                          | 6              |
| 4U   | <i>Total</i>                      | <i>91 753</i>                   | <i>12 361</i>                 | <i>18 376</i>    | <i>61 015</i>    | <i>16 327</i>    | <i>75 425</i>    | <i>4 579</i>   | <i>3 118</i>                | <i>30 387</i>  |
| 4T   | <i>Total Developing Countries</i> | <i>619 819</i>                  | <i>115 231</i>                | <i>122 178</i>   | <i>382 410</i>   | <i>180 622</i>   | <i>439 197</i>   | <i>33 863</i>  | <i>35 394</i>               | <i>117 760</i> |
| 5M   | Unallocated by country            | -                               | -                             | -                | -                | 4 900            | 3 914            | 64             | 2                           | 48             |
| 1C   | International organisations       | 10 552                          | -                             | 10 408           | 143              | 10 552           | -                | 6 170          | 72                          | 585            |
| <b>3P</b>                                  | <b>Grand Total</b>                | <b>4 010 632</b>                | <b>1 024 909</b>              | <b>392 199</b>   | <b>2 593 524</b> | <b>1 899 151</b> | <b>2 111 481</b> | <b>874 666</b> | <b>923 905</b>              | <b>858 158</b> |

Notes at end of Table





TABLE C4.2 (continued)

US \$ millions (a)

| Immediate Borrower Basis          |                                   |                           |                         |                       |                                   |                         |                        |               |               | Derivatives      | Guarantees     | Other          |                |
|-----------------------------------|-----------------------------------|---------------------------|-------------------------|-----------------------|-----------------------------------|-------------------------|------------------------|---------------|---------------|------------------|----------------|----------------|----------------|
| Total foreign claims              |                                   |                           |                         |                       |                                   |                         |                        |               |               |                  |                | Credit         |                |
| Total                             | By sector                         |                           |                         | By type and maturity  |                                   |                         |                        |               |               |                  |                | Commitments    |                |
|                                   | Banks                             | Public sector (inc CMI's) | Non-Bank Private Sector | Portfolio Investments | Other claims by residual maturity |                         |                        |               |               |                  |                |                |                |
|                                   |                                   |                           |                         |                       | 6 months and under                | Over 6 months to 1 year | Over 1 year to 2 years | Other         |               |                  |                |                |                |
| VPQ                               | B422                              | B3S3                      | B3S4                    | B3S5                  | B3S6                              | B3S7                    | B3S8                   | B3S9          | B4S2          | B443             | B4S3           | B4S4           |                |
| <b>Developing Countries cont.</b> |                                   |                           |                         |                       |                                   |                         |                        |               |               |                  |                |                |                |
| Latin America & Caribbean cont:   |                                   |                           |                         |                       |                                   |                         |                        |               |               |                  |                |                |                |
| CU                                | Cuba                              | 20                        | 12                      | -                     | 8                                 | -                       | 20                     | -             | -             | -                | -              | -              |                |
| DO                                | Dominican Republic                | 161                       | 2                       | 88                    | 72                                | 16                      | 4                      | 2             | -             | 139              | -              | 20             | 34             |
| EC                                | Ecuador                           | 567                       | 30                      | 123                   | 414                               | 159                     | 332                    | 32            | 2             | 42               | -              | 557            | 4              |
| SV                                | El Salvador                       | 1 848                     | 165                     | 364                   | 1 318                             | 6                       | 24                     | 2             | 2             | 1 814            | -              | 8              | 32             |
| GT                                | Guatemala                         | 173                       | 12                      | -                     | 161                               | -                       | 145                    | 6             | -             | 22               | -              | 12             | 36             |
| HN                                | Honduras                          | 1 011                     | 62                      | 117                   | 832                               | 30                      | 36                     | 4             | -             | 942              | -              | 8              | 2              |
| JM                                | Jamaica                           | 157                       | -                       | 56                    | 102                               | 42                      | 10                     | -             | -             | 106              | -              | -              | 22             |
| MX                                | Mexico                            | 35 074                    | 3 018                   | 1 256                 | 30 799                            | 263                     | 1 392                  | 261           | 370           | 32 788           | 836            | 6 470          | 12 919         |
| PY                                | Paraguay                          | 247                       | 127                     | -                     | 119                               | -                       | 62                     | 8             | 2             | 175              | 2              | 2              | 4              |
| PE                                | Peru                              | 715                       | 297                     | 26                    | 392                               | 74                      | 313                    | 88            | 14            | 227              | 147            | 966            | 135            |
| TT                                | Trinidad & Tobago                 | 52                        | 6                       | 4                     | 42                                | 4                       | 22                     | 6             | -             | 20               | 2              | 2              | 78             |
| TC                                | Turks & Caicos Islands            | 80                        | -                       | -                     | 80                                | -                       | 36                     | 28            | -             | 16               | -              | -              | 12             |
| UY                                | Uruguay                           | 452                       | 48                      | - 2                   | 406                               | - 4                     | 151                    | 28            | 6             | 269              | 10             | 48             | 8              |
| VE                                | Venezuela                         | 685                       | 125                     | 247                   | 313                               | 243                     | 247                    | 16            | 16            | 161              | 1 149          | 4 673          | 92             |
| R4                                | Other                             | 155                       | 4                       | 4                     | 147                               | -                       | 46                     | 6             | 2             | 102              | -              | 10             | 10             |
| 4U                                | <i>Total</i>                      | <i>93 001</i>             | <i>11 601</i>           | <i>18 890</i>         | <i>62 510</i>                     | <i>4 300</i>            | <i>6 723</i>           | <i>1 412</i>  | <i>854</i>    | <i>79 708</i>    | <i>4 454</i>   | <i>41 102</i>  | <i>30 365</i>  |
| 4T                                | <i>Total Developing Countries</i> | <i>634 856</i>            | <i>115 922</i>          | <i>123 127</i>        | <i>395 807</i>                    | <i>59 829</i>           | <i>92 408</i>          | <i>18 036</i> | <i>9 146</i>  | <i>455 442</i>   | <i>35 076</i>  | <i>85 218</i>  | <i>123 085</i> |
| 5M                                | Unallocated by country            | -                         | -                       | -                     | -                                 | -                       | 22                     | -             | -             | -                | 64             | 2              | 48             |
| 1C                                | International organisations       | 10 568                    | -                       | 10 361                | 207                               | 7 755                   | 2 726                  | 16            | 8             | 64               | 6 170          | 119            | 563            |
| <b>3P</b>                         | <b>Grand Total</b>                | <b>3 845 913</b>          | <b>848 143</b>          | <b>381 914</b>        | <b>2 615 855</b>                  | <b>645 647</b>          | <b>844 470</b>         | <b>63 000</b> | <b>38 259</b> | <b>2 254 541</b> | <b>736 406</b> | <b>749 347</b> | <b>854 130</b> |

Notes at end of Table

**TABLE C4.2 (continued)**

US \$ millions (a)

|                             |                               | Risk Transfers            |                         |            |               |                           |                 |               | Net Risk Transfers |                    |                |                 |
|-----------------------------|-------------------------------|---------------------------|-------------------------|------------|---------------|---------------------------|-----------------|---------------|--------------------|--------------------|----------------|-----------------|
|                             |                               | Total foreign claims      |                         |            |               |                           |                 |               | Derivatives        | Guarantees         | Other          |                 |
|                             |                               | Outward                   |                         |            |               | Inward                    |                 |               |                    |                    |                |                 |
|                             |                               | Total (b)                 | By sector               |            |               | Total (b)                 | By sector       |               |                    | Credit Commitments |                |                 |
|                             | Banks                         | Public sector (inc CMI's) | Non-Bank Private Sector |            | Banks         | Public sector (inc CMI's) | Non-Bank Sector |               |                    |                    |                |                 |
| <b>End-December 2007</b>    |                               |                           |                         |            |               |                           |                 |               |                    |                    |                |                 |
| VPQ                         |                               | B4S9                      | B5S2                    | B5S3       | B5S4          | B4S5                      | B4S6            | B4S7          | B4S8               | B5S5               | B5S6           | B5S7            |
| <b>Developed Countries</b>  |                               |                           |                         |            |               |                           |                 |               |                    |                    |                |                 |
| <b>Europe:</b>              |                               |                           |                         |            |               |                           |                 |               |                    |                    |                |                 |
| AD                          | Andorra                       | 2                         | -                       | -          | 2             | 16                        | -               | -             | 16                 | -                  | -              | - 8             |
| AT                          | Austria                       | 518                       | 92                      | -          | 426           | 2 825                     | 2 078           | 131           | 615                | - 412              | - 2 019        | 719             |
| BE                          | Belgium                       | 874                       | 338                     | -          | 536           | 11 470                    | 10 673          | 26            | 770                | 1 364              | - 697          | 86              |
| DK                          | Denmark                       | 1 238                     | 918                     | -          | 321           | 5 543                     | 4 860           | 24            | 659                | 561                | - 510          | 125             |
| FI                          | Finland                       | 699                       | 20                      | -          | 679           | 3 269                     | 2 881           | 6             | 382                | - 2 128            | - 721          | 412             |
| FR                          | France                        | 4 032                     | 1 282                   | 2          | 2 747         | 36 358                    | 29 326          | 90            | 6 942              | 4 079              | 11 384         | 4 231           |
| DE                          | Germany                       | 4 139                     | 1 856                   | -          | 2 284         | 70 818                    | 60 109          | 1 501         | 9 208              | 28 892             | 49 344         | 5 240           |
| GR                          | Greece                        | 1 284                     | 490                     | -          | 794           | 1 873                     | 551             | 22            | 1 300              | - 86               | 468            | 358             |
| IS                          | Iceland                       | 2                         | -                       | -          | 2             | 181                       | 145             | -             | 36                 | 10                 | - 169          | 32              |
| IE                          | Ireland                       | 5 471                     | 2 059                   | -          | 3 412         | 4 985                     | 4 362           | -             | 623                | 6 415              | - 108          | - 593           |
| IT                          | Italy                         | 5 198                     | 5 017                   | -          | 181           | 13 980                    | 10 870          | 964           | 2 146              | 524                | - 2 288        | 745             |
| LI                          | Liechtenstein                 | 111                       | -                       | -          | 111           | 50                        | -               | -             | 50                 | -                  | 157            | 62              |
| LU                          | Luxembourg                    | 7 117                     | 1 270                   | -          | 5 847         | 1 433                     | 420             | -             | 1 013              | - 155              | - 456          | - 2 960         |
| NL                          | Netherlands                   | 7 141                     | 691                     | 42         | 6 409         | 49 778                    | 42 510          | 376           | 6 892              | 11 649             | 30 451         | 231             |
| NO                          | Norway                        | 1 169                     | 30                      | -          | 1 139         | 2 043                     | 480             | 127           | 1 435              | - 38               | - 181          | 442             |
| PT                          | Portugal                      | 106                       | -                       | -          | 106           | 3 888                     | 3 130           | 6             | 753                | 133                | - 287          | 12              |
| ES                          | Spain                         | 1 927                     | 384                     | -          | 1 543         | 6 827                     | 2 053           | 86            | 4 689              | 940                | - 1 007        | 450             |
| SE                          | Sweden                        | 808                       | 482                     | -          | 327           | 4 330                     | 3 078           | 108           | 1 145              | 2 907              | - 693          | 583             |
| CH                          | Switzerland                   | 2 604                     | 109                     | -          | 2 495         | 27 458                    | 24 727          | 175           | 2 556              | 26 266             | 13 453         | 922             |
| VA                          | Vatican City State            | -                         | -                       | -          | -             | -                         | -               | -             | -                  | -                  | -              | -               |
| R1                          | Other                         | -                         | -                       | -          | -             | -                         | -               | -             | -                  | -                  | -              | -               |
| 5K                          | <i>Total</i>                  | <i>44 441</i>             | <i>15 037</i>           | <i>44</i>  | <i>29 360</i> | <i>247 126</i>            | <i>202 254</i>  | <i>3 641</i>  | <i>41 232</i>      | <i>80 920</i>      | <i>96 123</i>  | <i>11 087</i>   |
| <b>Other Developed:</b>     |                               |                           |                         |            |               |                           |                 |               |                    |                    |                |                 |
| AU                          | Australia                     | 12 354                    | 9 431                   | -          | 2 923         | 8 798                     | 6 795           | 6             | 1 997              | 1 035              | - 2            | - 896           |
| CA                          | Canada                        | 2 626                     | 430                     | -          | 2 196         | 14 745                    | 12 479          | 135           | 2 130              | 4 597              | 1 029          | - 840           |
| JP                          | Japan                         | 2 654                     | 1 804                   | -          | 850           | 10 030                    | 8 147           | 709           | 1 175              | 4 931              | 812            | 641             |
| NZ                          | New Zealand                   | 368                       | 98                      | -          | 271           | 1 055                     | 778             | -             | 277                | - 94               | - 94           | 36              |
| US                          | United States                 | 37 877                    | 17 484                  | 611        | 19 782        | 51 266                    | 23 751          | 7 593         | 19 921             | 10 253             | 133 335        | 12 481          |
| 5R                          | <i>Total Developed</i>        | <i>100 319</i>            | <i>44 284</i>           | <i>655</i> | <i>55 381</i> | <i>333 020</i>            | <i>254 204</i>  | <i>12 085</i> | <i>66 731</i>      | <i>101 643</i>     | <i>231 203</i> | <i>22 509</i>   |
| <b>Offshore centres</b>     |                               |                           |                         |            |               |                           |                 |               |                    |                    |                |                 |
| BS                          | Bahamas                       | 360                       | 171                     | -          | 189           | 54                        | -               | -             | 54                 | 253                | - 14           | - 2             |
| BH                          | Bahrain                       | 1 786                     | 1 402                   | 58         | 327           | 404                       | 346             | -             | 58                 | - 229              | - 2            | 4               |
| BB                          | Barbados                      | 6                         | 2                       | -          | 4             | 22                        | -               | -             | 22                 | -                  | - 1 993        | 10              |
| BM                          | Bermuda                       | 3 373                     | -                       | -          | 3 373         | 2 739                     | -               | -             | 2 739              | 1 270              | - 3 844        | 330             |
| KY                          | Cayman Islands                | 22 485                    | 5 728                   | 233        | 16 524        | 8 734                     | 6               | -             | 8 728              | 42 259             | 1 927          | - 2 737         |
| GI                          | Gibraltar                     | 641                       | -                       | -          | 641           | 38                        | -               | -             | 38                 | - 82               | 10             | - 34            |
| GG                          | Guernsey                      | 3 795                     | 74                      | 104        | 3 617         | 643                       | 76              | 2             | 565                | 8                  | 211            | - 3 008         |
| HK                          | Hong Kong                     | 25 989                    | 16 301                  | 36         | 9 652         | 9 779                     | 2 443           | 185           | 7 151              | - 3 337            | - 997          | - 2 947         |
| IM                          | Isle of Man                   | 2 268                     | 20                      | -          | 2 248         | 778                       | 4               | -             | 774                | - 38               | - 20           | - 677           |
| JE                          | Jersey                        | 5 702                     | 1 244                   | -          | 4 458         | 2 907                     | 12              | -             | 2 895              | 40                 | 203            | - 1 507         |
| LB                          | Lebanon                       | 52                        | -                       | -          | 52            | 44                        | -               | -             | 44                 | - 4                | 48             | - 2             |
| MO                          | Macao                         | 661                       | 38                      | -          | 623           | 187                       | 30              | -             | 157                | - 6                | - 18           | - 512           |
| MU                          | Mauritius                     | 997                       | 8                       | -          | 989           | 147                       | -               | -             | 147                | 20                 | 44             | - 18            |
| AN                          | Netherlands Antilles          | 201                       | 46                      | -          | 155           | 28                        | -               | -             | 28                 | - 16               | - 74           | 58              |
| PA                          | Panama                        | 569                       | 113                     | -          | 456           | 830                       | -               | -             | 830                | - 10               | - 58           | 179             |
| SG                          | Singapore                     | 16 638                    | 13 825                  | -          | 2 813         | 5 371                     | 3 615           | -             | 1 756              | - 2 266            | - 2 136        | - 325           |
| IZ                          | West Indies UK                | 4 026                     | 26                      | -          | 4 000         | 3 888                     | 2               | -             | 3 886              | - 32               | - 76           | - 1 951         |
| R2                          | Other                         | 22                        | -                       | -          | 22            | 48                        | -               | -             | 48                 | - 2                | 16             | - 40            |
| IN                          | <i>Total Offshore Centres</i> | <i>89 571</i>             | <i>38 998</i>           | <i>430</i> | <i>50 143</i> | <i>36 643</i>             | <i>6 534</i>    | <i>187</i>    | <i>29 921</i>      | <i>37 829</i>      | <i>- 6 773</i> | <i>- 13 178</i> |
| <b>Developing Countries</b> |                               |                           |                         |            |               |                           |                 |               |                    |                    |                |                 |
| <b>Europe:</b>              |                               |                           |                         |            |               |                           |                 |               |                    |                    |                |                 |
| AL                          | Albania                       | -                         | -                       | -          | -             | -                         | -               | -             | -                  | -                  | -              | -               |
| BA                          | Bosnia-Herzegovina            | -                         | -                       | -          | -             | 2                         | -               | -             | 2                  | -                  | -              | -               |
| BG                          | Bulgaria                      | 12                        | -                       | -          | 12            | 18                        | -               | -             | 18                 | -                  | - 12           | 12              |
| HR                          | Croatia                       | 281                       | -                       | 92         | 189           | 18                        | -               | -             | 18                 | -                  | -              | - 239           |
| CY                          | Cyprus                        | 460                       | -                       | -          | 460           | 225                       | 10              | -             | 215                | - 56               | - 12           | - 46            |
| CZ                          | Czech Republic                | 191                       | 96                      | -          | 96            | 64                        | -               | -             | 64                 | - 165              | - 245          | 10              |
| EE                          | Estonia                       | -                         | -                       | -          | -             | 38                        | -               | -             | 38                 | -                  | -              | -               |
| HU                          | Hungary                       | 109                       | 18                      | -          | 92            | 209                       | -               | -             | 209                | - 4                | - 18           | 382             |
| LV                          | Latvia                        | 2                         | -                       | -          | 2             | -                         | -               | -             | -                  | -                  | - 76           | - 2             |
| LT                          | Lithuania                     | 2                         | -                       | -          | 2             | 4                         | -               | -             | 4                  | -                  | - 10           | 4               |
| MT                          | Malta                         | 108                       | -                       | -          | 108           | 52                        | 4               | -             | 48                 | -                  | - 40           | - 100           |
| PL                          | Poland                        | 50                        | - 2                     | -          | 52            | 153                       | -               | -             | 153                | - 82               | - 40           | 56              |
| RO                          | Romania                       | 102                       | 4                       | 50         | 48            | 38                        | 16              | -             | 22                 | - 2                | - 135          | - 492           |
| RU                          | Russia                        | 625                       | 32                      | -          | 593           | 215                       | 58              | -             | 157                | - 32               | - 2 749        | - 10            |
| RS                          | Serbia                        | -                         | -                       | -          | -             | 6                         | -               | -             | 6                  | -                  | - 6            | -               |
| SK                          | Slovakia                      | 8                         | 6                       | -          | 2             | 8                         | -               | -             | 8                  | - 12               | - 100          | 2               |
| SI                          | Slovenia                      | 2                         | 2                       | -          | -             | 6                         | -               | -             | 6                  | -                  | - 100          | 6               |
| TR                          | Turkey                        | 826                       | 26                      | 145        | 655           | 830                       | 778             | -             | 52                 | 12                 | - 679          | - 175           |
| UA                          | Ukraine                       | 12                        | 4                       | -          | 8             | 8                         | -               | -             | 8                  | -                  | - 86           | -               |
| R3                          | Other                         | -                         | -                       | -          | -             | -                         | -               | -             | -                  | -                  | -              | -               |
| 3C                          | <i>Total</i>                  | <i>2 789</i>              | <i>185</i>              | <i>287</i> | <i>2 317</i>  | <i>1 893</i>              | <i>866</i>      | <i>-</i>      | <i>1 027</i>       | <i>- 340</i>       | <i>- 4 306</i> | <i>- 591</i>    |

Notes at end of Table

TABLE C4.2 (continued)

US \$ millions (a)

|                                   |                                | Risk Transfers               |                               |       |        |                              |                               |       | Net Risk Transfers |            |         |             |
|-----------------------------------|--------------------------------|------------------------------|-------------------------------|-------|--------|------------------------------|-------------------------------|-------|--------------------|------------|---------|-------------|
|                                   |                                | Total foreign claims         |                               |       |        |                              |                               |       | Derivatives        | Guarantees | Other   |             |
|                                   |                                | Outward                      |                               |       |        | Inward                       |                               |       |                    |            | Credit  |             |
|                                   |                                | Total (b)                    | By sector                     |       |        | Total (b)                    | By sector                     |       |                    |            |         | Commitments |
|                                   | Banks                          | Public sector<br>(inc CMI's) | Non-Bank<br>Private<br>Sector |       | Banks  | Public sector<br>(inc CMI's) | Non-Bank<br>Private<br>Sector |       |                    |            |         |             |
| VPQ                               | B4S9                           | B5S2                         | B5S3                          | B5S4  | B4S5   | B4S6                         | B4S7                          | B4S8  | B5S5               | B5S6       | B5S7    |             |
| <b>Developing Countries cont.</b> |                                |                              |                               |       |        |                              |                               |       |                    |            |         |             |
| Africa & Middle East:             |                                |                              |                               |       |        |                              |                               |       |                    |            |         |             |
| DZ                                | Algeria                        | 8                            | 4                             | -     | 4      | 24                           | -                             | -     | 24                 | -          | 12      | -           |
| AO                                | Angola                         | 434                          | -                             | -     | 434    | -                            | -                             | -     | -                  | -          | -       | - 6         |
| BW                                | Botswana                       | 2                            | -                             | -     | 2      | -                            | -                             | -     | -                  | -          | -       | -           |
| CM                                | Cameroon                       | 24                           | -                             | -     | 24     | 4                            | -                             | 4     | -                  | 50         | -       | -           |
| EG                                | Egypt                          | 452                          | 261                           | 14    | 177    | 104                          | 6                             | 98    | 10                 | - 255      | - 104   | -           |
| ET                                | Ethiopia                       | 16                           | -                             | -     | 16     | -                            | -                             | -     | -                  | -          | -       | - 12        |
| GH                                | Ghana                          | 88                           | -                             | 32    | 56     | -                            | -                             | -     | -                  | 4          | 2       | -           |
| IR                                | Iran                           | 631                          | 157                           | 32    | 442    | 307                          | 20                            | 287   | -                  | - 8        | - 358   | -           |
| IQ                                | Iraq                           | 2                            | -                             | -     | 2      | 2                            | -                             | 2     | -                  | -          | -       | -           |
| IL                                | Israel                         | 380                          | 12                            | 233   | 135    | 438                          | 30                            | 408   | 84                 | - 60       | 2       | -           |
| CI                                | Ivory Coast                    | 2                            | -                             | -     | 2      | 58                           | -                             | 58    | -                  | - 14       | 30      | -           |
| JO                                | Jordan                         | 82                           | 32                            | -     | 50     | 261                          | 127                           | 133   | 6                  | - 10       | 6       | -           |
| KE                                | Kenya                          | 109                          | 2                             | 14    | 94     | 4                            | -                             | 4     | -                  | 12         | - 26    | -           |
| KW                                | Kuwait                         | 109                          | 80                            | -     | 30     | 551                          | 360                           | 191   | 26                 | 52         | 117     | -           |
| LR                                | Liberia                        | 2 688                        | -                             | -     | 2 688  | 1 571                        | -                             | 1 571 | 42                 | - 52       | - 311   | -           |
| LY                                | Libya                          | 8                            | -                             | -     | 8      | 8                            | -                             | 8     | 18                 | - 2        | -       | -           |
| MW                                | Malawi                         | -                            | -                             | -     | -      | -                            | -                             | -     | -                  | -          | -       | -           |
| ML                                | Mali                           | -                            | -                             | -     | -      | 2                            | -                             | 2     | -                  | -          | -       | -           |
| MA                                | Morocco                        | 20                           | 8                             | -     | 12     | 30                           | -                             | 30    | -                  | -          | - 2     | -           |
| MZ                                | Mozambique                     | 56                           | -                             | -     | 56     | 10                           | -                             | 10    | -                  | -          | -       | -           |
| NG                                | Nigeria                        | 197                          | 30                            | -     | 167    | 127                          | -                             | 127   | -                  | - 195      | 28      | -           |
| OM                                | Oman                           | 444                          | -                             | 12    | 432    | 54                           | 2                             | 28    | 32                 | - 4        | - 98    | -           |
| PS                                | Palestinian Autonomy           | 18                           | 10                            | 4     | 4      | 12                           | -                             | 8     | -                  | -          | - 2     | -           |
| QA                                | Qatar                          | 906                          | 4                             | 12    | 890    | 601                          | 10                            | 591   | - 28               | - 370      | - 88    | -           |
| SA                                | Saudi Arabia                   | 842                          | 133                           | -     | 709    | 536                          | 271                           | 265   | 6                  | 88         | - 121   | -           |
| SC                                | Seychelles                     | 28                           | -                             | -     | 28     | 6                            | -                             | 6     | -                  | -          | - 2     | -           |
| ZA                                | South Africa                   | 4 213                        | 1 224                         | 1 909 | 1 079  | 2 915                        | 175                           | 2 262 | 478                | - 60       | - 149   | - 822       |
| SD                                | Sudan                          | -                            | -                             | -     | -      | 10                           | -                             | 10    | 2                  | -          | -       | -           |
| SY                                | Syria                          | 2                            | -                             | -     | 2      | 8                            | -                             | 8     | -                  | -          | -       | -           |
| TZ                                | Tanzania                       | 241                          | 219                           | -     | 22     | 36                           | -                             | 36    | -                  | -          | - 2     | -           |
| TN                                | Tunisia                        | 4                            | -                             | -     | 4      | 18                           | -                             | 18    | -                  | - 8        | -       | -           |
| UG                                | Uganda                         | 8                            | -                             | -     | 8      | -                            | -                             | -     | -                  | -          | -       | -           |
| AE                                | United Arab Emirates           | 2 680                        | 392                           | 22    | 2 266  | 1 416                        | 480                           | 28    | 908                | - 197      | - 1 390 | - 36        |
| YE                                | Yemen, The Republic of         | 40                           | -                             | -     | 40     | 2                            | -                             | 2     | -                  | -          | -       | -           |
| ZM                                | Zambia                         | 16                           | -                             | -     | 16     | 30                           | -                             | 30    | -                  | -          | - 12    | -           |
| ZW                                | Zimbabwe                       | 38                           | -                             | 2     | 36     | 2                            | -                             | 2     | -                  | - 2        | - 22    | -           |
| R5                                | Other                          | 16                           | 8                             | 2     | 6      | 46                           | 16                            | 30    | -                  | 100        | 12      | -           |
| 4W                                | <i>Total</i>                   | 14 802                       | 2 576                         | 2 288 | 9 939  | 9 190                        | 1 487                         | 2 363 | 5 340              | - 60       | - 2 202 | - 1 826     |
| Asia & Pacific:                   |                                |                              |                               |       |        |                              |                               |       |                    |            |         |             |
| AF                                | Afghanistan                    | -                            | -                             | -     | -      | -                            | -                             | -     | -                  | -          | -       | -           |
| AM                                | Armenia                        | 10                           | -                             | -     | 10     | 2                            | -                             | 2     | -                  | -          | - 30    | -           |
| AZ                                | Azerbaijan                     | 10                           | -                             | -     | 10     | -                            | -                             | -     | -                  | -          | -       | -           |
| BD                                | Bangladesh                     | 277                          | 54                            | -     | 223    | 4                            | 2                             | 2     | -                  | - 86       | - 40    | -           |
| 1W                                | British Overseas Territories   | -                            | -                             | -     | -      | -                            | -                             | -     | -                  | -          | -       | -           |
| BN                                | Brunei                         | 922                          | -                             | 209   | 713    | 900                          | 209                           | 691   | - 2                | -          | - 16    | -           |
| KH                                | Cambodia                       | -                            | -                             | -     | -      | 2                            | -                             | 2     | -                  | -          | -       | -           |
| CN                                | China, People's Republic of    | 8 097                        | 1 551                         | 4     | 6 542  | 5 744                        | 3 934                         | 1 810 | 145                | 179        | - 1 903 | -           |
| IN                                | India                          | 4 567                        | 303                           | 115   | 4 149  | 6 608                        | 1 125                         | 5 483 | - 317              | - 106      | 285     | -           |
| ID                                | Indonesia                      | 1 527                        | 42                            | 30    | 1 455  | 448                          | -                             | 448   | - 32               | - 647      | - 950   | -           |
| KZ                                | Kazakhstan                     | 613                          | 22                            | -     | 591    | 52                           | -                             | 52    | -                  | - 42       | -       | -           |
| KR                                | Korea, Republic of             | 5 977                        | 5 811                         | 22    | 143    | 1 933                        | 1 139                         | 86    | 709                | - 370      | - 1 027 | 1 005       |
| MY                                | Malaysia                       | 1 511                        | 22                            | 84    | 1 406  | 2 564                        | 930                           | 54    | 1 581              | 18         | - 199   | 147         |
| NP                                | Nepal                          | 4                            | -                             | -     | 4      | 2                            | -                             | 2     | -                  | - 2        | - 2     | -           |
| PK                                | Pakistan                       | 127                          | 94                            | 6     | 28     | 243                          | 108                           | 135   | 4                  | - 223      | 2       | -           |
| PH                                | Philippines                    | 1 358                        | 1 025                         | 20    | 313    | 123                          | 2                             | 121   | - 76               | - 2 403    | - 392   | -           |
| LK                                | Sri Lanka                      | 121                          | 12                            | 42    | 68     | 54                           | -                             | 54    | -                  | - 239      | - 30    | -           |
| TW                                | Taiwan                         | 1 306                        | 679                           | -     | 627    | 2 582                        | 1 505                         | 1 077 | - 243              | - 44       | - 58    | -           |
| TH                                | Thailand                       | 374                          | 34                            | -     | 340    | 111                          | 82                            | 30    | - 106              | - 56       | - 58    | -           |
| TM                                | Turkmenistan                   | -                            | -                             | -     | -      | -                            | -                             | -     | -                  | -          | -       | -           |
| UZ                                | Uzbekistan                     | 38                           | -                             | 38    | -      | -                            | -                             | -     | -                  | -          | -       | -           |
| VN                                | Vietnam, Socialist Republic of | 265                          | 221                           | -     | 44     | 8                            | 2                             | 6     | -                  | - 219      | - 4     | -           |
| R6                                | Other                          | 1 798                        | 2                             | 6     | 1 790  | 241                          | 2                             | 239   | 40                 | - 219      | - 888   | -           |
| 4Y                                | <i>Total</i>                   | 28 902                       | 9 871                         | 575   | 18 456 | 21 621                       | 8 828                         | 350   | 12 443             | - 938      | - 5 332 | - 2 931     |
| Latin America & Caribbean:        |                                |                              |                               |       |        |                              |                               |       |                    |            |         |             |
| AR                                | Argentina                      | 321                          | 129                           | -     | 191    | 6                            | -                             | 6     | -                  | - 6 369    | 2       | -           |
| BZ                                | Belize                         | 8                            | -                             | -     | 8      | 8                            | -                             | 8     | -                  | -          | 2       | -           |
| BO                                | Bolivia                        | 28                           | -                             | -     | 28     | -                            | -                             | -     | -                  | -          | 14      | -           |
| BR                                | Brazil                         | 410                          | 173                           | 16    | 221    | 1 662                        | 991                           | 671   | 108                | - 17 651   | 161     | -           |
| CL                                | Chile                          | 219                          | 22                            | -     | 197    | 4                            | 2                             | 2     | - 24               | - 36       | - 26    | -           |
| CO                                | Colombia                       | 54                           | 12                            | 24    | 18     | 2                            | -                             | 2     | 8                  | - 2 198    | -       | -           |
| CR                                | Costa Rica                     | 22                           | -                             | -     | 22     | 14                           | 10                            | 4     | -                  | -          | 8       | -           |

Notes at end of Table

TABLE C4.2 (continued)

US \$ millions (a)

|                                   |                                   | Risk Transfers       |               |                              |                               |                |                |                              | Net Risk Transfers            |                |                 |                |
|-----------------------------------|-----------------------------------|----------------------|---------------|------------------------------|-------------------------------|----------------|----------------|------------------------------|-------------------------------|----------------|-----------------|----------------|
|                                   |                                   | Total foreign claims |               |                              |                               |                |                |                              | Derivatives                   | Guarantees     | Other           |                |
|                                   |                                   | Outward              |               |                              |                               | Inward         |                |                              |                               |                | Credit          |                |
|                                   |                                   | Total (b)            | By sector     |                              |                               | Total (b)      | By sector      |                              |                               |                | Commitments     |                |
|                                   |                                   |                      | Banks         | Public sector<br>(inc CMI's) | Non-Bank<br>Private<br>Sector |                | Banks          | Public sector<br>(inc CMI's) | Non-Bank<br>Private<br>Sector |                |                 |                |
| VPQ                               |                                   | B4S9                 | B5S2          | B5S3                         | B5S4                          | B4S5           | B4S6           | B4S7                         | B4S8                          | B5S5           | B5S6            | B5S7           |
| <b>Developing Countries cont.</b> |                                   |                      |               |                              |                               |                |                |                              |                               |                |                 |                |
| Latin America & Caribbean cont:   |                                   |                      |               |                              |                               |                |                |                              |                               |                |                 |                |
| CU                                | Cuba                              | -                    | -             | -                            | -                             | -              | -              | -                            | -                             | -              | -               | -              |
| DO                                | Dominican Republic                | 141                  | 2             | 76                           | 64                            | 4              | -              | -                            | 4                             | -              | - 20            | - 14           |
| EC                                | Ecuador                           | 86                   | 10            | 2                            | 74                            | 36             | 8              | -                            | 28                            | -              | - 538           | -              |
| SV                                | El Salvador                       | 12                   | -             | -                            | 12                            | -              | -              | -                            | -                             | -              | -               | -              |
| GT                                | Guatemala                         | 109                  | -             | -                            | 109                           | -              | -              | -                            | -                             | -              | - 12            | - 4            |
| HN                                | Honduras                          | 16                   | -             | -                            | 16                            | -              | -              | -                            | -                             | -              | -               | -              |
| JM                                | Jamaica                           | 24                   | -             | 10                           | 14                            | -              | -              | -                            | -                             | -              | -               | - 10           |
| MX                                | Mexico                            | 1 700                | 8             | 301                          | 1 392                         | 321            | 70             | -                            | 251                           | 38             | - 5 672         | - 102          |
| PY                                | Paraguay                          | 14                   | -             | -                            | 14                            | -              | -              | -                            | -                             | -              | - 2             | -              |
| PE                                | Peru                              | 22                   | -             | -                            | 22                            | 100            | 100            | -                            | -                             | -              | - 866           | -              |
| TT                                | Trinidad & Tobago                 | 2                    | -             | -                            | 2                             | 4              | -              | -                            | 4                             | -              | - 2             | 4              |
| TC                                | Turks & Caicos Islands            | 8                    | -             | -                            | 8                             | 8              | -              | -                            | 8                             | -              | 2               | -              |
| UY                                | Uruguay                           | 22                   | 2             | -                            | 20                            | 4              | -              | -                            | 4                             | - 6            | - 4             | -              |
| VE                                | Venezuela                         | 201                  | 62            | 86                           | 54                            | 8              | -              | -                            | 8                             | 2              | - 4 617         | - 10           |
| R4                                | Other                             | 14                   | -             | -                            | 14                            | 4              | -              | -                            | 4                             | -              | -               | - 4            |
| 4U                                | <i>Total</i>                      | <i>3 432</i>         | <i>420</i>    | <i>514</i>                   | <i>2 499</i>                  | <i>2 184</i>   | <i>1 181</i>   | -                            | <i>1 003</i>                  | <i>125</i>     | <i>- 37 984</i> | <i>22</i>      |
| 4T                                | <i>Total Developing Countries</i> | <i>49 926</i>        | <i>13 052</i> | <i>3 663</i>                 | <i>33 210</i>                 | <i>34 889</i>  | <i>12 361</i>  | <i>2 714</i>                 | <i>19 813</i>                 | <i>- 1 212</i> | <i>- 49 824</i> | <i>- 5 326</i> |
| 5M                                | Unallocated by country            | -                    | -             | -                            | -                             | -              | -              | -                            | -                             | -              | -               | -              |
| 1C                                | International organisations       | 90                   | -             | 4                            | 86                            | 74             | -              | 52                           | 22                            | -              | - 48            | 22             |
| 3P                                | <b>Grand Total</b>                | <b>239 905</b>       | <b>96 334</b> | <b>4 752</b>                 | <b>138 819</b>                | <b>404 625</b> | <b>273 100</b> | <b>15 037</b>                | <b>116 488</b>                | <b>138 260</b> | <b>174 558</b>  | <b>4 028</b>   |

## Notes to Table C4.2

(a) The amounts outstanding in this table are reported to the Bank of England in sterling. Figures have been translated into US dollars at the exchange rate 2007 Q4 £1 = \$1.9909

(b) Reconciliation of risk transfers:

|   |                    |
|---|--------------------|
|   | Outstanding claims |
| (i) Total inward risk transfers from countries shown in table   | 404 625            |
| (ii) Total outward risk transfers from countries shown in table | 239 905            |
| Difference (i)-(ii)   | 164 720            |

The difference comprises:

|   |         |
|---|---------|
| Outward risk transfers from United Kingdom          | 214 207 |
| minus Outward risk transfers due to cash collateral | 9 285   |
| minus Inward risk transfers to United Kingdom       | 40 202  |

**TABLE C5.1 MONETARY FINANCIAL INSTITUTIONS' IN JERSEY, GUERNSEY AND ISLE OF MAN BALANCE SHEET (a)(b)**

£ millions

**Sterling liabilities**

| Changes                    | Deposits (including liabilities under sale and repurchase agreements (repo)) |          |               |                              |                                    |                  |  |         |               |                              |                                    |                  |
|----------------------------|--|----------|---------------|------------------------------|------------------------------------|------------------|--|---------|---------------|------------------------------|------------------------------------|------------------|
|                            | United Kingdom residents   |          |               |                              |                                    |                  | Jersey, Guernsey and Isle of Man residents (b) |         |               |                              |                                    |                  |
|                            | Total  | MFIs (a) | Public sector | Other financial corporations | Private non-financial corporations | Household sector | Total  | MFIs    | Public sector | Other financial corporations | Private non-financial corporations | Household sector |
| LPQ/M                      | VZTA   | VZTB     | VZTC          | VZTD                         | VZTE                               | VZYZ             | VZTF   | VZTG    | VZTH          | VZTI                         | VZTJ                               | VZTK             |
| 2005 Q1                    | - 652  | - 222    | 1             | - 456                        | 131                                | - 106            | 1 831  | 757     | 44            | 605                          | 361                                | 64               |
| Q2                         | - 534  | - 150    | -             | - 139                        | - 65                               | - 459            | - 124  | - 934   | - 6           | - 229                        | 50                                 | 994              |
| Q3                         | - 585  | 261      | 9             | - 225                        | 51                                 | - 680            | 1 797  | 507     | - 78          | 562                          | 625                                | 181              |
| Q4                         | 651  | 821      | 3             | 122                          | - 5                                | - 291            | 249  | - 842   | 84            | 948                          | 4                                  | 56               |
| 2006 Q1                    | - 459  | - 570    | - 5           | 157                          | 31                                 | - 72             | 3 733  | 725     | 34            | 465                          | 2 397                              | 112              |
| Q2                         | 77   | - 194    | 2             | 72                           | 21                                 | 177              | 2 211  | 444     | 44            | 1 217                        | 442                                | 63               |
| Q3                         | 197  | - 13     | - 1           | - 151                        | 127                                | 235              | - 121  | - 448   | 20            | 295                          | - 439                              | 451              |
| Q4                         | 683  | 902      | -             | 157                          | - 305                              | - 71             | 2 119  | 147     | 1             | 1 046                        | 480                                | 446              |
| 2007 Q1                    | 3 416  | 1 123    | - 3           | 348                          | 914                                | 1 035            | 4 217  | 888     | 17            | 725                          | 210                                | 2 377            |
| Q2                         | 1 035  | 71       | -             | - 13                         | 137                                | 841              | 1 345  | 421     | 84            | 583                          | 1                                  | 256              |
| Q3                         | 1 267  | 123      | -             | 1 440                        | 157                                | - 452            | 1 351  | - 468   | 3             | 1 351                        | 647                                | - 181            |
| Q4                         | 140  | 220      | -             | - 723                        | 42                                 | 600              | - 977  | - 32    | 55            | - 870                        | - 309                              | 179              |
| 2006 Oct                   | - 153  | - 141    | -             | 213                          | - 102                              | - 124            | - 456  | - 132   | - 74          | 223                          | - 368                              | - 104            |
| Nov                        | 779  | 399      | -             | - 52                         | - 51                               | 482              | 1 457  | - 353   | 84            | - 24                         | 1 046                              | 704              |
| Dec                        | 57   | 643      | -             | - 5                          | - 152                              | - 430            | 1 118  | 632     | - 9           | 847                          | - 198                              | - 154            |
| 2007 Jan                   | 680  | - 13     | - 2           | 128                          | - 36                               | 602              | 289  | - 200   | - 22          | 30                           | - 192                              | 673              |
| Feb                        | 726  | - 75     | - 1           | 206                          | 296                                | 299              | 1 307  | 44      | - 21          | 6                            | 108                                | 1 170            |
| Mar                        | 2 011  | 1 211    | -             | 14                           | 653                                | 134              | 2 621  | 1 044   | 61            | 689                          | 294                                | 533              |
| Apr                        | - 841  | - 852    | -             | - 67                         | - 112                              | 191              | 952  | 300     | - 26          | 353                          | 85                                 | 240              |
| May                        | 870  | 390      | -             | - 48                         | 235                                | 293              | - 306  | 64      | 58            | - 438                        | - 139                              | 149              |
| Jun                        | 1 005  | 532      | -             | 102                          | 14                                 | 357              | 700  | 57      | 52            | 668                          | 55                                 | - 132            |
| Jul                        | - 988  | - 507    | -             | - 181                        | - 146                              | - 155            | 770  | 26      | 2             | 355                          | 241                                | 146              |
| Aug                        | 579  | 64       | - 1           | 277                          | 149                                | 90               | 152  | 773     | 23            | - 541                        | - 185                              | 82               |
| Sep                        | 1 677  | 565      | 1             | 1 343                        | 155                                | - 387            | 430  | - 1 268 | - 22          | 1 538                        | 591                                | - 409            |
| Oct                        | 160  | - 258    | -             | 83                           | - 103                              | 438              | - 782  | - 503   | - 24          | - 57                         | - 400                              | 202              |
| Nov                        | - 604  | 317      | -             | - 834                        | 47                                 | - 134            | - 649  | - 110   | 32            | - 438                        | 75                                 | - 208            |
| Dec                        | 584  | 161      | -             | 28                           | 98                                 | 297              | 455  | 581     | 47            | - 376                        | 16                                 | 186              |
| 2008 Jan                   | - 544  | - 523    | -             | - 135                        | 162                                | - 48             | - 501  | - 331   | - 17          | - 36                         | - 31                               | - 86             |
| Feb                        | 47   | - 332    | - 1           | 3                            | - 12                               | 389              | 55   | 71      | 61            | - 509                        | - 4                                | 436              |
| <b>Amounts outstanding</b> |  |          |               |                              |                                    |                  |  |         |               |                              |                                    |                  |
| LPQ/M                      | VZTL   | VZTM     | VZTN          | VZTO                         | VZTP                               | VZTQ             | VZTR   | VZTS    | VZTT          | VZTU                         | VZTV                               | VZTW             |
| 2005 Q1                    | 28 864   | 1 405    | 2             | 2 434                        | 3 262                              | 21 761           | 42 577   | 13 841  | 494           | 10 057                       | 5 964                              | 12 222           |
| Q2                         | 28 330   | 1 256    | 2             | 2 574                        | 3 197                              | 21 302           | 42 453   | 12 907  | 488           | 9 828                        | 6 014                              | 13 216           |
| Q3                         | 27 746   | 1 517    | 11            | 2 349                        | 3 247                              | 20 621           | 44 250   | 13 414  | 410           | 10 390                       | 6 639                              | 13 397           |
| Q4                         | 28 396   | 2 338    | 15            | 2 471                        | 3 242                              | 20 330           | 44 499   | 12 571  | 494           | 11 338                       | 6 642                              | 13 453           |
| 2006 Q1                    | 27 937   | 1 768    | 9             | 2 628                        | 3 274                              | 20 258           | 48 232   | 13 297  | 528           | 11 803                       | 9 040                              | 13 565           |
| Q2                         | 28 014   | 1 574    | 11            | 2 700                        | 3 295                              | 20 434           | 50 443   | 13 741  | 572           | 13 020                       | 9 482                              | 13 628           |
| Q3                         | 28 212   | 1 561    | 10            | 2 549                        | 3 422                              | 20 669           | 50 321   | 13 292  | 592           | 13 315                       | 9 043                              | 14 079           |
| Q4                         | 28 895   | 2 463    | 11            | 2 706                        | 3 117                              | 20 598           | 52 441   | 13 439  | 593           | 14 361                       | 9 522                              | 14 525           |
| 2007 Q1                    | 32 311   | 3 586    | 8             | 3 054                        | 4 031                              | 21 633           | 56 657   | 14 327  | 610           | 15 086                       | 9 733                              | 16 902           |
| Q2                         | 33 346   | 3 656    | 8             | 3 041                        | 4 168                              | 22 473           | 58 003   | 14 748  | 693           | 15 669                       | 9 734                              | 17 158           |
| Q3                         | 34 613   | 3 779    | 7             | 4 480                        | 4 325                              | 22 022           | 59 354   | 14 280  | 696           | 17 020                       | 10 381                             | 16 977           |
| Q4                         | 34 753   | 3 999    | 8             | 3 757                        | 4 367                              | 22 622           | 58 377   | 14 248  | 752           | 16 149                       | 10 072                             | 17 156           |
| 2006 Oct                   | 28 059   | 1 420    | 10            | 2 762                        | 3 320                              | 20 545           | 50 321   | 13 160  | 518           | 13 538                       | 8 675                              | 13 975           |
| Nov                        | 28 837   | 1 819    | 10            | 2 711                        | 3 270                              | 21 028           | 51 323   | 12 807  | 602           | 13 514                       | 9 721                              | 14 679           |
| Dec                        | 28 895   | 2 463    | 11            | 2 706                        | 3 117                              | 20 598           | 52 441   | 13 439  | 593           | 14 361                       | 9 522                              | 14 525           |
| 2007 Jan                   | 29 574   | 2 450    | 9             | 2 833                        | 3 082                              | 21 200           | 52 729   | 13 239  | 571           | 14 391                       | 9 330                              | 15 199           |
| Feb                        | 30 300   | 2 375    | 8             | 3 040                        | 3 378                              | 21 499           | 54 036   | 13 283  | 549           | 14 396                       | 9 439                              | 16 369           |
| Mar                        | 32 311   | 3 586    | 8             | 3 054                        | 4 031                              | 21 633           | 56 657   | 14 327  | 610           | 15 086                       | 9 733                              | 16 902           |
| Apr                        | 31 470   | 2 734    | 8             | 2 987                        | 3 919                              | 21 823           | 57 609   | 14 627  | 584           | 15 439                       | 9 817                              | 17 141           |
| May                        | 32 341   | 3 124    | 8             | 2 938                        | 4 154                              | 22 116           | 57 303   | 14 692  | 642           | 15 001                       | 9 679                              | 17 290           |
| Jun                        | 33 346   | 3 656    | 8             | 3 041                        | 4 168                              | 22 473           | 58 003   | 14 748  | 693           | 15 669                       | 9 734                              | 17 158           |
| Jul                        | 32 358   | 3 150    | 8             | 2 860                        | 4 022                              | 22 319           | 58 772   | 14 775  | 695           | 16 024                       | 9 975                              | 17 304           |
| Aug                        | 32 936   | 3 214    | 6             | 3 137                        | 4 170                              | 22 409           | 58 924   | 15 548  | 718           | 15 482                       | 9 790                              | 17 386           |
| Sep                        | 34 613   | 3 779    | 7             | 4 480                        | 4 325                              | 22 022           | 59 354   | 14 280  | 696           | 17 020                       | 10 381                             | 16 977           |
| Oct                        | 34 774   | 3 521    | 8             | 4 563                        | 4 222                              | 22 460           | 58 572   | 13 777  | 672           | 16 963                       | 9 981                              | 17 179           |
| Nov                        | 34 169   | 3 838    | 8             | 3 729                        | 4 269                              | 22 325           | 57 923   | 13 666  | 704           | 16 525                       | 10 056                             | 16 971           |
| Dec                        | 34 753   | 3 999    | 8             | 3 757                        | 4 367                              | 22 622           | 58 377   | 14 248  | 752           | 16 149                       | 10 072                             | 17 156           |
| 2008 Jan                   | 34 209   | 3 476    | 8             | 3 622                        | 4 529                              | 22 574           | 57 876   | 13 917  | 734           | 16 113                       | 10 042                             | 17 070           |
| Feb                        | 34 256   | 3 145    | 7             | 3 624                        | 4 517                              | 22 962           | 57 932   | 13 988  | 795           | 15 604                       | 10 038                             | 17 506           |

Notes at end of Table

Sources: Isle of Man Treasury - Economic Affairs Division  
Guernsey Financial Services Commission  
Jersey Financial Services Commission



TABLE C5.1 (continued)

£ millions

## Sterling liabilities (continued)

|                            | Deposits (continued) |         |         | CDs and<br>other short-<br>term paper<br>issued | Other<br>liabilities | Total<br>sterling<br>liabilities |
|----------------------------|----------------------|---------|---------|---|----------------------|----------------------------------|
|                            | Other non-residents  |         |         |   |                      |                                  |
|                            | Total                | Banks   | Other   |   |                      |                                  |
| <b>Changes</b>             |                      |         |         |   |                      |                                  |
| LPQ/M                      | VZTX                 | VZTY    | VZTZ    | VZUA  | VZUB                 | VZUC                             |
| 2005 Q1                    | 1 410                | 548     | 862     | 2 065   | - 92                 | 4 562                            |
| Q2                         | 1 616                | 37      | 1 579   | 1 340   | 212                  | 2 510                            |
| Q3                         | 1 296                | 283     | 1 013   | - 1 343   | 760                  | 1 925                            |
| Q4                         | - 345                | - 22    | - 324   | 2 624   | - 263                | 2 916                            |
| 2006 Q1                    | 1 748                | 376     | 1 372   | 1 660   | - 62                 | 6 619                            |
| Q2                         | - 542                | - 85    | - 457   | - 1 431   | 1 079                | 1 393                            |
| Q3                         | 1 290                | 59      | 1 231   | - 1 025   | 1 045                | 1 386                            |
| Q4                         | 278                  | - 125   | 403     | 10 233  | - 508                | 12 805                           |
| 2007 Q1                    | 3 198                | 3 283   | - 85    | - 8 265   | - 352                | 2 214                            |
| Q2                         | 1 663                | - 135   | 1 798   | 2 073   | 704                  | 6 820                            |
| Q3                         | 1 474                | 868     | 606     | 5 305   | 2 302                | 11 700                           |
| Q4                         | 1 066                | 180     | 886     | 606   | - 449                | 387                              |
| 2006 Oct                   | 85                   | - 113   | 198     | 1 383   | 5 236                | 6 094                            |
| Nov                        | 297                  | 101     | 197     | 969   | - 4 667              | - 1 164                          |
| Dec                        | - 104                | - 113   | 9       | 7 881   | - 1 077              | 7 875                            |
| 2007 Jan                   | 3 698                | 4 014   | - 316   | - 8 429   | 545                  | - 3 218                          |
| Feb                        | - 2 360              | - 3 642 | 1 282   | 1 258   | 162                  | 1 092                            |
| Mar                        | 1 860                | 2 912   | - 1 051 | - 1 094   | - 1 058              | 4 340                            |
| Apr                        | - 2 412              | - 3 311 | 898     | 1 958   | 1 042                | 698                              |
| May                        | 989                  | 68      | 920     | 556   | - 604                | 1 505                            |
| Jun                        | 3 087                | 3 107   | - 20    | - 441   | 266                  | 4 616                            |
| Jul                        | - 2 914              | - 2 961 | 47      | 660   | 171                  | - 2 302                          |
| Aug                        | 1 173                | 323     | 850     | 2 249   | 500                  | 4 652                            |
| Sep                        | 3 215                | 3 505   | - 290   | 2 396   | 1 632                | 9 350                            |
| Oct                        | - 2 497              | - 2 395 | - 102   | 181   | 290                  | - 2 649                          |
| Nov                        | - 16                 | - 638   | 621     | - 135   | 423                  | - 982                            |
| Dec                        | 3 580                | 3 214   | 366     | 561   | - 1 161              | 4 018                            |
| 2008 Jan                   | - 2 756              | - 2 674 | - 83    | - 414   | 579                  | - 3 637                          |
| Feb                        | 261                  | - 91    | 352     | 596   | 431                  | 1 390                            |
| <b>Amounts outstanding</b> |                      |         |         |   |                      |                                  |
| LPQ/M                      | VZUD                 | VZUE    | VZUF    | VZUG  | VZUH                 | VZUI                             |
| 2005 Q1                    | 28 633               | 4 517   | 24 116  | 12 257  | 7 068                | 119 399                          |
| Q2                         | 30 249               | 4 554   | 25 695  | 13 597  | 7 280                | 121 909                          |
| Q3                         | 31 545               | 4 837   | 26 708  | 12 255  | 8 040                | 123 834                          |
| Q4                         | 31 199               | 4 815   | 26 384  | 14 879  | 7 777                | 126 751                          |
| 2006 Q1                    | 32 947               | 5 191   | 27 756  | 16 539  | 7 715                | 133 370                          |
| Q2                         | 32 404               | 5 105   | 27 299  | 15 108  | 8 793                | 134 763                          |
| Q3                         | 33 694               | 5 164   | 28 530  | 14 083  | 9 839                | 136 149                          |
| Q4                         | 33 972               | 5 039   | 28 933  | 24 316  | 9 331                | 148 954                          |
| 2007 Q1                    | 37 170               | 8 323   | 28 847  | 16 051  | 8 979                | 151 168                          |
| Q2                         | 38 833               | 8 187   | 30 646  | 18 124  | 9 682                | 157 988                          |
| Q3                         | 40 307               | 9 055   | 31 252  | 23 429  | 11 984               | 169 687                          |
| Q4                         | 41 373               | 9 235   | 32 137  | 24 035  | 11 536               | 170 074                          |
| 2006 Oct                   | 33 779               | 5 051   | 28 728  | 15 466  | 15 074               | 142 243                          |
| Nov                        | 34 076               | 5 152   | 28 924  | 16 435  | 10 408               | 141 079                          |
| Dec                        | 33 972               | 5 039   | 28 933  | 24 316  | 9 331                | 148 954                          |
| 2007 Jan                   | 37 670               | 9 053   | 28 617  | 15 887  | 9 875                | 145 736                          |
| Feb                        | 35 310               | 5 411   | 29 899  | 17 145  | 10 037               | 146 827                          |
| Mar                        | 37 170               | 8 323   | 28 847  | 16 051  | 8 979                | 151 168                          |
| Apr                        | 34 757               | 5 012   | 29 746  | 18 009  | 10 020               | 151 866                          |
| May                        | 35 746               | 5 080   | 30 666  | 18 565  | 9 416                | 153 371                          |
| Jun                        | 38 833               | 8 187   | 30 646  | 18 124  | 9 682                | 157 988                          |
| Jul                        | 35 919               | 5 226   | 30 692  | 18 784  | 9 853                | 155 686                          |
| Aug                        | 37 092               | 5 550   | 31 542  | 21 033  | 10 353               | 160 338                          |
| Sep                        | 40 307               | 9 055   | 31 252  | 23 429  | 11 984               | 169 687                          |
| Oct                        | 37 809               | 6 660   | 31 150  | 23 609  | 12 274               | 167 038                          |
| Nov                        | 37 793               | 6 022   | 31 771  | 23 474  | 12 697               | 166 056                          |
| Dec                        | 41 373               | 9 235   | 32 137  | 24 035  | 11 536               | 170 074                          |
| 2008 Jan                   | 38 616               | 6 562   | 32 055  | 23 621  | 12 114               | 166 437                          |
| Feb                        | 38 878               | 6 471   | 32 406  | 24 216  | 12 545               | 167 826                          |

Notes at end of Table



TABLE C5.1 (continued)

£ millions

## Foreign currency liabilities (continued)

| LPQ/M          | Deposits (continued) |         |         | CDs and<br>other short-<br>term paper<br>issued | Other<br>liabilities | Total<br>foreign<br>currency<br>liabilities | Total<br>liabilities |
|----------------|----------------------|---------|---------|---|----------------------|---|----------------------|
|                | Other non-residents  |         |         |   |                      |   |                      |
|                | Total                | Banks   | Other   |   |                      |   |                      |
| <b>Changes</b> |                      |         |         |   |                      |   |                      |
| LPQ/M          | VZVH                 | VZVI    | VZVJ    | VZVK  | VZVL                 | VZVM  | VZVN                 |
| 2005 Q1        | - 102                | 518     | - 620   | 1 042   | 1 296                | 5 590                                       | 10 151               |
| Q2             | 5 502                | 3 522   | 1 980   | 1 698   | 1 340                | 12 672                                      | 15 182               |
| Q3             | 9 171                | 4 964   | 4 206   | 1 626   | 3 051                | 13 410                                      | 15 335               |
| Q4             | 4 672                | 420     | 4 252   | 2 218   | - 749                | 9 673                                       | 12 590               |
| 2006 Q1        | 3 296                | 2 180   | 1 116   | 10 165  | 999                  | 16 832                                      | 23 451               |
| Q2             | - 2 031              | - 3 715 | 1 685   | 227   | - 1 455              | - 3 591                                     | - 2 198              |
| Q3             | 1 670                | 4 390   | - 2 720 | - 15 389  | 17 899               | 5 141                                       | 6 527                |
| Q4             | 7 136                | 4 260   | 2 876   | - 149   | - 797                | 6 706                                       | 19 511               |
| 2007 Q1        | 11 866               | 4 033   | 7 833   | 3 535   | 3 738                | 24 376                                      | 26 590               |
| Q2             | 7 593                | 5 220   | 2 373   | 4 649   | 2 994                | 20 489                                      | 27 309               |
| Q3             | 6 289                | 146     | 6 142   | - 2 498   | 3 282                | 12 734                                      | 24 434               |
| Q4             | 4 994                | 1 872   | 3 122   | 2 565   | 2 934                | 4 031                                       | 4 418                |
| 2006 Oct       | 364                  | - 896   | 1 260   | - 149   | - 6 338              | - 6 265                                     | - 171                |
| Nov            | 1 545                | 2 605   | - 1 060 | 605   | 5 729                | 10 775                                      | 9 611                |
| Dec            | 5 226                | 2 551   | 2 675   | - 606   | - 188                | 2 197                                       | 10 071               |
| 2007 Jan       | 991                  | 2 711   | - 1 720 | 1 154   | 464                  | 5 751                                       | 2 533                |
| Feb            | 2 002                | 652     | 1 351   | 1 113   | 956                  | 6 233                                       | 7 325                |
| Mar            | 8 873                | 670     | 8 203   | 1 268   | 2 318                | 12 392                                      | 16 732               |
| Apr            | 2 415                | 847     | 1 568   | 1 453   | - 912                | 3 222                                       | 3 920                |
| May            | 2 971                | 1 532   | 1 438   | 144   | 1 801                | 8 405                                       | 9 911                |
| Jun            | 2 207                | 2 840   | - 634   | 3 052   | 2 105                | 8 861                                       | 13 478               |
| Jul            | 2 607                | 514     | 2 092   | - 5 809   | 541                  | - 371                                       | - 2 673              |
| Aug            | 3 111                | 1 007   | 2 105   | 3 443   | 730                  | 6 561                                       | 11 213               |
| Sep            | 570                  | - 1 375 | 1 945   | - 133   | 2 012                | 6 544                                       | 15 894               |
| Oct            | 949                  | 3 308   | - 2 359 | 750   | - 1 109              | - 4 050                                     | - 6 699              |
| Nov            | - 866                | - 5 733 | 4 867   | 1 070   | 1 353                | - 604                                       | - 1 586              |
| Dec            | 4 911                | 4 297   | 614     | 744   | 2 690                | 8 685                                       | 12 703               |
| 2008 Jan       | 4 002                | 2 020   | 1 982   | 5 580   | 1 522                | 12 479                                      | 8 841                |
| Feb            | 3 938                | 2 976   | 962     | - 2 456   | 559                  | 770   | 2 160                |

## Amounts outstanding

| LPQ/M    | VZVO    | VZVP   | VZVQ   | VZVR   | VZVS   | VZVT    | VZVU    |
|----------|---------|--------|--------|--------|--------|---------|---------|
| 2005 Q1  | 114 584 | 60 727 | 53 857 | 33 097 | 13 640 | 203 722 | 323 121 |
| Q2       | 120 086 | 64 249 | 55 837 | 34 795 | 14 980 | 216 394 | 338 303 |
| Q3       | 129 257 | 69 213 | 60 043 | 36 422 | 18 031 | 229 804 | 353 638 |
| Q4       | 133 929 | 69 633 | 64 295 | 38 639 | 17 282 | 239 477 | 366 228 |
| 2006 Q1  | 137 225 | 71 813 | 65 412 | 48 805 | 18 281 | 256 309 | 389 679 |
| Q2       | 135 194 | 68 098 | 67 096 | 49 032 | 16 826 | 252 718 | 387 480 |
| Q3       | 136 864 | 72 488 | 64 376 | 33 643 | 34 725 | 257 858 | 394 008 |
| Q4       | 144 000 | 76 748 | 67 252 | 33 494 | 33 928 | 264 565 | 413 519 |
| 2007 Q1  | 155 866 | 80 781 | 75 085 | 37 028 | 37 666 | 288 941 | 440 108 |
| Q2       | 163 459 | 86 001 | 77 458 | 41 678 | 40 660 | 309 429 | 467 417 |
| Q3       | 169 748 | 86 148 | 83 600 | 39 179 | 43 943 | 322 164 | 491 851 |
| Q4       | 174 742 | 88 020 | 86 722 | 41 744 | 46 877 | 326 195 | 496 269 |
| 2006 Oct | 137 228 | 71 592 | 65 636 | 33 495 | 28 387 | 251 593 | 393 836 |
| Nov      | 138 774 | 74 197 | 64 577 | 34 099 | 34 116 | 262 368 | 403 447 |
| Dec      | 144 000 | 76 748 | 67 252 | 33 494 | 33 928 | 264 565 | 413 519 |
| 2007 Jan | 144 991 | 79 460 | 65 532 | 34 648 | 34 392 | 270 316 | 416 051 |
| Feb      | 146 994 | 80 111 | 66 882 | 35 761 | 35 348 | 276 549 | 423 376 |
| Mar      | 155 866 | 80 781 | 75 085 | 37 028 | 37 666 | 288 941 | 440 108 |
| Apr      | 158 282 | 81 629 | 76 653 | 38 482 | 36 754 | 292 163 | 444 029 |
| May      | 161 252 | 83 161 | 78 091 | 38 626 | 38 555 | 300 568 | 453 939 |
| Jun      | 163 459 | 86 001 | 77 458 | 41 678 | 40 660 | 309 429 | 467 417 |
| Jul      | 166 066 | 86 516 | 79 550 | 35 869 | 41 201 | 309 058 | 464 744 |
| Aug      | 169 177 | 87 523 | 81 655 | 39 312 | 41 931 | 315 619 | 475 957 |
| Sep      | 169 748 | 86 148 | 83 600 | 39 179 | 43 943 | 322 164 | 491 851 |
| Oct      | 170 696 | 89 455 | 81 241 | 39 929 | 42 834 | 318 114 | 485 152 |
| Nov      | 169 831 | 83 722 | 86 108 | 41 000 | 44 186 | 317 510 | 483 565 |
| Dec      | 174 742 | 88 020 | 86 722 | 41 744 | 46 877 | 326 195 | 496 269 |
| 2008 Jan | 178 743 | 90 039 | 88 704 | 47 324 | 48 398 | 338 674 | 505 110 |
| Feb      | 182 682 | 93 016 | 89 666 | 44 867 | 48 957 | 339 443 | 507 270 |

Notes at end of Table



TABLE C5.1 (continued)

£ millions

## Sterling assets (continued)

|                            | Loans and advances (continued) |        |       | CDs and other short-term paper held | Securities and other investments |               | Other assets | Total sterling assets |
|----------------------------|--------------------------------|--------|-------|-------------------------------------|----------------------------------|---------------|--------------|-----------------------|
|                            | Other non-residents            |        |       |                                     | UK                               | Rest of world |              |                       |
|                            | Total                          | Banks  | Other |                                     |                                  |               |              |                       |
| <b>Changes</b>             |                                |        |       |                                     |                                  |               |              |                       |
| LPQ/M                      | VZWT                           | VZWU   | VZWV  | VZWW                                | VZWX                             | VZWY          | VZWZ         | VZXA                  |
| 2005 Q1                    | 927                            | 938    | - 11  | - 150                               | 6                                | 130           | 1 349        | 4 464                 |
| Q2                         | - 566                          | - 620  | 54    | 26                                  | - 70                             | - 169         | 1 328        | 2 205                 |
| Q3                         | 226                            | 193    | 33    | - 446                               | 78                               | 99            | - 980        | 1 250                 |
| Q4                         | 288                            | 378    | - 90  | - 142                               | - 77                             | - 104         | 1 778        | 3 487                 |
| 2006 Q1                    | 763                            | 616    | 148   | 446                                 | 14                               | 143           | 451          | 7 622                 |
| Q2                         | - 707                          | - 537  | - 171 | 573                                 | - 52                             | - 28          | - 1 108      | 618                   |
| Q3                         | 138                            | 91     | 48    | - 370                               | 178                              | 41            | 184          | 1 434                 |
| Q4                         | - 878                          | - 504  | - 375 | - 171                               | - 144                            | - 161         | 10 470       | 12 459                |
| 2007 Q1                    | 2 575                          | 519    | 2 056 | - 72                                | - 36                             | 220           | - 8 672      | 2 596                 |
| Q2                         | 1 304                          | 1 004  | 299   | 236                                 | 31                               | 179           | 1 918        | 6 756                 |
| Q3                         | 15                             | 195    | - 180 | 653                                 | - 13                             | - 296         | 4 389        | 11 851                |
| Q4                         | 671                            | 796    | - 125 | 222                                 | 83                               | - 24          | - 64         | 1 233                 |
| 2006 Oct                   | 611                            | 609    | 3     | - 748                               | 358                              | - 49          | 1 673        | 1 138                 |
| Nov                        | - 93                           | - 411  | 319   | 126                                 | 12                               | 239           | 1 098        | 3 740                 |
| Dec                        | - 1 397                        | - 701  | - 696 | 451                                 | - 514                            | - 351         | 7 699        | 7 581                 |
| 2007 Jan                   | 1 402                          | 540    | 862   | - 740                               | 398                              | 467           | - 8 040      | - 2 686               |
| Feb                        | 206                            | 304    | - 97  | 139                                 | 337                              | - 5           | 830          | 848                   |
| Mar                        | 967                            | - 324  | 1 291 | 530                                 | - 771                            | - 242         | - 1 463      | 4 434                 |
| Apr                        | 887                            | 865    | 22    | - 669                               | 606                              | 3             | 2 319        | 1 036                 |
| May                        | - 296                          | - 455  | 159   | 452                                 | - 164                            | - 4           | - 180        | 1 166                 |
| Jun                        | 713                            | 595    | 119   | 452                                 | - 411                            | 180           | - 221        | 4 553                 |
| Jul                        | - 48                           | - 84   | 36    | 35                                  | 319                              | - 101         | 201          | - 2 048               |
| Aug                        | 581                            | 568    | 13    | - 98                                | 2                                | - 83          | 1 903        | 5 692                 |
| Sep                        | - 518                          | - 289  | - 229 | 717                                 | - 334                            | - 112         | 2 284        | 8 206                 |
| Oct                        | 249                            | 250    | - 1   | - 706                               | 429                              | - 140         | 275          | - 1 925               |
| Nov                        | 279                            | 310    | - 31  | 61                                  | 15                               | - 65          | - 77         | - 664                 |
| Dec                        | 143                            | 236    | - 93  | 867                                 | - 361                            | 181           | - 262        | 3 822                 |
| 2008 Jan                   | - 250                          | - 286  | 37    | - 163                               | 320                              | - 195         | - 186        | - 2 125               |
| Feb                        | 1 143                          | 1 067  | 76    | 137                                 | - 113                            | - 10          | 583          | 1 490                 |
| <b>Amounts outstanding</b> |                                |        |       |                                     |                                  |               |              |                       |
| LPQ/M                      | VZXB                           | VZXC   | VZXD  | VZXE                                | VZXF                             | VZXG          | VZXH         | VZXI                  |
| 2005 Q1                    | 10 020                         | 7 126  | 2 894 | 2 494                               | 584                              | 707           | 13 359       | 122 086               |
| Q2                         | 9 453                          | 6 506  | 2 947 | 2 520                               | 514                              | 539           | 14 687       | 124 291               |
| Q3                         | 9 679                          | 6 699  | 2 981 | 2 073                               | 593                              | 638           | 13 707       | 125 541               |
| Q4                         | 9 968                          | 7 077  | 2 891 | 1 931                               | 516                              | 534           | 15 485       | 129 028               |
| 2006 Q1                    | 10 731                         | 7 692  | 3 039 | 2 377                               | 530                              | 677           | 15 937       | 136 650               |
| Q2                         | 10 024                         | 7 156  | 2 868 | 2 950                               | 478                              | 650           | 14 829       | 137 268               |
| Q3                         | 10 162                         | 7 246  | 2 916 | 2 580                               | 656                              | 690           | 15 013       | 138 702               |
| Q4                         | 9 284                          | 6 743  | 2 541 | 2 408                               | 512                              | 529           | 25 483       | 151 161               |
| 2007 Q1                    | 11 859                         | 7 262  | 4 597 | 2 336                               | 476                              | 749           | 16 811       | 153 757               |
| Q2                         | 13 162                         | 8 266  | 4 896 | 2 572                               | 507                              | 928           | 18 730       | 160 513               |
| Q3                         | 13 177                         | 8 461  | 4 716 | 3 225                               | 493                              | 632           | 23 118       | 172 364               |
| Q4                         | 13 849                         | 9 258  | 4 591 | 3 448                               | 576                              | 608           | 23 054       | 173 597               |
| 2006 Oct                   | 10 162                         | 7 246  | 2 916 | 2 580                               | 656                              | 690           | 15 013       | 138 702               |
| Nov                        | 10 774                         | 7 855  | 2 919 | 1 832                               | 1 014                            | 641           | 16 685       | 139 840               |
| Dec                        | 9 284                          | 6 743  | 2 541 | 2 408                               | 512                              | 529           | 25 483       | 151 161               |
| 2007 Jan                   | 10 685                         | 7 282  | 3 403 | 1 668                               | 910                              | 997           | 17 443       | 148 475               |
| Feb                        | 10 892                         | 7 586  | 3 306 | 1 807                               | 1 247                            | 991           | 18 274       | 149 323               |
| Mar                        | 10 892                         | 7 262  | 4 597 | 2 336                               | 476                              | 749           | 16 811       | 153 757               |
| Apr                        | 12 745                         | 8 127  | 4 618 | 1 668                               | 1 081                            | 752           | 19 130       | 154 793               |
| May                        | 12 745                         | 7 672  | 4 777 | 2 120                               | 918                              | 748           | 18 951       | 155 960               |
| Jun                        | 13 162                         | 8 266  | 4 896 | 2 572                               | 507                              | 928           | 18 730       | 160 513               |
| Jul                        | 13 162                         | 8 183  | 4 932 | 2 607                               | 826                              | 827           | 18 931       | 158 465               |
| Aug                        | 13 696                         | 8 750  | 4 945 | 2 509                               | 827                              | 744           | 20 834       | 164 157               |
| Sep                        | 13 177                         | 8 461  | 4 716 | 3 225                               | 493                              | 632           | 23 118       | 172 364               |
| Oct                        | 13 426                         | 8 711  | 4 715 | 2 520                               | 922                              | 492           | 23 393       | 170 439               |
| Nov                        | 13 706                         | 9 022  | 4 684 | 2 581                               | 937                              | 427           | 23 316       | 169 774               |
| Dec                        | 13 849                         | 9 258  | 4 591 | 3 448                               | 576                              | 608           | 23 054       | 173 597               |
| 2008 Jan                   | 13 599                         | 8 972  | 4 628 | 3 284                               | 896                              | 413           | 22 868       | 171 472               |
| Feb                        | 14 743                         | 10 039 | 4 704 | 3 421                               | 783                              | 403           | 23 452       | 172 962               |

Notes at end of Table



TABLE C5.1 (continued)

£ millions

## Foreign currency assets (continued)

| LPQ/M                      | Loans and advances (continued) |         |         | CDs and other short-term paper held | Securities and other investments |               | Other assets | Total foreign currency assets | Total assets |
|----------------------------|--------------------------------|---------|---------|-------------------------------------|----------------------------------|---------------|--------------|-------------------------------|--------------|
|                            | Other non-residents            |         |         |                                     | UK                               | Rest of world |              |                               |              |
|                            | Total                          | Banks   | Other   |                                     |                                  |               |              |                               |              |
| <b>Changes</b>             |                                |         |         |                                     |                                  |               |              |                               |              |
|                            | VZYH                           | VZYI    | VZYZ    | VZYK                                | VZYL                             | VZYM          | VZYN         | VZYO                          | VZYP         |
| 2005 Q1                    | 3 822                          | 3 168   | 655     | 631                                 | - 79                             | - 2 035       | 1 411        | 5 687                         | 10 151       |
| Q2                         | 5 402                          | 5 828   | - 426   | - 3 786                             | - 22                             | 2 283         | 243          | 12 977                        | 15 182       |
| Q3                         | 7 254                          | 7 183   | 71      | 1 140                               | 36                               | - 79          | 3 143        | 14 085                        | 15 335       |
| Q4                         | - 609                          | - 413   | - 196   | - 210                               | - 27                             | - 119         | - 163        | 9 103                         | 12 590       |
| 2006 Q1                    | 8 413                          | 8 932   | - 520   | 1 339                               | 13                               | 1 399         | 288          | 15 828                        | 23 451       |
| Q2                         | - 5 087                        | - 5 637 | 550     | 223                                 | - 6                              | - 5 780       | 3 097        | - 2 816                       | - 2 198      |
| Q3                         | 4 144                          | 4 815   | - 670   | - 1 144                             | 158                              | - 1 109       | 2 409        | 5 094                         | 6 527        |
| Q4                         | - 8 823                        | - 8 678 | - 145   | 759                                 | 12                               | - 1 649       | 2 193        | 7 051                         | 19 511       |
| 2007 Q1                    | 11 403                         | 1 261   | 10 141  | - 29                                | 37                               | 27            | 2 094        | 23 994                        | 26 590       |
| Q2                         | 6 401                          | 5 545   | 856     | - 315                               | - 25                             | 4 184         | 2 034        | 20 553                        | 27 309       |
| Q3                         | - 1 792                        | - 1 955 | 163     | 447                                 | - 5                              | - 8 765       | 1 280        | 12 583                        | 24 434       |
| Q4                         | - 1 633                        | - 2 533 | 899     | 1 215                               | - 30                             | - 204         | 2 842        | 3 185                         | 4 418        |
| 2006 Oct                   | - 153                          | - 4 777 | - 32    | 1 781                               | 533                              | - 5 015       | 3 895        | - 1 310                       | - 171        |
| Nov                        | 1 654                          | 1 703   | - 49    | 623                                 | - 118                            | - 1 181       | 2 037        | 5 870                         | 9 611        |
| Dec                        | - 5 668                        | - 5 604 | - 63    | - 1 645                             | - 403                            | 4 547         | - 3 739      | 2 491                         | 10 071       |
| 2007 Jan                   | 219                            | - 470   | 689     | 1 861                               | 607                              | - 5 470       | 4 570        | 5 219                         | 2 533        |
| Feb                        | - 551                          | - 500   | - 51    | 242                                 | 65                               | - 269         | 1 240        | 6 477                         | 7 325        |
| Mar                        | 11 734                         | 2 231   | 9 503   | - 2 131                             | - 635                            | 5 766         | - 3 716      | 12 298                        | 16 732       |
| Apr                        | 2 003                          | 1 965   | 38      | 2 489                               | 458                              | - 4 465       | 1 162        | 2 884                         | 3 920        |
| May                        | - 1 564                        | - 2 488 | 924     | 113                                 | - 73                             | 1 480         | 587          | 8 744                         | 9 911        |
| Jun                        | 5 961                          | 6 068   | - 107   | - 2 917                             | - 411                            | 7 169         | 284          | 8 924                         | 13 478       |
| Jul                        | 379                            | - 1 024 | 1 403   | 3 283                               | 363                              | - 7 252       | - 649        | - 626                         | - 2 673      |
| Aug                        | 2 645                          | 2 517   | 127     | 494                                 | - 24                             | - 2 854       | 994          | 5 521                         | 11 213       |
| Sep                        | - 4 816                        | - 3 449 | - 1 367 | - 3 330                             | - 344                            | 1 341         | 934          | 7 688                         | 15 894       |
| Oct                        | 1 969                          | 1 835   | 134     | 3 350                               | 396                              | - 5 289       | - 551        | - 4 774                       | - 6 699      |
| Nov                        | - 3 280                        | - 3 575 | 295     | - 134                               | - 24                             | - 241         | 1 224        | - 922                         | - 1 586      |
| Dec                        | - 322                          | - 793   | 471     | - 2 001                             | - 403                            | 5 326         | 2 169        | 8 881                         | 12 703       |
| 2008 Jan                   | 7 655                          | 7 540   | 115     | 4 012                               | 364                              | - 4 950       | 743          | 10 966                        | 8 841        |
| Feb                        | 357                            | - 69    | 426     | 487                                 | - 7                              | - 526         | 992          | 670                           | 2 160        |
| <b>Amounts outstanding</b> |                                |         |         |                                     |                                  |               |              |                               |              |
|                            | VZYQ                           | VZYR    | VZYS    | VZYT                                | VZYT                             | VZYT          | VZYW         | VZYX                          | VZYY         |
| 2005 Q1                    | 94 931                         | 90 098  | 4 833   | 6 099                               | 270                              | 29 883        | 10 670       | 201 035                       | 323 121      |
| Q2                         | 100 333                        | 95 926  | 4 408   | 2 313                               | 248                              | 32 166        | 10 914       | 214 012                       | 338 303      |
| Q3                         | 107 587                        | 103 109 | 4 478   | 3 453                               | 284                              | 32 087        | 14 057       | 228 097                       | 353 638      |
| Q4                         | 106 978                        | 102 696 | 4 282   | 3 244                               | 257                              | 31 967        | 13 894       | 237 200                       | 366 228      |
| 2006 Q1                    | 115 391                        | 111 628 | 3 763   | 4 583                               | 270                              | 33 366        | 14 182       | 253 029                       | 389 679      |
| Q2                         | 110 304                        | 105 991 | 4 313   | 4 806                               | 264                              | 27 587        | 17 279       | 250 212                       | 387 480      |
| Q3                         | 114 448                        | 110 806 | 3 642   | 3 662                               | 422                              | 26 477        | 19 689       | 255 306                       | 394 008      |
| Q4                         | 105 625                        | 102 128 | 3 497   | 4 421                               | 434                              | 24 828        | 21 882       | 262 358                       | 413 519      |
| 2007 Q1                    | 117 028                        | 103 389 | 13 639  | 4 392                               | 471                              | 24 855        | 23 975       | 286 351                       | 440 108      |
| Q2                         | 123 429                        | 108 934 | 14 495  | 4 078                               | 446                              | 29 039        | 26 009       | 306 904                       | 467 417      |
| Q3                         | 121 637                        | 106 979 | 14 658  | 4 525                               | 441                              | 20 274        | 27 288       | 319 487                       | 491 851      |
| Q4                         | 120 004                        | 104 447 | 15 557  | 5 739                               | 411                              | 20 070        | 30 131       | 322 672                       | 496 269      |
| 2006 Oct                   | 109 639                        | 106 029 | 3 610   | 5 443                               | 955                              | 21 462        | 23 584       | 253 996                       | 393 836      |
| Nov                        | 111 293                        | 107 732 | 3 561   | 6 066                               | 837                              | 20 280        | 25 621       | 259 867                       | 403 447      |
| Dec                        | 105 625                        | 102 128 | 3 497   | 4 421                               | 434                              | 24 828        | 21 882       | 262 358                       | 413 519      |
| 2007 Jan                   | 105 845                        | 101 659 | 4 186   | 6 282                               | 1 040                            | 19 358        | 26 451       | 267 576                       | 416 051      |
| Feb                        | 105 294                        | 101 158 | 4 135   | 6 524                               | 1 106                            | 19 089        | 27 692       | 274 053                       | 423 376      |
| Mar                        | 117 028                        | 103 389 | 13 639  | 4 392                               | 471                              | 24 855        | 23 975       | 286 351                       | 440 108      |
| Apr                        | 119 031                        | 105 355 | 13 677  | 6 882                               | 929                              | 20 390        | 25 138       | 289 236                       | 444 029      |
| May                        | 117 468                        | 102 866 | 14 601  | 6 994                               | 857                              | 21 870        | 25 724       | 297 980                       | 453 939      |
| Jun                        | 123 429                        | 108 934 | 14 495  | 4 078                               | 446                              | 29 039        | 26 009       | 306 904                       | 467 417      |
| Jul                        | 123 808                        | 107 911 | 15 897  | 7 360                               | 809                              | 21 787        | 25 360       | 306 279                       | 464 744      |
| Aug                        | 126 453                        | 110 428 | 16 025  | 7 854                               | 785                              | 18 933        | 26 354       | 311 799                       | 475 957      |
| Sep                        | 121 637                        | 106 979 | 14 658  | 4 525                               | 441                              | 20 274        | 27 288       | 319 487                       | 491 851      |
| Oct                        | 123 606                        | 108 814 | 14 792  | 7 875                               | 837                              | 14 985        | 26 737       | 314 713                       | 485 152      |
| Nov                        | 120 326                        | 105 239 | 15 087  | 7 741                               | 814                              | 14 744        | 27 962       | 313 791                       | 483 565      |
| Dec                        | 120 004                        | 104 447 | 15 557  | 5 739                               | 411                              | 20 070        | 30 131       | 322 672                       | 496 269      |
| 2008 Jan                   | 127 659                        | 111 986 | 15 673  | 9 751                               | 775                              | 15 120        | 30 873       | 333 638                       | 505 110      |
| Feb                        | 128 016                        | 111 917 | 16 099  | 10 239                              | 768                              | 14 594        | 31 866       | 334 308                       | 507 270      |

## Notes to Table C5.1

- (a) Monetary Financial Institutions (MFIs) are banks and building societies (building societies comprise branches of UK building societies and appropriate territorial corporations).  
(b) Guernsey Financial Services Commission covers the Bailiwick of Guernsey, which includes: Guernsey, Alderney, Sark (including Brecqou), Herm and Jethou.

## TABLE D2.1.1 IMPLEMENTING MONETARY POLICY: LATEST MPC MONTH

Amounts £ millions, interest rates per cent

### Official Interest Rates

Reserves: average level <sup>(a)</sup>

| Bank Rate, paid on reserves,<br>charged in weekly and fine tune | YWM | B47D | 5.25 | 06 March - 09 April |  |  |  |  |  | Reserves                 | YWM            | B43D 23 324                |
|---|-----|------|------|---------------------|--|--|--|--|--|--------------------------|----------------|----------------------------|
| Charged in lending facility                                     | YWD | B48D | 6.25 | 06 March - 08 April |  |  |  |  |  | Reserves target          | B44D           | 19 970                     |
|   |     |      | 5.50 | 09 April            |  |  |  |  |  |                          |                |                            |
| Paid in deposit facility  | YWD | B49D | 4.25 | 06 March - 08 April |  |  |  |  |  | Reserves target<br>range | upper<br>lower | B45D 25 961<br>B46D 13 979 |
|   |     |      | 5.00 | 09 April            |  |  |  |  |  |                          |                |                            |

### Daily flows and levels - Open Market Operations

Date <sup>(b)</sup> Flows: positive number = adding to reserves, negative number = draining

|      | Date   | Weekly repos |          | Fine tune repos |          | Longer term repos |          | Gilts     |             | Revaluations | Total OMO<br>related flows |
|------|--------|--------------|----------|-----------------|----------|-------------------|----------|-----------|-------------|--------------|----------------------------|
|      |        | New          | Maturing | New             | Maturing | New               | Maturing | Purchases | Redemptions |              |                            |
|      |        | B23C         | B24C     | B25C            | B26C     | B27C              | B28C     | B515      | B516        | B517         | B518                       |
| 2008 | Mar 6  | 6 239        | -5 599   | -               | -9690    | -                 | -        | -         | -           | -            | -15 289                    |
|      | Mar 7  | -            | -        | -               | -        | -                 | -        | -         | -           | -            | -                          |
|      | Mar 10 | -            | -        | -               | -        | -                 | -        | -         | -           | -            | -                          |
|      | Mar 11 | -            | -        | -               | -        | -                 | -        | -         | -           | -            | -                          |
|      | Mar 12 | -            | -        | -               | -        | -                 | -        | -         | -           | -            | -                          |
|      | Mar 13 | 7 769        | -6 239   | -               | -        | -                 | -        | -         | -           | -            | 1 530                      |
|      | Mar 14 | -            | -        | -               | -        | -                 | -        | -         | -           | -            | -                          |
|      | Mar 17 | -            | -        | 4 999           | -        | -                 | -        | -         | -           | -            | 4 999                      |
|      | Mar 18 | -            | -        | -               | -        | -                 | -        | -         | -           | -            | -                          |
|      | Mar 19 | -            | -        | -               | -        | 11 350            | -11 350  | -         | -           | -            | -                          |
|      | Mar 20 | 10 929       | -7 769   | -               | -4 999   | -                 | -        | -         | -           | -            | -1 839                     |
|      | Mar 25 | -            | -        | -               | -        | -                 | -        | -         | -           | -            | -                          |
|      | Mar 26 | -            | -        | -               | -        | -                 | -        | -         | -           | -            | -                          |
|      | Mar 27 | 13 619       | -10 929  | -               | -        | -                 | -        | -         | -           | -            | 2 690                      |
|      | Mar 28 | -            | -        | -               | -        | -                 | -        | -         | -           | -            | -                          |
|      | Mar 31 | -            | -        | -               | -        | -                 | -        | -         | -           | -            | -                          |
|      | Apr 1  | -            | -        | -               | -        | -                 | -        | 284       | -           | -            | 284                        |
|      | Apr 2  | -            | -        | -               | -        | -                 | -        | -         | -           | -            | -                          |
|      | Apr 3  | 13 359       | -13 619  | -               | -        | -                 | -        | -         | -           | -            | -260                       |
|      | Apr 4  | -            | -        | -               | -        | -                 | -        | -         | -           | -            | -                          |
|      | Apr 7  | -            | -        | -               | -        | -                 | -        | -         | -           | -            | -                          |
|      | Apr 8  | -            | -        | -               | -        | -                 | -        | -         | -           | -            | -                          |
|      | Apr 9  | -            | -        | -               | -        | -                 | -        | -         | -           | -            | -                          |

### Daily flows and levels - Total

Date <sup>(b)</sup> Flows: positive number = adding to reserves, negative number = draining

|      | Date   | Autonomous<br>factors | Total OMO<br>related flows | Lending facility |           | Deposit facility |           | Reserves |        |
|------|--------|-----------------------|----------------------------|------------------|-----------|------------------|-----------|----------|--------|
|      |        |                       |                            | Use              | Repayment | Use              | Repayment | Change   | Level  |
|      |        | B22C                  | B518                       | B29C             | B32C      | B33C             | B34C      | B35C     | B36C   |
| 2008 | Mar 6  | -169                  | -15 289                    | -                | -         | -                | -         | -9 219   | 21 760 |
|      | Mar 7  | -4 393                | -                          | -                | -         | -                | -         | -4 393   | 17 367 |
|      | Mar 10 | 3 485                 | -                          | -                | -         | -                | -         | 3 485    | 20 852 |
|      | Mar 11 | 227                   | -                          | -                | -         | -                | -         | 227      | 21 079 |
|      | Mar 12 | -183                  | -                          | -                | -         | -                | -         | -183     | 20 896 |
|      | Mar 13 | 22                    | 1 530                      | -                | -         | -                | -         | 1 552    | 22 448 |
|      | Mar 14 | -3 613                | -                          | -                | -         | -                | -         | -3 613   | 18 835 |
|      | Mar 17 | 3 711                 | 4 999                      | -                | -         | -                | -         | 8 710    | 27 545 |
|      | Mar 18 | -168                  | -                          | -                | -         | -                | -         | -168     | 27 377 |
|      | Mar 19 | -182                  | -                          | -                | -         | -                | -         | -182     | 27 196 |
|      | Mar 20 | -2 523                | -1 839                     | -                | -         | -                | -         | -4 362   | 22 834 |
|      | Mar 25 | 840                   | -                          | -                | -         | -                | -         | 840      | 23 674 |
|      | Mar 26 | 10                    | -                          | -                | -         | -                | -         | 10       | 23 683 |
|      | Mar 27 | 394                   | 2 690                      | -                | -         | -                | -         | 3 084    | 26 767 |
|      | Mar 28 | -2 692                | -                          | -                | -         | -                | -         | -2 692   | 24 075 |
|      | Mar 31 | 2 859                 | -                          | -                | -         | -                | -         | 2 859    | 26 934 |
|      | Apr 1  | 221                   | 284                        | -                | -         | -                | -         | 505      | 27 439 |
|      | Apr 2  | -208                  | -                          | -                | -         | -                | -         | -208     | 27 231 |
|      | Apr 3  | -437                  | -260                       | -                | -         | -                | -         | -697     | 26 534 |
|      | Apr 4  | -3 319                | -                          | -                | -         | -                | -         | -3 319   | 23 215 |
|      | Apr 7  | 3 373                 | -                          | -                | -         | -                | -         | 3 373    | 26 588 |
|      | Apr 8  | 361                   | -                          | -                | -         | -                | -         | 361      | 26 949 |
|      | Apr 9  | -195                  | -                          | -                | -         | -                | -         | -195     | 26 755 |

Notes at end of Table



**TABLE D2.1.1 (continued)**

Amounts £ millions, interest rates per cent

**Gilt Purchases: details**

Tenders in the latest MPC month

|      | Tender date | Settlement date | Curve segment | Amount   |      | Weighted average accepted yield | Lowest accepted yield |
|------|-------------|-----------------|---------------|----------|------|---------------------------------|-----------------------|
| 2008 | Mar 31      | Apr 01          | Short         | B519 78  | B614 | 4.120                           | B617 4.104            |
|      | Mar 31      | Apr 01          | Medium        | B612 114 | B615 | 4.157                           | B618 4.070            |
|      | Mar 31      | Apr 01          | Long          | B613 92  | B616 | 4.595                           | B619 4.587            |

**New Longer-term repos: details**

Tenders in the latest MPC month

|      | Tender date | Settlement date | Amount      | Term (days) | Weighted average accepted rate | Lowest accepted rate |
|------|-------------|-----------------|-------------|-------------|--------------------------------|----------------------|
| 2008 |             |                 | YWD         |             |                                |                      |
|      | Mar 18      | Mar 19          | B37C 10 000 | B43C 91     | B47C 5.949                     | B53C 5.360           |
|      | Mar 18      | Mar 19          | B38C 750    | B44C 182    | B48C 4.965                     | B22D 4.960           |
|      | Mar 18      | Mar 19          | B39C 400    | B45C 273    | B49C 4.850                     | B23D 4.850           |
|      | Mar 18      | Mar 19          | B42C 200    | B46C 364    | B52C 4.750                     | B24D 4.750           |

**Maturing Longer-term repos: details**

Longer term repos in the latest MPC month

|      | Date   | Amount      | Term (days) |
|------|--------|-------------|-------------|
| 2008 |        | YWD         |             |
|      | Mar 19 | B25D 10 000 | B29D 89-91  |
|      | Mar 19 | B26D 750    | B32D 182    |
|      | Mar 19 | B27D 400    | B33D 273    |
|      | Mar 19 | B28D 200    | B34D 364    |

**Notes to Table D2.1.1**

(a) Including weekends.

(b) Settlement date. For new weekly and fine tuning repos tender and settlement dates are the same. New longer-term repos are usually settled on the day following the tender, though lending against the wider collateral range in the December 2007 and January 2008 were settled upto three days after the tender, depending on the collateral used in settlement.

## TABLE D2.2.1 MONETARY POLICY INSTRUMENTS: SUMMARY BY MPC MONTHS

### Bank of England Assets and Liabilities

Average amounts outstanding in £ millions

|         |                | Bank of England assets |                 |                   |       |                  | Bank of England liabilities |                 |                  |
|---------|----------------|------------------------|-----------------|-------------------|-------|------------------|-----------------------------|-----------------|------------------|
|         | MPC Months     | Weekly repos           | Fine tune repos | Longer term repos | Gilts | Lending facility | Reserve balances            | Fine tune repos | Deposit facility |
|         | YWM            | B35D                   | B36D            | B37D              | B712  | B38D             | B43D                        | B42D            | B39D             |
| 2007    | 10 May - 6 Jun | 31 588                 | -               | 15 000            |       | 47               | 16 071                      | -               | -                |
|         | 7 Jun - 4 Jul  | 30 665                 | 870             | 15 000            |       | 496              | 16 421                      | -               | 13               |
|         | 5 Jul - 1 Aug  | 32 141                 | 25              | 15 000            |       | 4                | 16 134                      | -               | -                |
|         | 2 Aug - 5 Sep  | 33 108                 | 65              | 15 000            |       | 53               | 16 565                      | -               | 43               |
|         | 6 Sep - 3 Oct  | 36 867                 | 315             | 15 000            |       | -                | 23 183                      | -               | -                |
|         | 4 Oct - 7 Nov  | 24 364                 | -               | 14 937            |       | -                | 20 051                      | -               | -                |
|         | 8 Nov - 5 Dec  | 19 512                 | -               | 14 904            |       | -                | 21 209                      | -               | -                |
| 2007/08 | 6 Dec - 9 Jan  | 15 502                 | 37              | 19 941            |       | -                | 22 733                      | -               | -                |
| 2008    | 10 Jan - 6 Feb | 4 167                  | 71              | 29 636            | 128   | -                | 20 631                      | -               | -                |
|         | 7 Feb - 5 Mar  | 5 691                  | 346             | 31 999            | 528   | -                | 21 071                      | -               | -                |
|         | 6 Mar - 9 Apr  | 10 383                 | 429             | 31 999            | 865   | -                | 23 324                      | -               | -                |

### Reserve Targets and Interest Rates

Average amounts outstanding in £ millions, Bank Rate per cent

| MPC Months | Reserve targets | Reserves target range |        | Bank Rate | Lending facility (a) | Deposit facility (a) |      |
|------------|-----------------|-----------------------|--------|-----------|----------------------|----------------------|------|
|            |                 | Upper                 | Lower  |           |                      |                      |      |
| YWM        | B44D            | B45D                  | B46D   | B47D      | B48D                 | B49D                 |      |
| 2007       | 10 May - 6 Jun  | 16 130                | 16 291 | 15 969    | 5.50                 | 6.50                 | 4.50 |
|            | 7 Jun - 4 Jul   | 16 430                | 16 594 | 16 266    | 5.50                 | 6.50                 | 4.50 |
|            | 5 Jul - 1 Aug   | 16 130                | 16 291 | 15 969    | 5.75                 | 6.75                 | 4.75 |
|            | 2 Aug - 5 Sep   | 16 560                | 16 726 | 16 394    | 5.75                 | 6.75                 | 4.75 |
|            | 6 Sep - 3 Oct   | 17 630                | 28 208 | 7 052     | 5.75                 | 6.75                 | 4.75 |
|            | 4 Oct - 7 Nov   | 19 970                | 25 961 | 13 979    | 5.75                 | 6.75                 | 4.75 |
|            | 8 Nov - 5 Dec   | 21 200                | 27 560 | 14 840    | 5.75                 | 6.75                 | 4.75 |
| 2007/08    | 6 Dec - 9 Jan   | 22 690                | 29 497 | 15 883    | 5.50                 | 6.50                 | 4.50 |
| 2008       | 10 Jan - 6 Feb  | 20 840                | 27 092 | 14 588    | 5.50                 | 6.50                 | 4.50 |
|            | 7 Feb - 5 Mar   | 21 080                | 27 404 | 14 756    | 5.25                 | 6.25                 | 4.25 |
|            | 6 Mar - 9 Apr   | 19 970                | 25 961 | 13 979    | 5.25                 | 6.25                 | 4.25 |

#### Note to Table D2.2.1

(a) On the final day of the MPC month, the lending and deposit facility rates are +/- 25bps from the Bank Rate.

**TABLE D2.2.2 COLLATERAL HELD BY THE BANK OF ENGLAND IN ITS MONETARY POLICY OPERATIONS: AVERAGE AMOUNTS OUTSTANDING IN MPC MONTHS**

Average values in £ millions

| MPC months             | Collateral used in: |                   |                   |                  |              | Collateral in the form of:  |                                   |                     |                             |               | Total |
|------------------------|---------------------|-------------------|-------------------|------------------|--------------|-----------------------------|-----------------------------------|---------------------|-----------------------------|---------------|-------|
|                        | Weekly repos        | Fine tuning repos | Longer term repos | Lending facility | Margin calls | Gilts and UK Treasury bills | UK official foreign currency debt | Other sterling debt | Other foreign currency debt |               |       |
| YWM                    | BL62                | BL63              | BL64              | BL65             | BL66         | BL67                        | BL68                              | BL69                | BL72                        | BL73          |       |
| 2006 18 May - 7 Jun    | 38 166              | -                 | 15 326            | -                | -16          | 31 474                      | 761                               | 1 113               | 20 128                      | <b>53 476</b> |       |
| 8 Jun - 5 Jul          | 34 483              | -                 | 15 701            | -                | -6           | 30 511                      | 390                               | 955                 | 18 322                      | <b>50 178</b> |       |
| 6 Jul - 2 Aug          | 33 715              | 27                | 15 834            | 1                | -6           | 27 817                      | 203                               | 1 315               | 20 236                      | <b>49 571</b> |       |
| 3 Aug - 6 Sep          | 34 147              | 4                 | 15 476            | -                | -9           | 22 277                      | 61                                | 1 936               | 25 344                      | <b>49 618</b> |       |
| 7 Sep - 4 Oct          | 32 240              | 172               | 15 617            | 15               | -13          | 24 293                      | 49                                | 2 158               | 21 531                      | <b>48 031</b> |       |
| 5 Oct - 8 Nov          | 31 624              | -67               | 15 795            | 52               | -5           | 26 580                      | 270                               | 2 106               | 18 443                      | <b>47 399</b> |       |
| 9 Nov - 6 Dec          | 32 447              | 56                | 15 798            | 2                | -9           | 26 278                      | 456                               | 2 440               | 19 120                      | <b>48 294</b> |       |
| 2006/07 7 Dec - 10 Jan | 36 732              | -39               | 15 555            | 4                | 2            | 31 202                      | 607                               | 2 074               | 18 371                      | <b>52 254</b> |       |
| 2007 11 Jan - 7 Feb    | 31 835              | -30               | 15 292            | -                | -1           | 24 739                      | 649                               | 2 109               | 19 599                      | <b>47 096</b> |       |
| 8 Feb - 7 Mar          | 31 603              | -66               | 15 510            | 20               | -25          | 21 360                      | 679                               | 2 533               | 22 470                      | <b>47 042</b> |       |
| 8 Mar - 4 Apr          | 32 665              | 29                | 15 509            | -                | -            | 22 947                      | 711                               | 2 549               | 21 996                      | <b>48 203</b> |       |
| 5 Apr - 9 May          | 33 172              | -                 | 15 366            | 23               | -12          | 22 265                      | 712                               | 2 593               | 22 979                      | <b>48 549</b> |       |
| 10 May - 6 Jun         | 32 857              | -                 | 15 380            | 46               | -8           | 21 924                      | 713                               | 2 840               | 22 798                      | <b>48 275</b> |       |
| 7 Jun - 4 Jul          | 31 957              | 901               | 15 424            | 217              | -15          | 25 367                      | 637                               | 2 918               | 19 562                      | <b>48 484</b> |       |
| 5 Jul - 1 Aug          | 33 499              | 26                | 15 508            | 6                | -18          | 26 524                      | 577                               | 2 614               | 19 306                      | <b>49 021</b> |       |
| 2 Aug - 5 Sep          | 34 394              | 68                | 15 487            | 57               | -11          | 29 681                      | 548                               | 2 457               | 17 309                      | <b>49 995</b> |       |
| 6 Sep - 3 Oct          | 38 212              | 326               | 15 670            | -                | -10          | 33 997                      | 526                               | 2 851               | 16 825                      | <b>54 199</b> |       |
| 4 Oct - 7 Nov          | 25 278              | -                 | 15 509            | -                | -5           | 21 885                      | 510                               | 3 116               | 15 271                      | <b>40 782</b> |       |
| 8 Nov - 5 Dec          | 20 470              | -                 | 15 512            | -                | -17          | 15 929                      | 466                               | 4 008               | 15 562                      | <b>35 965</b> |       |
| 2007/08 6 Dec - 9 Jan  | 5 764               | -36               | 27 317            | -                | -24          | 15 282                      | 250                               | 3 553               | 13 936                      | <b>33 021</b> |       |
| 2008 10 Jan - 6 Feb    | 4 593               | 75                | 18 471            | -                | -16          | 9 427                       | 227                               | 2 605               | 10 864                      | <b>23 123</b> |       |
| 7 Feb - 5 Mar          | 6 031               | 361               | 18 554            | -                | -21          | 10 867                      | 199                               | 2 610               | 11 249                      | <b>24 925</b> |       |
| 6 Mar - 9 Apr          | 10 815              | 443               | 16 263            | -                | -10          | 12 512                      | 295                               | 3 198               | 11 506                      | <b>27 511</b> |       |



**TABLE D3.1 (continued)**

£ millions

**Outstanding amounts by practitioner**

|                            | Repo         |        |                | Stock Lent     |        |               | Sell/Buy Back |        |               | Total Out |         |                |
|----------------------------|--------------|--------|----------------|----------------|--------|---------------|---------------|--------|---------------|-----------|---------|----------------|
|                            | Banks        | Others | Total          | Banks          | Others | Total         | Banks         | Others | 1 mth         | Banks     | Others  | Total          |
| RPQ                        | TSDA         | TSAB   | TSAC           | TSAG           | TSAH   | TSAI          | TSAM          | TSAN   | TSAO          | TSAS      | TSAT    | TSAU           |
| 2005 May                   | 162 956      | 62 688 | <b>225 644</b> | 9 706          | 40 858 | <b>50 564</b> | 6 501         | 1 578  | <b>8 079</b>  | 179 163   | 105 124 | <b>284 287</b> |
| Aug                        | 171 156      | 54 564 | <b>225 720</b> | 8 042          | 34 603 | <b>42 645</b> | 7 257         | 1 218  | <b>8 475</b>  | 186 455   | 90 385  | <b>276 840</b> |
| Nov                        | 194 461      | 69 490 | <b>263 951</b> | 10 086         | 45 731 | <b>55 817</b> | 14 562        | 718    | <b>15 280</b> | 219 109   | 115 939 | <b>335 048</b> |
| 2006 Feb                   | 183 298      | 52 967 | <b>236 265</b> | 11 514         | 37 537 | <b>49 051</b> | 18 056        | 1 162  | <b>19 218</b> | 212 868   | 91 666  | <b>304 534</b> |
| May                        | 211 161      | 71 210 | <b>282 371</b> | 8 932          | 32 635 | <b>41 567</b> | 16 128        | 1 109  | <b>17 237</b> | 236 221   | 104 954 | <b>341 175</b> |
| Aug                        | 224 906      | 70 903 | <b>295 809</b> | 7 682          | 37 201 | <b>44 883</b> | 14 390        | 1 189  | <b>15 579</b> | 246 978   | 109 293 | <b>356 271</b> |
| Nov                        | 257 185      | 72 001 | <b>329 186</b> | 8 543          | 31 714 | <b>40 257</b> | 19 659        | 1 212  | <b>20 871</b> | 285 387   | 104 927 | <b>390 314</b> |
| 2007 Feb                   | 265 198      | 68 852 | <b>334 050</b> | 7 754          | 37 607 | <b>45 361</b> | 18 647        | 683    | <b>19 330</b> | 291 599   | 107 142 | <b>398 741</b> |
| May                        | 265 434      | 74 597 | <b>340 031</b> | 8 050          | 44 154 | <b>52 204</b> | 18 236        | 1 374  | <b>19 610</b> | 291 720   | 120 125 | <b>411 845</b> |
| Aug                        | 239 528      | 61 202 | <b>300 730</b> | 5 239          | 48 059 | <b>53 298</b> | 20 820        | 848    | <b>21 668</b> | 265 587   | 110 109 | <b>375 696</b> |
| Nov                        | 232 170      | 69 539 | <b>301 709</b> | 1 064          | 22 827 | <b>23 891</b> | 20 900        | 1 373  | <b>22 273</b> | 254 134   | 93 739  | <b>347 873</b> |
| 2008 Feb                   | 233 903      | 86 053 | <b>319 956</b> | 8 422          | 41 026 | <b>49 448</b> | 16 522        | 2 041  | <b>18 563</b> | 258 847   | 129 120 | <b>387 967</b> |
|                            | Reverse Repo |        |                | Stock Borrowed |        |               | Buy/Sell Back |        |               | Total In  |         |                |
|                            | Banks        | Others | Total          | Banks          | Others | Total         | Banks         | Others | Total         | Banks     | Others  | Total          |
| RPQ                        | TSAD         | TSAE   | TSAF           | TSAJ           | TSAK   | TSAL          | TSAP          | TSAQ   | TSAR          | TSAV      | TSAW    | TSAX           |
| 2005 May                   | 158 745      | 54 274 | <b>213 019</b> | 32 245         | 24 626 | <b>56 871</b> | 6 397         | 867    | <b>7 264</b>  | 197 387   | 79 767  | <b>277 154</b> |
| Aug                        | 168 362      | 42 515 | <b>210 877</b> | 30 268         | 35 516 | <b>65 784</b> | 7 520         | 1 469  | <b>8 989</b>  | 206 150   | 79 500  | <b>285 650</b> |
| Nov                        | 195 889      | 48 660 | <b>244 549</b> | 32 206         | 41 793 | <b>73 999</b> | 10 376        | 830    | <b>11 206</b> | 238 471   | 91 283  | <b>329 754</b> |
| 2006 Feb                   | 179 293      | 41 920 | <b>221 213</b> | 34 301         | 28 364 | <b>62 665</b> | 11 930        | 803    | <b>12 733</b> | 225 524   | 71 087  | <b>296 611</b> |
| May                        | 202 857      | 58 670 | <b>261 527</b> | 34 772         | 31 933 | <b>66 705</b> | 10 765        | 995    | <b>11 760</b> | 248 394   | 91 598  | <b>339 992</b> |
| Aug                        | 230 807      | 55 843 | <b>286 650</b> | 37 986         | 30 907 | <b>68 893</b> | 9 582         | 857    | <b>10 439</b> | 278 375   | 87 607  | <b>365 982</b> |
| Nov                        | 255 108      | 62 288 | <b>317 396</b> | 37 117         | 31 509 | <b>68 626</b> | 15 482        | 1 029  | <b>16 511</b> | 307 707   | 94 826  | <b>402 533</b> |
| 2007 Feb                   | 259 626      | 68 296 | <b>327 922</b> | 42 814         | 13 946 | <b>56 760</b> | 20 396        | 769    | <b>21 165</b> | 322 836   | 83 011  | <b>405 847</b> |
| May                        | 250 259      | 71 430 | <b>321 689</b> | 41 851         | 26 408 | <b>68 259</b> | 17 808        | 1 672  | <b>19 480</b> | 309 918   | 99 510  | <b>409 428</b> |
| Aug                        | 247 324      | 67 442 | <b>314 766</b> | 38 716         | 29 199 | <b>67 915</b> | 16 180        | 1 246  | <b>17 426</b> | 302 220   | 97 887  | <b>400 107</b> |
| Nov                        | 231 195      | 51 274 | <b>282 469</b> | 36 543         | 23 264 | <b>59 807</b> | 15 244        | 310    | <b>15 554</b> | 282 982   | 74 848  | <b>357 830</b> |
| 2008 Feb                   | 220 726      | 60 706 | <b>281 432</b> | 38 733         | 19 003 | <b>57 736</b> | 13 373        | 1 391  | <b>14 764</b> | 272 832   | 81 100  | <b>353 932</b> |
| <b>Number of reporters</b> |              |        |                |                |        |               |               |        |               |           |         |                |
|                            | Banks        | Others | Total          |                |        |               |               |        |               |           |         |                |
| RPQ                        | TSCW         | TSCX   | TSCY           |                |        |               |               |        |               |           |         |                |
| 2005 May                   | 40           | 22     | <b>62</b>      |                |        |               |               |        |               |           |         |                |
| Aug                        | 40           | 22     | <b>62</b>      |                |        |               |               |        |               |           |         |                |
| Nov                        | 39           | 22     | <b>61</b>      |                |        |               |               |        |               |           |         |                |
| 2006 Feb                   | 39           | 22     | <b>61</b>      |                |        |               |               |        |               |           |         |                |
| May                        | 39           | 22     | <b>61</b>      |                |        |               |               |        |               |           |         |                |
| Aug                        | 39           | 22     | <b>61</b>      |                |        |               |               |        |               |           |         |                |
| Nov                        | 39           | 22     | <b>61</b>      |                |        |               |               |        |               |           |         |                |
| 2007 Feb                   | 39           | 22     | <b>61</b>      |                |        |               |               |        |               |           |         |                |
| May                        | 39           | 22     | <b>61</b>      |                |        |               |               |        |               |           |         |                |
| Aug                        | 39           | 22     | <b>61</b>      |                |        |               |               |        |               |           |         |                |
| Nov                        | 35           | 18     | <b>53</b>      |                |        |               |               |        |               |           |         |                |
| 2008 Feb                   | 36           | 23     | <b>59</b>      |                |        |               |               |        |               |           |         |                |

# TABLE D4.1 UK INTERNATIONAL RESERVES

US \$ millions

|          | Foreign<br>currency<br>reserves | Reserve<br>position in<br>the IMF | Special<br>drawing<br>rights | Gold  | Other<br>reserve assets | Total         | of<br>which claims<br>on residents | Balance<br>of payments<br>reserves | Balance<br>of payments<br>reserves £ | Change in<br>level of total<br>reserves | Underlying<br>change in the<br>reserves |
|----------|---------------------------------|-----------------------------------|------------------------------|-------|-------------------------|---------------|------------------------------------|------------------------------------|--------------------------------------|---|---|
| PQQ/PQM  | BAAA                            | BAAC                              | BAAD                         | BAAE  | BAAF                    | BAAG          | BAAB                               | BABQ                               | BABR                                 | BABS                                    | BABT                                    |
| 2006 Q3  | 38 986                          | 1 935                             | 405                          | 5 978 | 4 140                   | <b>51 443</b> | 6 686                              | <b>44 757</b>                      | <b>23 957</b>                        | 2 592                                   | 2 617                                   |
| Q4       | 40 990                          | 1 414                             | 396                          | 6 341 | 4 074                   | <b>53 214</b> | 8 143                              | <b>45 071</b>                      | <b>22 985</b>                        | 1 771                                   | 663                                     |
| 2007 Q1  | 41 376                          | 1 210                             | 376                          | 6 601 | 3 360                   | <b>52 923</b> | 8 271                              | <b>44 651</b>                      | <b>22 765</b>                        | -292                                    | -1 522                                  |
| Q2       | 42 123                          | 1 135                             | 346                          | 6 489 | 2 731                   | <b>52 825</b> | 8 837                              | <b>43 987</b>                      | <b>21 922</b>                        | -98                                     | 2 338                                   |
| Q3       | 39 184                          | 1 103                             | 381                          | 7 412 | 4 655                   | <b>52 735</b> | 6 269                              | <b>46 466</b>                      | <b>22 807</b>                        | -90                                     | -2 997                                  |
| Q4       | 44 315                          | 1 099                             | 360                          | 8 344 | 3 060                   | <b>57 178</b> | 3 616                              | <b>53 562</b>                      | <b>26 729</b>                        | 4 443                                   | 2 673                                   |
| 2008 Q1  | 44 274                          | 1 115                             | 350                          | 9 312 | 4 324                   | <b>59 374</b> | 2 763                              | <b>56 612</b>                      | <b>28 485</b>                        | 2 197                                   | 632                                     |
| 2006 Jul | 38 632                          | 2 266                             | 310                          | 6 309 | 3 204                   | <b>50 721</b> | 5 923                              | <b>44 799</b>                      | <b>23 994</b>                        | 1 870                                   | 781                                     |
| Aug      | 39 189                          | 1 995                             | 408                          | 6 219 | 3 243                   | <b>51 053</b> | 6 422                              | <b>44 631</b>                      | <b>23 468</b>                        | 332                                     | 1 068                                   |
| Sep      | 38 986                          | 1 935                             | 405                          | 5 978 | 4 140                   | <b>51 443</b> | 6 686                              | <b>44 757</b>                      | <b>23 957</b>                        | 390                                     | 768                                     |
| Oct      | 40 717                          | 1 643                             | 405                          | 6 022 | 3 748                   | <b>52 535</b> | 7 703                              | <b>44 832</b>                      | <b>23 505</b>                        | 1 092                                   | 749                                     |
| Nov      | 41 918                          | 1 492                             | 397                          | 6 451 | 3 550                   | <b>53 806</b> | 7 167                              | <b>46 639</b>                      | <b>23 711</b>                        | 1 271                                   | -214                                    |
| Dec      | 40 990                          | 1 414                             | 396                          | 6 341 | 4 074                   | <b>53 214</b> | 8 143                              | <b>45 071</b>                      | <b>22 985</b>                        | -592                                    | 129                                     |
| 2007 Jan | 41 512                          | 1 379                             | 392                          | 6 489 | 4 341                   | <b>54 113</b> | 9 078                              | <b>45 035</b>                      | <b>23 008</b>                        | 899                                     | 535                                     |
| Feb      | 41 680                          | 1 212                             | 374                          | 6 625 | 3 770                   | <b>53 661</b> | 7 947                              | <b>45 715</b>                      | <b>23 325</b>                        | -452                                    | - 680                                   |
| Mar      | 41 376                          | 1 210                             | 376                          | 6 601 | 3 360                   | <b>52 923</b> | 8 271                              | <b>44 651</b>                      | <b>22 765</b>                        | -739                                    | -1 377                                  |
| Apr      | 43 496                          | 1 191                             | 373                          | 6 753 | 3 032                   | <b>54 845</b> | 8 438                              | <b>46 407</b>                      | <b>23 208</b>                        | 1 923                                   | 1 554                                   |
| May      | 42 541                          | 1 133                             | 346                          | 6 575 | 3 114                   | <b>53 709</b> | 7 679                              | <b>46 030</b>                      | <b>23 270</b>                        | -1 136                                  | -770                                    |
| Jun      | 42 123                          | 1 135                             | 346                          | 6 489 | 2 731                   | <b>52 825</b> | 8 837                              | <b>43 987</b>                      | <b>21 922</b>                        | -884                                    | 1 554                                   |
| Jul      | 42 432                          | 1 110                             | 350                          | 6 638 | 2 954                   | <b>53 484</b> | 9 252                              | <b>44 232</b>                      | <b>21 767</b>                        | 660                                     | -130                                    |
| Aug      | 39 446                          | 1 107                             | 375                          | 6 703 | 3 255                   | <b>50 886</b> | 6 541                              | <b>44 345</b>                      | <b>21 984</b>                        | -2 598                                  | -2 817                                  |
| Sep      | 39 184                          | 1 103                             | 381                          | 7 412 | 4 655                   | <b>52 735</b> | 6 269                              | <b>46 466</b>                      | <b>22 807</b>                        | 1 849                                   | -50                                     |
| Oct      | 42 618                          | 1 114                             | 384                          | 7 875 | 4 305                   | <b>56 297</b> | 5 430                              | <b>50 867</b>                      | <b>24 487</b>                        | 3 562                                   | 2 674                                   |
| Nov      | 44 791                          | 1 111                             | 362                          | 7 816 | 3 382                   | <b>57 462</b> | 4 073                              | <b>53 389</b>                      | <b>25 965</b>                        | 1 165                                   | -1                                      |
| Dec      | 44 315                          | 1 099                             | 360                          | 8 344 | 3 060                   | <b>57 178</b> | 3 616                              | <b>53 562</b>                      | <b>26 729</b>                        | -285                                    | -                                       |
| 2008 Jan | 43 979                          | 1 102                             | 364                          | 9 210 | 4 283                   | <b>58 938</b> | 3 520                              | <b>55 418</b>                      | <b>27 875</b>                        | 1 760                                   | 322                                     |
| Feb      | 45 547                          | 1 096                             | 343                          | 9 691 | 2 643                   | <b>59 320</b> | 1 996                              | <b>57 324</b>                      | <b>28 819</b>                        | 382                                     | -82                                     |
| Mar      | 44 274                          | 1 115                             | 350                          | 9 312 | 4 324                   | <b>59 374</b> | 2 763                              | <b>56 612</b>                      | <b>28 485</b>                        | 55                                      | 393                                     |

## Foreign currency reserves and other reserve assets by instrument

| PQQ/PQM  | Total securities | of which: |                 |                          | Currency and deposits | of which:                 |            | Financial derivatives | Other claims | Total         |
|----------|------------------|-----------|-----------------|--------------------------|-----------------------|---------------------------|------------|-----------------------|--------------|---------------|
|          |                  | Equities  | Bonds and notes | Money market instruments |                       | with Monetary authorities | with Banks |                       |              |               |
|          | BAAI             | BAAJ      | BAAK            | BAAAL                    | BAAM                  | BAAN                      | BAAO       | BAAP                  | BAAQ         | BAAR          |
| 2006 Q3  | 37 121           | -         | 29 679          | 7 442                    | 4 932                 | 166                       | 4 766      | 1 072                 | -            | <b>43 125</b> |
| Q4       | 39 220           | -         | 29 950          | 9 270                    | 4 417                 | 172                       | 4 244      | 1 427                 | -            | <b>45 064</b> |
| 2007 Q1  | 39 194           | -         | 30 165          | 9 029                    | 4 383                 | 162                       | 4 222      | 1 159                 | -            | <b>44 736</b> |
| Q2       | 40 355           | -         | 28 057          | 12 298                   | 3 036                 | 160                       | 2 876      | 1 463                 | -            | <b>44 854</b> |
| Q3       | 38 647           | -         | 32 638          | 6 009                    | 4 825                 | 223                       | 4 602      | 367                   | -            | <b>43 840</b> |
| Q4       | 43 740           | -         | 36 521          | 7 218                    | 4 483                 | 235                       | 4 248      | -848                  | -            | <b>47 375</b> |
| 2008 Q1  | 43 287           | -         | 40 265          | 3 022                    | 7 913                 | 1 121                     | 6 792      | -2 602                | -            | <b>48 598</b> |
| 2006 Jul | 36 640           | -         | 30 273          | 6 367                    | 4 308                 | 188                       | 4 120      | 888                   | -            | <b>41 836</b> |
| Aug      | 37 220           | -         | 30 381          | 6 839                    | 4 006                 | 194                       | 3 812      | 1 206                 | -            | <b>42 431</b> |
| Sep      | 37 121           | -         | 29 679          | 7 442                    | 4 932                 | 166                       | 4 766      | 1 072                 | -            | <b>43 125</b> |
| Oct      | 38 765           | -         | 29 795          | 8 969                    | 4 378                 | 161                       | 4 217      | 1 322                 | -            | <b>44 465</b> |
| Nov      | 39 972           | -         | 30 763          | 9 210                    | 4 195                 | 117                       | 4 078      | 1 299                 | -            | <b>45 467</b> |
| Dec      | 39 220           | -         | 29 950          | 9 270                    | 4 417                 | 172                       | 4 244      | 1 427                 | -            | <b>45 064</b> |
| 2007 Jan | 39 587           | -         | 29 681          | 9 906                    | 4 475                 | 164                       | 4 311      | 1 791                 | -            | <b>45 853</b> |
| Feb      | 39 850           | -         | 30 204          | 9 646                    | 4 169                 | 173                       | 3 996      | 1 430                 | -            | <b>45 450</b> |
| Mar      | 39 194           | -         | 30 165          | 9 029                    | 4 383                 | 162                       | 4 222      | 1 159                 | -            | <b>44 736</b> |
| Apr      | 41 623           | -         | 29 805          | 11 818                   | 3 697                 | 159                       | 3 539      | 1 207                 | -            | <b>46 528</b> |
| May      | 40 744           | -         | 28 468          | 12 276                   | 3 671                 | 163                       | 3 507      | 1 241                 | -            | <b>45 656</b> |
| Jun      | 40 355           | -         | 28 057          | 12 298                   | 3 036                 | 160                       | 2 876      | 1 463                 | -            | <b>44 854</b> |
| Jul      | 40 875           | -         | 28 593          | 12 282                   | 3 147                 | 156                       | 2 991      | 1 363                 | -            | <b>45 386</b> |
| Aug      | 38 381           | -         | 29 499          | 8 883                    | 3 344                 | 227                       | 3 118      | 975                   | -            | <b>42 701</b> |
| Sep      | 38 647           | -         | 32 638          | 6 009                    | 4 825                 | 223                       | 4 602      | 367                   | -            | <b>43 840</b> |
| Oct      | 42 077           | -         | 34 102          | 7 975                    | 4 440                 | 192                       | 4 248      | 406                   | -            | <b>46 923</b> |
| Nov      | 44 128           | -         | 36 141          | 7 987                    | 4 284                 | 169                       | 4 115      | -239                  | -            | <b>48 173</b> |
| Dec      | 43 740           | -         | 36 521          | 7 218                    | 4 483                 | 235                       | 4 248      | -848                  | -            | <b>47 375</b> |
| 2008 Jan | 43 301           | -         | 37 996          | 5 305                    | 6 188                 | 179                       | 6 009      | -1 227                | -            | <b>48 262</b> |
| Feb      | 44 906           | -         | 39 296          | 5 610                    | 4 983                 | 165                       | 4 818      | -1 699                | -            | <b>48 190</b> |
| Mar      | 43 287           | -         | 40 265          | 3 022                    | 7 913                 | 1 121                     | 6 792      | -2 602                | -            | <b>48 598</b> |

**TABLE D4.2 UK CENTRAL GOVERNMENT AND OTHER PUBLIC SECTOR  
FOREIGN CURRENCY DEBT <sup>(a)</sup>**

US \$ millions

|          | Short-term<br>loans | Money<br>market<br>instruments | Bonds<br>and<br>notes | Medium and<br>long term<br>loans | Liability due<br>to allocation<br>of SDRs | Other<br>liabilities | Total          |
|----------|---------------------|--------------------------------|-----------------------|----------------------------------|---|----------------------|----------------|
| PQQ/PQM  | LAAA                | LAAB                           | LAAC                  | LAAD                             | LAAE                                      | LAAF                 | LAAG           |
| 2004 Q1  | -2                  | -                              | -2 998                | -462                             | -2 838                                    | -21 277              | <b>-27 576</b> |
| Q2       | -1                  | -                              | -2 897                | -451                             | -2 805                                    | -21 154              | <b>-27 308</b> |
| Q3       | -2                  | -                              | -2 915                | -457                             | -2 821                                    | -21 079              | <b>-27 274</b> |
| Q4       | -4                  | -                              | -2 919                | -280                             | -2 970                                    | -24 108              | <b>-30 281</b> |
| 2005 Q1  | -4                  | -                              | -2 881                | -279                             | -2 890                                    | -23 328              | <b>-29 382</b> |
| Q2       | -4                  | -                              | -2 937                | -276                             | -2 787                                    | -23 008              | <b>-29 010</b> |
| Q3       | -3                  | -                              | -2 851                | -280                             | -2 773                                    | -22 158              | <b>-28 065</b> |
| Q4       | -3                  | -                              | -2 868                | -102                             | -2 734                                    | -21 659              | <b>-27 367</b> |
| 2006 Q1  | -102                | -                              | -2 870                | -3                               | -2 756                                    | -22 391              | <b>-28 123</b> |
| Q2       | -103                | -                              | -2 885                | -2                               | -2 830                                    | -21 296              | <b>-27 116</b> |
| Q3       | -104                | -                              | -2 880                | -2                               | -2 831                                    | -23 612              | <b>-29 428</b> |
| Q4       | -2                  | -                              | -2 911                | -                                | -2 878                                    | -24 974              | <b>-30 765</b> |
| 2007 Q1  | -2                  | -                              | -2 952                | -                                | -2 889                                    | -23 828              | <b>-29 671</b> |
| Q2       | -1                  | -                              | -2 983                | -                                | -2 899                                    | -24 116              | <b>-30 000</b> |
| Q3       | -1                  | -                              | -2 963                | -                                | -2 978                                    | -22 802              | <b>-28 744</b> |
| Q4       | -                   | -                              | -3 002                | -                                | -3 020                                    | -27 251              | <b>-33 272</b> |
| 2008 Q1  | -                   | -                              | -3 047                | -                                | -3 146                                    | -28 059              | <b>-34 252</b> |
| 2004 Jan | -2                  | -                              | -2 923                | -458                             | -2 839                                    | -21 617              | <b>-27 838</b> |
| Feb      | -2                  | -                              | -2 969                | -459                             | -2 834                                    | -20 793              | <b>-27 058</b> |
| Mar      | -2                  | -                              | -2 998                | -462                             | -2 838                                    | -21 277              | <b>-27 576</b> |
| Apr      | -2                  | -                              | -2 914                | -453                             | -2 779                                    | -20 986              | <b>-27 134</b> |
| May      | -1                  | -                              | -2 888                | -451                             | -2 808                                    | -20 806              | <b>-26 953</b> |
| Jun      | -1                  | -                              | -2 897                | -451                             | -2 805                                    | -21 154              | <b>-27 308</b> |
| Jul      | -1                  | -                              | -2 854                | -453                             | -2 788                                    | -19 895              | <b>-25 991</b> |
| Aug      | -2                  | -                              | -2 911                | -456                             | -2 799                                    | -20 419              | <b>-26 586</b> |
| Sep      | -2                  | -                              | -2 915                | -457                             | -2 821                                    | -21 079              | <b>-27 274</b> |
| Oct      | -3                  | -                              | -2 935                | -459                             | -2 864                                    | -21 623              | <b>-27 884</b> |
| Nov      | -5                  | -                              | -2 910                | -458                             | -2 938                                    | -23 370              | <b>-29 681</b> |
| Dec      | -4                  | -                              | -2 919                | -280                             | -2 970                                    | -24 108              | <b>-30 281</b> |
| 2005 Jan | -4                  | -                              | -2 916                | -278                             | -2 909                                    | -23 285              | <b>-29 392</b> |
| Feb      | -5                  | -                              | -2 897                | -278                             | -2 931                                    | -24 291              | <b>-30 401</b> |
| Mar      | -4                  | -                              | -2 881                | -279                             | -2 890                                    | -23 328              | <b>-29 382</b> |
| Apr      | -3                  | -                              | -2 914                | -277                             | -2 902                                    | -23 929              | <b>-30 026</b> |
| May      | -4                  | -                              | -2 927                | -274                             | -2 822                                    | -23 331              | <b>-29 358</b> |
| Jun      | -4                  | -                              | -2 937                | -276                             | -2 787                                    | -23 008              | <b>-29 010</b> |
| Jul      | -4                  | -                              | -2 842                | -276                             | -2 778                                    | -21 088              | <b>-26 987</b> |
| Aug      | -3                  | -                              | -2 867                | -279                             | -2 793                                    | -20 841              | <b>-26 783</b> |
| Sep      | -3                  | -                              | -2 851                | -280                             | -2 773                                    | -22 158              | <b>-28 065</b> |
| Oct      | -2                  | -                              | -2 845                | -279                             | -2 766                                    | -21 656              | <b>-27 547</b> |
| Nov      | -3                  | -                              | -2 854                | -277                             | -2 724                                    | -22 029              | <b>-27 887</b> |
| Dec      | -3                  | -                              | -2 868                | -102                             | -2 734                                    | -21 659              | <b>-27 367</b> |
| 2006 Jan | -102                | -                              | -2 868                | -4                               | -2 765                                    | -22 890              | <b>-28 630</b> |
| Feb      | -102                | -                              | -2 869                | -4                               | -2 745                                    | -21 666              | <b>-27 386</b> |
| Mar      | -102                | -                              | -2 870                | -3                               | -2 756                                    | -22 391              | <b>-28 123</b> |
| Apr      | -104                | -                              | -2 875                | -3                               | -2 814                                    | -22 900              | <b>-28 696</b> |
| May      | -103                | -                              | -2 883                | -2                               | -2 858                                    | -24 953              | <b>-30 800</b> |
| Jun      | -103                | -                              | -2 885                | -2                               | -2 830                                    | -21 296              | <b>-27 116</b> |
| Jul      | -103                | -                              | -2 837                | -2                               | -2 839                                    | -22 044              | <b>-27 826</b> |
| Aug      | -104                | -                              | -2 860                | -2                               | -2 848                                    | -23 091              | <b>-28 905</b> |
| Sep      | -104                | -                              | -2 880                | -2                               | -2 831                                    | -23 612              | <b>-29 428</b> |
| Oct      | -106                | -                              | -2 890                | -                                | -2 831                                    | -24 520              | <b>-30 347</b> |
| Nov      | -105                | -                              | -2 905                | -                                | -2 884                                    | -25 072              | <b>-30 966</b> |
| Dec      | -2                  | -                              | -2 911                | -                                | -2 878                                    | -24 974              | <b>-30 765</b> |
| 2007 Jan | -2                  | -                              | -2 916                | -                                | -2 851                                    | -25 036              | <b>-30 804</b> |
| Feb      | -2                  | -                              | -2 938                | -                                | -2 879                                    | -24 811              | <b>-30 630</b> |
| Mar      | -2                  | -                              | -2 952                | -                                | -2 889                                    | -23 828              | <b>-29 671</b> |
| Apr      | -1                  | -                              | -2 961                | -                                | -2 916                                    | -25 741              | <b>-31 619</b> |
| May      | -1                  | -                              | -2 967                | -                                | -2 894                                    | -24 674              | <b>-30 536</b> |
| Jun      | -1                  | -                              | -2 983                | -                                | -2 899                                    | -24 116              | <b>-30 000</b> |
| Jul      | -1                  | -                              | -2 932                | -                                | -2 929                                    | -24 431              | <b>-30 293</b> |
| Aug      | -1                  | -                              | -2 948                | -                                | -2 932                                    | -21 495              | <b>-27 376</b> |
| Sep      | -1                  | -                              | -2 963                | -                                | -2 978                                    | -22 802              | <b>-28 744</b> |
| Oct      | -                   | -                              | -2 979                | -                                | -3 007                                    | -25 755              | <b>-31 741</b> |
| Nov      | -                   | -                              | -2 991                | -                                | -3 042                                    | -26 981              | <b>-33 014</b> |
| Dec      | -                   | -                              | -3 002                | -                                | -3 020                                    | -27 251              | <b>-33 272</b> |
| 2008 Jan | -                   | -                              | -3 033                | -                                | -3 052                                    | -27 052              | <b>-33 136</b> |
| Feb      | -                   | -                              | -3 040                | -                                | -3 081                                    | -27 571              | <b>-33 693</b> |
| Mar      | -                   | -                              | -3 047                | -                                | -3 146                                    | -28 059              | <b>-34 252</b> |

**Note to Table D4.2**

(a) Data for Northern Rock are not included due to the temporary nature of its public ownership. Data for the Bank of England are available separately in Table D5.2 and so are not included here.

**TABLE D5.1 BANK OF ENGLAND FOREIGN CURRENCY ASSETS**

US \$ millions

|          | Foreign<br>currency<br>holdings | of which:                |            | Gold | Other<br>assets | Total<br>assets | of which<br>held with<br>residents |
|----------|---------------------------------|--------------------------|------------|------|-----------------|-----------------|------------------------------------|
|          |                                 | Currency and<br>deposits | Securities |      |                 |                 |                                    |
| PQQ/PQM  | BAAS                            | BAAU                     | BAAV       | BAAW | BAAZ            | BAAZ            | BAAT                               |
| 2006 Q3  | 20 125                          | 12 099                   | 8 025      | 141  | 10 921          | <b>31 187</b>   | 15 180                             |
| Q4       | 20 187                          | 11 736                   | 8 451      | 150  | 12 096          | <b>32 433</b>   | 15 628                             |
| 2007 Q1  | 19 607                          | 11 075                   | 8 532      | 156  | 10 969          | <b>30 732</b>   | 12 795                             |
| Q2       | 20 798                          | 12 322                   | 8 476      | 132  | 21 761          | <b>42 691</b>   | 14 251                             |
| Q3       | 18 618                          | 9 691                    | 8 927      | 151  | 17 097          | <b>35 867</b>   | 15 439                             |
| Q4       | 14 518                          | 6 444                    | 8 074      | 170  | 25 389          | <b>40 077</b>   | 19 637                             |
| 2008 Q1  | 12 837                          | 3 118                    | 9 719      | 190  | 27 555          | <b>40 582</b>   | 19 095                             |
| 2006 Aug | 20 272                          | 12 028                   | 8 244      | 147  | 9 736           | <b>30 155</b>   | 13 850                             |
| Sep      | 20 125                          | 12 099                   | 8 025      | 141  | 10 921          | <b>31 187</b>   | 15 180                             |
| Oct      | 19 796                          | 11 348                   | 8 448      | 142  | 10 596          | <b>30 534</b>   | 15 313                             |
| Nov      | 20 302                          | 11 382                   | 8 920      | 152  | 10 715          | <b>31 169</b>   | 15 312                             |
| Dec      | 20 187                          | 11 736                   | 8 451      | 150  | 12 096          | <b>32 433</b>   | 15 628                             |
| 2007 Jan | 17 467                          | 11 106                   | 6 360      | 153  | 11 235          | <b>28 855</b>   | 14 227                             |
| Feb      | 17 835                          | 11 368                   | 6 468      | 156  | 10 501          | <b>28 492</b>   | 13 301                             |
| Mar      | 19 607                          | 11 075                   | 8 532      | 156  | 10 969          | <b>30 732</b>   | 12 795                             |
| Apr      | 20 547                          | 11 939                   | 8 608      | 159  | 10 359          | <b>31 066</b>   | 14 712                             |
| May      | 20 593                          | 12 136                   | 8 457      | 134  | 10 564          | <b>31 291</b>   | 14 549                             |
| Jun      | 20 798                          | 12 322                   | 8 476      | 132  | 21 761          | <b>42 691</b>   | 14 251                             |
| Jul      | 21 413                          | 12 812                   | 8 601      | 135  | 10 184          | <b>31 733</b>   | 14 435                             |
| Aug      | 19 896                          | 11 274                   | 8 622      | 136  | 12 938          | <b>32 971</b>   | 14 875                             |
| Sep      | 18 618                          | 9 691                    | 8 927      | 151  | 17 097          | <b>35 867</b>   | 15 439                             |
| Oct      | 16 518                          | 7 865                    | 8 653      | 160  | 23 813          | <b>40 491</b>   | 19 442                             |
| Nov      | 15 829                          | 7 074                    | 8 755      | 159  | 26 718          | <b>42 706</b>   | 21 769                             |
| Dec      | 14 518                          | 6 444                    | 8 074      | 170  | 25 389          | <b>40 077</b>   | 19 637                             |
| 2008 Jan | 12 733                          | 5 115                    | 7 619      | 188  | 27 269          | <b>40 191</b>   | 19 994                             |
| Feb      | 11 269                          | 3 822                    | 7 447      | 198  | 33 794          | <b>45 260</b>   | 23 140                             |
| Mar      | 12 837                          | 3 118                    | 9 719      | 190  | 27 555          | <b>40 582</b>   | 19 095                             |

**TABLE D5.2 BANK OF ENGLAND FOREIGN CURRENCY LIABILITIES**

US \$ millions

|          | Short-term<br>deposit<br>liabilities | Money market<br>instruments | Bonds and<br>notes | Medium and<br>long term<br>deposit<br>liabilities | Other<br>liabilities | Total          |
|----------|--------------------------------------|-----------------------------|--------------------|---|----------------------|----------------|
|          |                                      |                             |                    |   |                      |                |
| 2006 Q3  | -15 621                              | -380                        | -8 940             | -   | -5 290               | <b>-30 231</b> |
| Q4       | -15 613                              | -                           | -9 348             | -   | -7 188               | <b>-32 149</b> |
| 2007 Q1  | -13 675                              | -                           | -8 578             | -   | -8 232               | <b>-30 484</b> |
| Q2       | -13 656                              | -                           | -8 712             | -   | -19 565              | <b>-41 933</b> |
| Q3       | -17 387                              | -                           | -9 215             | -   | -8 904               | <b>-35 507</b> |
| Q4       | -23 640                              | -                           | -9 609             | -   | -7 055               | <b>-40 304</b> |
| 2008 Q1  | -25 239                              | -                           | -8 839             | -   | -8 814               | <b>-42 893</b> |
| 2006 Aug | -13 770                              | -766                        | -9 014             | -   | -5 228               | <b>-28 779</b> |
| Sep      | -15 621                              | -380                        | -8 940             | -   | -5 290               | <b>-30 231</b> |
| Oct      | -14 749                              | -                           | -9 025             | -   | -5 958               | <b>-29 732</b> |
| Nov      | -14 499                              | -                           | -9 401             | -   | -7 111               | <b>-31 010</b> |
| Dec      | -15 613                              | -                           | -9 348             | -   | -7 188               | <b>-32 149</b> |
| 2007 Jan | -14 793                              | -                           | -6 387             | -   | -7 343               | <b>-28 522</b> |
| Feb      | -14 158                              | -                           | -6 522             | -   | -7 464               | <b>-28 143</b> |
| Mar      | -13 675                              | -                           | -8 578             | -   | -8 232               | <b>-30 484</b> |
| Apr      | -13 569                              | -                           | -8 765             | -   | -7 910               | <b>-30 243</b> |
| May      | -14 111                              | -                           | -8 663             | -   | -7 855               | <b>-30 629</b> |
| Jun      | -13 656                              | -                           | -8 712             | -   | -19 565              | <b>-41 933</b> |
| Jul      | -14 793                              | -                           | -8 852             | -   | -7 662               | <b>-31 308</b> |
| Aug      | -15 164                              | -                           | -8 877             | -   | -7 984               | <b>-32 026</b> |
| Sep      | -17 387                              | -                           | -9 215             | -   | -8 904               | <b>-35 507</b> |
| Oct      | -23 069                              | -                           | -9 383             | -   | -7 053               | <b>-39 504</b> |
| Nov      | -25 183                              | -                           | -9 555             | -   | -7 134               | <b>-41 872</b> |
| Dec      | -23 640                              | -                           | -9 609             | -   | -7 055               | <b>-40 304</b> |
| 2008 Jan | -25 842                              | -                           | -6 574             | -   | -6 100               | <b>-38 516</b> |
| Feb      | -31 443                              | -                           | -6 714             | -   | -6 509               | <b>-44 666</b> |
| Mar      | -25 239                              | -                           | -8 839             | -   | -8 814               | <b>-42 893</b> |



**TABLE D6.1 CURRENCY BREAKDOWN OF UK CENTRAL GOVERNMENT FOREIGN CURRENCY ASSETS AND LIABILITIES**

US \$ millions

| <b>International reserves and other foreign currency assets</b> |            |        |       |                  |      |                     |       |               |               |
|---|------------|--------|-------|------------------|------|---------------------|-------|---------------|---------------|
|   | US dollars | Euro   | Yen   | Other currencies | SDR  | IMF reserve tranche | Gold  | Total         | Net assets    |
| PQQ/PQM   | BABA       | BABB   | BABC  | BABD             | BABE | BABF                | BABG  | BABH          | BABI          |
| 2005 Q3   | 12 751     | 21 224 | 4 150 | 2                | 296  | 3 621               | 4 735 | <b>46 780</b> | <b>18 715</b> |
| Q4  | 11 941     | 23 077 | 4 039 | 11               | 287  | 1 765               | 5 126 | <b>46 246</b> | <b>18 879</b> |
| 2006 Q1   | 12 180     | 23 792 | 3 888 | 8                | 315  | 1 771               | 5 806 | <b>47 759</b> | <b>19 636</b> |
| Q2  | 11 579     | 23 599 | 3 598 | 16               | 309  | 2 262               | 6 120 | <b>47 481</b> | <b>20 365</b> |
| Q3  | 13 687     | 24 201 | 3 533 | 12               | 405  | 1 935               | 5 978 | <b>49 751</b> | <b>20 453</b> |
| Q4  | 12 563     | 26 895 | 4 063 | 9                | 396  | 1 414               | 6 341 | <b>51 681</b> | <b>20 916</b> |
| 2007 Q1   | 12 565     | 26 110 | 4 207 | 8                | 376  | 1 210               | 6 601 | <b>51 076</b> | <b>21 405</b> |
| Q2  | 12 615     | 26 796 | 3 772 | 8                | 346  | 1 135               | 6 489 | <b>51 161</b> | <b>21 161</b> |
| Q3  | 12 473     | 26 134 | 4 310 | 8                | 381  | 1 103               | 7 412 | <b>51 821</b> | <b>23 077</b> |
| Q4  | 14 831     | 28 885 | 4 402 | 17               | 360  | 1 099               | 8 344 | <b>57 939</b> | <b>24 667</b> |
| 2008 Q1   | 15 139     | 28 375 | 7 053 | 9                | 350  | 1 115               | 9 312 | <b>61 353</b> | <b>27 100</b> |

| <b>UK central government foreign currency and other public sector debt <sup>(a)</sup></b> |            |        |       |                  |                                 |                   |      |               |  |
|---|------------|--------|-------|------------------|---------------------------------|-------------------|------|---------------|--|
|   | US dollars | Euro   | Yen   | Other currencies | Liability due to SDR allocation | Other liabilities | Gold | Total         |  |
| PQQ/PQM   | LAAH       | LAAI   | LAAJ  | LAAK             | LAAL                            | LAAM              | LAAN | LAAO          |  |
| 2005 Q3   | 7 618      | 16 087 | 1 585 | 2                | 2 773                           | -                 | -    | <b>28 065</b> |  |
| Q4  | 6 167      | 17 301 | 1 155 | 9                | 2 734                           | -                 | -    | <b>27 367</b> |  |
| 2006 Q1   | 6 374      | 17 997 | 993   | 2                | 2 756                           | -                 | -    | <b>28 123</b> |  |
| Q2  | 5 773      | 17 804 | 698   | 10               | 2 830                           | -                 | -    | <b>27 116</b> |  |
| Q3  | 7 698      | 18 217 | 543   | 10               | 2 831                           | -                 | -    | <b>29 298</b> |  |
| Q4  | 6 306      | 20 638 | 940   | 3                | 2 878                           | -                 | -    | <b>30 765</b> |  |
| 2007 Q1   | 6 126      | 19 670 | 983   | 2                | 2 889                           | -                 | -    | <b>29 671</b> |  |
| Q2  | 6 181      | 20 361 | 557   | 2                | 2 899                           | -                 | -    | <b>30 000</b> |  |
| Q3  | 5 618      | 19 263 | 883   | 2                | 2 978                           | -                 | -    | <b>28 744</b> |  |
| Q4  | 7 682      | 21 735 | 823   | 13               | 3 020                           | -                 | -    | <b>33 272</b> |  |
| 2008 Q1   | 7 344      | 20 592 | 3 167 | 3                | 3 146                           | -                 | -    | <b>34 252</b> |  |

**Note to Table D6.1**

(a) Data for Northern Rock are not included due to the temporary nature of its public ownership. Data for the Bank of England are available separately in Table D6.2 and are not included here.

**TABLE D6.2 CURRENCY BREAKDOWN OF BANK OF ENGLAND FOREIGN CURRENCY ASSETS AND LIABILITIES**

US \$ millions

| <b>Bank of England foreign currency assets</b> |            |        |       |                  |      |               |            |
|--|------------|--------|-------|------------------|------|---------------|------------|
|  | US dollars | Euro   | Yen   | Other currencies | Gold | Total         | Net assets |
| PQQ/PQM  | BABJ       | BABK   | BABL  | BABM             | BABN | BABO          | BABP       |
| 2005 Q3  | 5 566      | 21 938 | 2 346 | 1 418            | 218  | <b>31 486</b> | <b>54</b>  |
| Q4   | 5 903      | 21 999 | 1 329 | 1 189            | 154  | <b>30 573</b> | <b>64</b>  |
| 2006 Q1  | 4 971      | 22 420 | 1 494 | 1 243            | 175  | <b>30 302</b> | <b>57</b>  |
| Q2   | 6 181      | 21 719 | 1 106 | 935              | 145  | <b>30 086</b> | <b>58</b>  |
| Q3   | 6 528      | 21 777 | 1 059 | 784              | 141  | <b>30 288</b> | <b>57</b>  |
| Q4   | 6 580      | 23 606 | 1 048 | 822              | 150  | <b>32 205</b> | <b>56</b>  |
| 2007 Q1  | 7 838      | 20 563 | 1 059 | 922              | 156  | <b>30 538</b> | <b>54</b>  |
| Q2   | 8 809      | 30 797 | 1 012 | 1 185            | 132  | <b>41 935</b> | <b>2</b>   |
| Q3   | 6 604      | 26 056 | 1 189 | 1 511            | 151  | <b>35 511</b> | <b>5</b>   |
| Q4   | 4 739      | 31 596 | 2 390 | 1 412            | 170  | <b>40 308</b> | <b>4</b>   |
| 2008 Q1  | 3 707      | 35 604 | 2 951 | 445              | 190  | <b>42 897</b> | <b>5</b>   |

| <b>Bank of England foreign currency liabilities</b> |            |        |       |                  |      |               |
|---|------------|--------|-------|------------------|------|---------------|
|   | US dollars | Euro   | Yen   | Other currencies | Gold | Total         |
| PQQ/PQM   | LAAP       | LAAQ   | LAAR  | LAAS             | LAAT | LAAU          |
| 2005 Q3   | 5 563      | 21 891 | 2 344 | 1 416            | 218  | <b>31 431</b> |
| Q4  | 5 898      | 21 945 | 1 328 | 1 186            | 154  | <b>30 509</b> |
| 2006 Q1   | 4 969      | 22 365 | 1 494 | 1 243            | 175  | <b>30 245</b> |
| Q2  | 6 178      | 21 665 | 1 107 | 934              | 145  | <b>30 028</b> |
| Q3  | 6 528      | 21 723 | 1 058 | 781              | 141  | <b>30 231</b> |
| Q4  | 6 581      | 23 553 | 1 048 | 818              | 150  | <b>32 149</b> |
| 2007 Q1   | 7 840      | 20 510 | 1 059 | 920              | 156  | <b>30 484</b> |
| Q2  | 8 806      | 30 800 | 1 013 | 1 182            | 132  | <b>41 933</b> |
| Q3  | 6 603      | 26 055 | 1 189 | 1 509            | 151  | <b>35 507</b> |
| Q4  | 4 740      | 31 594 | 2 391 | 1 409            | 170  | <b>40 304</b> |
| 2008 Q1   | 3 706      | 35 603 | 2 950 | 444              | 190  | <b>42 893</b> |









**TABLE F1.1 FINANCIAL DERIVATIVE POSITIONS OF BANKS AT MARKET VALUES**

£ millions

**Liabilities by product and risk category**

|         | Product |                    |           |       |                  |                    |       | Risk          |                  |         | Total liabilities |
|---------|---------|--------------------|-----------|-------|------------------|--------------------|-------|---------------|------------------|---------|-------------------|
|         | Options | Futures & forwards | Swaps     | FRAs  | Commodity/equity | Credit derivatives | Other | Interest rate | Foreign exchange | Other   |                   |
| DPQ     | TADB    | TADC               | TADD      | TADE  | TADF             | TADG               | TADH  | TACS          | TACU             | TACW    | TADA              |
| 2005 Q4 | 110 404 | 87 510             | 979 039   | 1 941 | 225 506          | 1 382              | 7     | 784 566       | 394 336          | 226 888 | 1 405 789         |
| 2006 Q1 | 89 717  | 63 159             | 904 807   | 1 988 | 287 539          | 2 501              | 9     | 684 370       | 375 310          | 290 039 | 1 349 719         |
| Q2      | 115 240 | 80 621             | 957 070   | 2 168 | 265 484          | 3 172              | 15    | 745 321       | 409 792          | 268 656 | 1 423 769         |
| Q3      | 115 736 | 87 398             | 1 221 091 | 1 463 | 269 634          | 3 395              | 8     | 740 404       | 685 292          | 273 028 | 1 698 725         |
| Q4      | 109 268 | 90 067             | 997 931   | 2 153 | 291 683          | 6 873              | -     | 669 601       | 529 819          | 298 557 | 1 497 976         |
| 2007 Q1 | 109 659 | 74 480             | 893 984   | 1 488 | 319 107          | 6 060              | -     | 637 794       | 441 817          | 325 167 | 1 404 778         |
| Q2      | 134 289 | 87 486             | 1 170 643 | 2 391 | 301 653          | 7 100              | -     | 893 330       | 501 479          | 308 753 | 1 703 562         |
| Q3      | 147 883 | 143 564            | 1 487 076 | 3 518 | 326 598          | 12 525             | -     | 901 119       | 880 922          | 339 124 | 2 121 165         |
| Q4 (a)  | 181 430 | 166 295            | 1 482 724 | 3 198 | 348 552          | 200 709            | 409   | 1 097 664     | 736 392          | 549 262 | 2 383 318         |

**Assets by product and risk category**

|         | Product |                    |           |       |                  |                    |       | Risk          |                  |         | Total assets |
|---------|---------|--------------------|-----------|-------|------------------|--------------------|-------|---------------|------------------|---------|--------------|
|         | Options | Futures & forwards | Swaps     | FRAs  | Commodity/equity | Credit derivatives | Other | Interest rate | Foreign exchange | Other   |              |
| DPQ     | TADJ    | TADK               | TADL      | TADM  | TADN             | TADO               | TADP  | TACT          | TACV             | TACX    | TADI         |
| 2005 Q4 | 104 113 | 82 668             | 995 675   | 1 750 | 202 628          | 1 794              | 12    | 792 727       | 391 490          | 204 421 | 1 388 638    |
| 2006 Q1 | 84 453  | 62 865             | 921 008   | 1 848 | 258 954          | 2 016              | 11    | 689 188       | 380 997          | 260 970 | 1 331 155    |
| Q2      | 110 871 | 74 902             | 978 340   | 2 073 | 236 210          | 3 231              | 8     | 751 171       | 415 023          | 239 441 | 1 405 636    |
| Q3      | 112 936 | 86 443             | 1 235 782 | 1 369 | 244 893          | 4 389              | 8     | 753 802       | 682 736          | 249 282 | 1 685 820    |
| Q4      | 105 194 | 84 926             | 1 003 757 | 1 486 | 262 538          | 8 216              | -     | 674 284       | 521 080          | 270 754 | 1 466 117    |
| 2007 Q1 | 107 389 | 71 059             | 912 968   | 1 485 | 286 243          | 7 330              | -     | 644 533       | 448 368          | 293 573 | 1 386 474    |
| Q2      | 136 897 | 87 756             | 1 171 732 | 2 372 | 280 116          | 9 350              | -     | 886 595       | 512 163          | 289 465 | 1 688 223    |
| Q3      | 146 133 | 141 384            | 1 504 704 | 3 737 | 313 831          | 11 651             | -     | 905 128       | 890 829          | 325 482 | 2 121 440    |
| Q4 (a)  | 173 622 | 160 674            | 1 488 769 | 3 421 | 335 490          | 216 964            | 517   | 1 068 774     | 758 229          | 552 454 | 2 379 457    |

**Liabilities by counterparty**

|         | Counterparty                  |                  |                              |                    |                    |                     | Total liabilities |
|---------|-------------------------------|------------------|------------------------------|--------------------|--------------------|---------------------|-------------------|
|         | UK banks & building societies | UK public sector | Other financial corporations | Other UK residents | Non-resident banks | Other non-residents |                   |
| DPQ     | TAEB                          | TAEC             | TAED                         | TAEE               | TAEF               | TEAG                | TAEA              |
| 2005 Q4 | 331 595                       | 832              | 223 760                      | 18 500             | 536 998            | 294 104             | 1 405 789         |
| 2006 Q1 | 316 355                       | 1 056            | 233 293                      | 17 824             | 505 263            | 275 928             | 1 349 719         |
| Q2      | 334 615                       | 1 322            | 228 449                      | 14 986             | 530 445            | 313 953             | 1 423 769         |
| Q3      | 530 730                       | 1 386            | 231 911                      | 13 974             | 595 829            | 324 895             | 1 698 725         |
| Q4      | 361 568                       | 842              | 225 472                      | 19 618             | 574 782            | 315 694             | 1 497 976         |
| 2007 Q1 | 322 222                       | 928              | 235 475                      | 18 541             | 504 438            | 323 173             | 1 404 778         |
| Q2      | 397 271                       | 2 220            | 334 394                      | 16 778             | 625 427            | 327 473             | 1 703 562         |
| Q3      | 629 813                       | 2 319            | 331 945                      | 15 955             | 769 679            | 371 453             | 2 121 165         |
| Q4 (a)  | 500 499                       | 3 834            | 439 745                      | 18 086             | 916 129            | 505 024             | 2 383 318         |

**Assets by counterparty**

|         | Counterparty                  |                  |                              |                    |                    |                     | Total assets | Net assets |
|---------|-------------------------------|------------------|------------------------------|--------------------|--------------------|---------------------|--------------|------------|
|         | UK banks & building societies | UK public sector | Other financial corporations | Other UK residents | Non-resident banks | Other non-residents |              |            |
| DPQ     | TAEI                          | TAEJ             | TAEK                         | TAEL               | TAEM               | TAEN                | TAEH         | TADQ       |
| 2005 Q4 | 313 740                       | 324              | 232 306                      | 22 188             | 538 979            | 281 100             | 1 388 638    | - 17 151   |
| 2006 Q1 | 291 073                       | 393              | 249 411                      | 20 783             | 503 742            | 265 753             | 1 331 155    | - 18 564   |
| Q2      | 312 026                       | 493              | 236 300                      | 16 580             | 534 572            | 305 665             | 1 405 636    | - 18 133   |
| Q3      | 509 508                       | 467              | 248 093                      | 16 575             | 593 930            | 317 247             | 1 685 820    | - 12 905   |
| Q4      | 347 008                       | 676              | 241 559                      | 23 158             | 563 227            | 290 491             | 1 466 117    | - 31 859   |
| 2007 Q1 | 309 807                       | 142              | 265 593                      | 20 900             | 510 878            | 279 155             | 1 386 474    | - 18 304   |
| Q2      | 380 846                       | 1 135            | 354 621                      | 16 830             | 620 299            | 314 493             | 1 688 223    | - 15 339   |
| Q3      | 612 397                       | 1 275            | 354 114                      | 19 429             | 776 053            | 358 172             | 2 121 440    | 275        |
| Q4 (a)  | 490 493                       | 1 500            | 460 214                      | 24 666             | 915 588            | 486 997             | 2 379 457    | - 3 861    |

**Note to Table F1.1**

(a) The definition of credit derivatives has been extended in line with international standards with effect from Q4 2007 reporting. For more information on this change see Pat O'Connor's article "Extended coverage of credit derivatives data" in the February 2008 edition of this publication.

**TABLE G1.1 WHOLESALE INTEREST AND DISCOUNT RATES**

| <b>Interest rates</b>               |           |        |        |         |         |         |        |  |      |                             |      |
|-------------------------------------|-----------|--------|--------|---------|---------|---------|--------|--|------|-----------------------------|------|
| Sterling interbank rates (midpoint) |           |        |        |         |         |         |        | 3 month<br>Euro-currency offered rates |      | Official Bank Rate          |      |
|                                     |           |        |        |         |         |         |        | US \$                                  | Euro | Date effective              |      |
| End-qtr level                       | SONIA     | 1 week | 2 week | 1 month | 3 month | 6 month | 1 year |  |      |                             |      |
| IUQ                                 | SOIA      | VWKA   | VWLA   | VNEA    | AMIJ    | VSMA    | VYRA   | ED30                                   | ERB3 | IUM                         | BEDR |
| 2006 Q1                             | 4.75      | 4.59   | 4.54   | 4.53    | 4.55    | 4.60    | 4.73   | 5.03                                   | 2.82 | 2006 Aug 3                  | 4.75 |
| Q2                                  | 4.72      | 4.62   | 4.62   | 4.64    | 4.72    | 4.76    | 4.95   | 5.48                                   | 3.06 | Nov 9                       | 5.00 |
| Q3                                  | 4.90      | 4.90   | 4.89   | 4.92    | 5.04    | 5.14    | 5.24   | 5.35                                   | 3.42 |                             |      |
| Q4                                  | 5.20      | 5.23   | 5.21   | 5.22    | 5.28    | 5.39    | 5.54   | 5.38                                   | 3.73 | 2007 Jan 11                 | 5.25 |
|                                     |           |        |        |         |         |         |        |  |      | May 10                      | 5.50 |
| 2007 Q1                             | 5.31      | 5.34   | 5.36   | 5.43    | 5.57    | 5.68    | 5.82   | 5.35                                   | 3.92 | Jul 5                       | 5.75 |
| Q2                                  | 6.46      | 6.00   | 5.85   | 5.83    | 5.96    | 6.08    | 6.27   | 5.36                                   | 4.18 | Dec 6                       | 5.50 |
| Q3                                  | 5.93      | 5.95   | 6.00   | 6.08    | 6.23    | 6.25    | 6.14   | 5.37                                   | 4.79 |                             |      |
| Q4                                  | 5.78      | 5.80   | 5.70   | 5.93    | 5.95    | 5.86    | 5.66   | 4.82                                   | 4.68 | 2008 Feb 7                  | 5.25 |
|                                     |           |        |        |         |         |         |        |  |      | Apr 7                       | 5.00 |
| 2008 Q1                             | 5.43      | 5.48   | 5.60   | 5.75    | 5.99    | 5.96    | 5.80   | 3.07                                   | 4.73 |                             |      |
| <b>Monthly average</b>              |           |        |        |         |         |         |        |  |      | <b>UK Bank's base rates</b> |      |
| IUMA                                | SOIA      | VWKA   | VWLA   | VNEA    | AMIJ    | VSMA    | VYRA   | ED30                                   | ERB3 | Date Effective              |      |
| 2007 Mar                            | 5.30      | 5.33   | 5.35   | 5.39    | 5.50    | 5.61    | 5.71   | 5.35                                   | 3.89 |                             |      |
| Apr                                 | 5.29      | 5.32   | 5.35   | 5.43    | 5.61    | 5.72    | 5.87   | 5.36                                   | 3.98 | IUM                         | AMIH |
| May                                 | 5.48      | 5.52   | 5.55   | 5.60    | 5.72    | 5.84    | 6.01   | 5.36                                   | 4.07 | 2006 Aug 3                  | 4.75 |
| Jun                                 | 5.61      | 5.60   | 5.61   | 5.67    | 5.83    | 5.98    | 6.20   | 5.36                                   | 4.15 | Nov 9                       | 5.00 |
| Jul                                 | 5.85      | 5.83   | 5.84   | 5.86    | 5.98    | 6.11    | 6.30   | 5.37                                   | 4.22 | 2007 Jan 11                 | 5.25 |
| Aug                                 | 5.91      | 6.00   | 6.08   | 6.22    | 6.34    | 6.34    | 6.36   | 5.51                                   | 4.54 | May 10                      | 5.50 |
| Sep                                 | 5.82      | 5.97   | 6.16   | 6.41    | 6.58    | 6.50    | 6.37   | 5.58                                   | 4.74 | Jul 5                       | 5.75 |
| Oct                                 | 5.78      | 5.81   | 5.90   | 6.01    | 6.21    | 6.19    | 6.08   | 5.17                                   | 4.69 | Dec 6                       | 5.50 |
| Nov                                 | 5.79      | 5.83   | 5.88   | 5.94    | 6.36    | 6.19    | 5.97   | 5.02                                   | 4.64 |                             |      |
| Dec                                 | 5.60      | 5.70   | 5.94   | 6.43    | 6.35    | 6.16    | 5.86   | 5.07                                   | 4.85 | 2008 Feb 7                  | 5.25 |
|                                     |           |        |        |         |         |         |        |  |      | Apr 7                       | 5.00 |
| 2008 Jan                            | 5.50      | 5.53   | 5.56   | 5.57    | 5.61    | 5.53    | 5.35   | 3.93                                   | 4.48 |                             |      |
| Feb                                 | 5.33      | 5.34   | 5.40   | 5.50    | 5.61    | 5.55    | 5.41   | 3.11                                   | 4.36 |                             |      |
| Mar                                 | 5.31      | 5.39   | 5.49   | 5.66    | 5.86    | 5.82    | 5.67   | 2.86                                   | 4.60 |                             |      |
| <b>Interest rates (continued)</b>   |           |        |        |         |         |         |        | <b>Discount rates</b>                  |      |                             |      |
| Gilt repo GC rates                  |           |        |        |         |         |         |        | 3 month                                |      |                             |      |
|                                     |           |        |        |         |         |         |        | Treasury Bills                         |      |                             |      |
|                                     |           |        |        |         |         |         |        | Sterling                               |      | US \$                       |      |
| End-qtr level                       | Overnight | 1 week | 2 week | 1 month | 3 month | 6 month | 1 year |  |      |                             |      |
| IUQ                                 | GRON      | GR1W   | GR2W   | GR1M    | GR3M    | GR6M    | GR1Y   | AJNB                                   | LUST |                             |      |
| 2006 Q1                             | 4.63      | 4.53   | 4.48   | 4.42    | 4.43    | 4.50    | 4.60   | 4.41                                   | 4.52 |                             |      |
| Q2                                  | 4.48      | 4.49   | 4.51   | 4.52    | 4.54    | 4.55    | 4.72   | 4.54                                   | 4.88 |                             |      |
| Q3                                  | 4.82      | 4.80   | 4.81   | 4.81    | 5.04    | 5.15    | 5.11   | 4.87                                   | 4.77 |                             |      |
| Q4                                  | 4.90      | 4.99   | 5.06   | 5.09    | 5.15    | 5.26    | 5.41   | 5.11                                   | 4.89 |                             |      |
| 2007 Q1                             | 5.23      | 5.29   | 5.30   | 5.34    | 5.46    | 5.56    | 5.69   | 5.38                                   | 4.91 |                             |      |
| Q2                                  | 5.88      | 5.88   | 5.80   | 5.73    | 5.82    | 5.94    | 6.09   | 5.77                                   | 4.68 |                             |      |
| Q3                                  | 5.88      | 5.83   | 5.78   | 5.76    | 5.72    | 5.68    | 5.61   | 5.61                                   | 3.62 |                             |      |
| Q4                                  | 5.98      | 5.88   | 5.53   | 5.49    | 5.40    | 5.29    | 5.14   | 5.24                                   | 3.29 |                             |      |
| 2008 Q1                             | 5.18      | 5.18   | 5.15   | 5.16    | 5.03    | 4.90    | 4.75   | 4.77                                   | 1.36 |                             |      |
| <b>Monthly average</b>              |           |        |        |         |         |         |        |  |      |                             |      |
| IUMA                                | GRON      | GR1W   | GR2W   | GR1M    | GR3M    | GR6M    | GR1Y   | AJNB                                   | LUST |                             |      |
| 2007 Mar                            | 5.25      | 5.26   | 5.27   | 5.30    | 5.40    | 5.49    | 5.59   | 5.33                                   | 4.94 |                             |      |
| Apr                                 | 5.22      | 5.25   | 5.27   | 5.34    | 5.49    | 5.60    | 5.74   | 5.43                                   | 4.87 |                             |      |
| May                                 | 5.42      | 5.45   | 5.48   | 5.52    | 5.61    | 5.73    | 5.88   | 5.55                                   | 4.73 |                             |      |
| Jun                                 | 5.55      | 5.53   | 5.54   | 5.58    | 5.72    | 5.86    | 6.06   | 5.67                                   | 4.61 |                             |      |
| Jul                                 | 5.81      | 5.77   | 5.77   | 5.78    | 5.86    | 5.99    | 6.17   | 5.77                                   | 4.82 |                             |      |
| Aug                                 | 5.87      | 5.84   | 5.83   | 5.84    | 5.87    | 5.92    | 5.98   | 5.79                                   | 4.19 |                             |      |
| Sep                                 | 5.84      | 5.83   | 5.83   | 5.81    | 5.79    | 5.77    | 5.74   | 5.69                                   | 3.89 |                             |      |
| Oct                                 | 5.76      | 5.75   | 5.75   | 5.73    | 5.70    | 5.66    | 5.61   | 5.61                                   | 3.90 |                             |      |
| Nov                                 | 5.76      | 5.74   | 5.73   | 5.71    | 5.64    | 5.55    | 5.40   | 5.50                                   | 3.25 |                             |      |
| Dec                                 | 5.62      | 5.60   | 5.56   | 5.57    | 5.48    | 5.39    | 5.22   | 5.30                                   | 2.98 |                             |      |
| 2008 Jan                            | 5.53      | 5.50   | 5.48   | 5.40    | 5.24    | 5.13    | 4.90   | 5.12                                   | 2.76 |                             |      |
| Feb                                 | 5.30      | 5.27   | 5.26   | 5.24    | 5.16    | 5.01    | 4.79   | 5.02                                   | 2.13 |                             |      |
| Mar                                 | 5.29      | 5.27   | 5.26   | 5.24    | 5.11    | 4.99    | 4.78   | 4.88                                   | 1.26 |                             |      |

**TABLE G1.2 YIELDS AND EXCHANGE RATES**

| Yields                            |       |        |           |            |           |          |                    |         | Exchange rates                           |        |      |
|-----------------------------------|-------|--------|-----------|------------|-----------|----------|--------------------|---------|--|--------|------|
| British government securities     |       |        |           |            |           |          |                    |         | Sterling effective exchange rate indices |        |      |
| Zero coupon nominal yields        |       |        | 2.75% BOE | 2.5% BOE   | 3% BOE    | 2.5% IL  | January 2005 = 100 |         |  |        |      |
|                                   |       |        | Euro Note | Euro Note  | Euro Note | Treasury |                    |         |  |        |      |
|                                   |       |        | 2007      | 2008 (a)   | 2009      | 2016     | Broad              |         |  |        |      |
|                                   |       |        | 5 year    | 10 year    | 20 year   |          |                    |         |  |        |      |
| End-qr level                      |       |        |           |            |           |          |                    |         |  |        |      |
| IUQ/IUQL                          | SNZC  | MNZC   | LNZC      | BL57       | BL58      | BL59     | AJLT               | XUQL    | BK67                                     | BK82   |      |
| 2006 Q1                           | 4.39  | 4.34   | 4.14      | 3.05       | 3.33      | #        | 1.46               |         | 97.61                                    | 97.41  |      |
| Q2                                | 4.74  | 4.65   | 4.42      | 3.18       | 3.55      | 3.22     | 1.76               |         | 100.60                                   | 100.49 |      |
| Q3                                | 4.64  | 4.45   | 4.15      | 3.38       | 3.62      | 3.11     | 1.55               |         | 102.41                                   | 102.20 |      |
| Q4                                | 4.91  | 4.63   | 4.25      | 3.44       | 3.90      | 3.43     | 1.72               |         | 104.24                                   | 103.88 |      |
| 2007 Q1                           | 5.13  | 4.85   | 4.47      | #          | 4.06      | 4.09     | 1.93               |         | 103.78                                   | 103.37 |      |
| Q2                                | 5.63  | 5.36   | 4.89      |            | 4.32      | 4.51     | 2.37               |         | 104.91                                   | 104.51 |      |
| Q3                                | 4.98  | 4.95   | 4.64      |            | 4.18      | 4.27     | 1.91               |         | 102.24                                   | 101.99 |      |
| Q4                                | 4.41  | 4.52   | 4.39      |            | 4.45      | 4.39     | 1.52               |         | 97.93                                    | 97.58  |      |
| 2008 Q1                           | 3.95  | 4.42   | 4.60      |            | #         | 4.13     | 0.91               |         | 92.55                                    | 92.19  |      |
| Monthly average                   |       |        |           |            |           |          |                    |         |  |        |      |
| IUMA                              | SNZC  | MNZC   | LNZC      | BL57       | BL58      | BL59     | AJLT               | XUMA    | BK67                                     | BK82   |      |
| 2007 Mar                          | 5.00  | 4.72   | 4.36      |            | 3.99      | 3.66     | 1.79               |         | 103.40                                   | 103.00 |      |
| Apr                               | 5.20  | 4.94   | 4.56      |            | 4.09      | 4.17     | 2.01               |         | 104.10                                   | 103.70 |      |
| May                               | 5.32  | 5.03   | 4.63      |            | 4.18      | 4.30     | 2.17               |         | 103.70                                   | 103.30 |      |
| Jun                               | 5.59  | 5.31   | 4.86      |            | 4.27      | 4.49     | 2.35               |         | 104.40                                   | 104.00 |      |
| Jul                               | 5.55  | 5.29   | 4.81      |            | 4.31      | 4.51     | 2.33               |         | 105.00                                   | 104.60 |      |
| Aug                               | 5.25  | 5.05   | 4.62      |            | 4.32      | 4.38     | 2.10               |         | 104.30                                   | 104.03 |      |
| Sep                               | 5.02  | 4.91   | 4.59      |            | 4.37      | 4.30     | 1.91               |         | 103.03                                   | 102.79 |      |
| Oct                               | 4.95  | 4.88   | 4.60      |            | 4.26      | 4.28     | 1.86               |         | 102.49                                   | 102.21 |      |
| Nov                               | 4.64  | 4.67   | 4.49      |            | 4.22      | 4.19     | 1.59               |         | 101.52                                   | 101.23 |      |
| Dec                               | 4.57  | 4.65   | 4.50      |            | 4.35      | 4.38     | 1.62               |         | 99.68                                    | 99.32  |      |
| 2008 Jan                          | 4.31  | 4.46   | 4.40      |            | 3.25      | 4.08     | 1.43               |         | 96.28                                    | 95.94  |      |
| Feb                               | 4.33  | 4.61   | 4.57      |            | #         | 3.89     | 1.44               |         | 95.80                                    | 95.43  |      |
| Mar                               | 4.04  | 4.45   | 4.53      |            |           | 4.02     | 1.05               |         | 94.38                                    | 94.00  |      |
| <b>Exchange rates (continued)</b> |       |        |           |            |           |          |                    |         |  |        |      |
| Effective exchange rate indices   |       |        |           | Spot rates |           |          | £/\$ Forward rates |         |  |        |      |
| 1990 average=100                  |       |        |           |            |           |          |                    |         |  |        |      |
| US dollars                        |       | Euro   | Yen       | £/\$       | Euro/£    | £/Yen    | 1 month            | 3 month | 6 month                                  | 1 year |      |
| End-qr level                      | XUQL  | USG    | ERG       | JYG        | USS       | SER      | JYS                | DS1     | DS3                                      | DS6    | DSY  |
| 2006 Q1                           | 96.66 | 92.39  | 125.20    | 1.73       | 0.70      | 204.62   | 1.74               | 1.74    | 1.74                                     | 1.74   | 1.74 |
| Q2                                | 92.20 | 93.52  | 125.89    | 1.85       | 0.69      | 211.40   | 1.85               | 1.85    | 1.86                                     | 1.86   | 1.86 |
| Q3                                | 93.44 | 93.31  | 122.21    | 1.87       | 0.68      | 220.62   | 1.87               | 1.87    | 1.87                                     | 1.87   | 1.87 |
| Q4                                | 92.92 | 94.87  | 119.06    | 1.96       | 0.67      | 233.20   | 1.96               | 1.96    | 1.96                                     | 1.96   | 1.95 |
| 2007 Q1                           | 92.18 | 95.66  | 119.76    | 1.96       | 0.68      | 231.55   | 1.96               | 1.96    | 1.96                                     | 1.96   | 1.95 |
| Q2                                | 90.90 | 96.58  | 113.33    | 2.01       | 0.67      | 247.81   | 2.01               | 2.00    | 2.00                                     | 2.00   | 1.99 |
| Q3                                | 85.73 | 98.63  | 119.07    | 2.04       | 0.70      | 234.34   | 2.04               | 2.03    | 2.03                                     | 2.03   | 2.02 |
| Q4                                | 84.24 | 101.15 | 121.66    | 1.99       | 0.73      | 222.38   | 1.99               | 1.99    | 1.98                                     | 1.98   | 1.97 |
| 2008 Q1                           | 79.77 | 104.93 | 132.69    | 1.99       | 0.80      | 197.80   | 1.98               | 1.97    | 1.96                                     | 1.96   | 1.93 |
| Monthly average                   | XUMA  | USG    | ERG       | JYG        | USS       | SER      | JYS                | DS1     | DS3                                      | DS6    | DSY  |
| 2007 Mar                          | 92.52 | 95.33  | 120.89    | 1.95       | 0.68      | 228.39   | 1.95               | 1.95    | 1.94                                     | 1.94   | 1.94 |
| Apr                               | 91.29 | 96.44  | 118.00    | 1.99       | 0.68      | 236.70   | 1.99               | 1.99    | 1.99                                     | 1.99   | 1.98 |
| May                               | 91.02 | 96.73  | 116.09    | 1.98       | 0.68      | 239.63   | 1.98               | 1.98    | 1.98                                     | 1.98   | 1.97 |
| Jun                               | 91.05 | 96.39  | 114.50    | 1.99       | 0.68      | 243.66   | 1.99               | 1.98    | 1.98                                     | 1.98   | 1.97 |
| Jul                               | 89.52 | 96.99  | 114.40    | 2.03       | 0.67      | 247.05   | 2.03               | 2.03    | 2.03                                     | 2.03   | 2.02 |
| Aug                               | 88.97 | 96.27  | 119.62    | 2.01       | 0.68      | 234.76   | 2.01               | 2.01    | 2.00                                     | 2.00   | 1.99 |
| Sep                               | 87.24 | 97.38  | 120.29    | 2.02       | 0.69      | 232.22   | 2.02               | 2.01    | 2.01                                     | 2.01   | 2.00 |
| Oct                               | 85.49 | 98.66  | 118.06    | 2.04       | 0.70      | 236.94   | 2.04               | 2.04    | 2.03                                     | 2.03   | 2.02 |
| Nov                               | 83.18 | 99.89  | 121.92    | 2.07       | 0.71      | 229.64   | 2.07               | 2.06    | 2.06                                     | 2.06   | 2.04 |
| Dec                               | 84.76 | 100.58 | 121.09    | 2.02       | 0.72      | 226.78   | 2.02               | 2.01    | 2.01                                     | 2.01   | 1.99 |
| 2008 Jan                          | 83.68 | 101.20 | 126.00    | 1.97       | 0.75      | 212.16   | 1.97               | 1.96    | 1.95                                     | 1.95   | 1.93 |
| Feb                               | 83.20 | 101.17 | 126.46    | 1.96       | 0.75      | 210.34   | 1.96               | 1.95    | 1.94                                     | 1.94   | 1.92 |
| Mar                               | 80.07 | 103.31 | 131.72    | 2.00       | 0.78      | 201.98   | 2.00               | 1.99    | 1.97                                     | 1.97   | 1.95 |

**Note to Table G1.2**

(a) Instrument matured on the 24th January 2008.



**TABLE G1.3 AVERAGE QUOTED HOUSEHOLD INTEREST RATES**

| Secured lending (mortgage) rates |      |                  |                           |                 |      |                           |                 |      |                           |                 |      |              |
|----------------------------------|------|------------------|---------------------------|-----------------|------|---------------------------|-----------------|------|---------------------------|-----------------|------|--------------|
| Fixed rate                       |      |                  |                           |                 |      |                           |                 |      |                           |                 |      |              |
| 2 year, 75% LTV                  |      |                  |                           | 2 year, 95% LTV |      |                           | 3 year, 75% LTV |      |                           | 3 year, 95% LTV |      |              |
| Bank                             |      | Building society | New Combined Bank & B/soc | Bank            |      | New Combined Bank & B/soc | Bank            |      | New Combined Bank & B/soc | Bank            |      | Bank + B/soc |
| End-month rate                   |      |                  |                           |                 |      |                           |                 |      |                           |                 |      |              |
| IUM                              | BV32 | BV33             | BV34                      | 2WCB            | 2WBS | 2WTL                      | BV35            | BV36 | BV37                      | 3WCB            | 3WBS | 3WTL         |
| 2006 Apr                         | 4.80 | 4.72             | <b>4.77</b>               | 5.05            | 4.94 | <b>5.03</b>               | 5.05            | 4.82 | <b>5.06</b>               | 5.20            | 5.06 | 5.17         |
| May                              | 5.00 | 4.92             | <b>5.00</b>               | 5.24            | 5.19 | <b>5.23</b>               | 5.10            | 4.96 | <b>5.14</b>               | 5.36            | 5.24 | 5.32         |
| Jun                              | 5.00 | 5.00             | <b>5.00</b>               | 5.31            | 5.26 | <b>5.31</b>               | 5.21            | 5.09 | <b>5.20</b>               | 5.53            | 5.36 | 5.48         |
| Jul                              | 5.04 | 4.99             | <b>5.01</b>               | 5.39            | 5.26 | <b>5.39</b>               | 5.24            | 5.10 | <b>5.23</b>               | 5.57            | 5.37 | 5.51         |
| Aug                              | 5.09 | 5.09             | <b>5.10</b>               | 5.42            | 5.17 | <b>5.42</b>               | 5.31            | 5.35 | <b>5.33</b>               | 5.63            | 5.72 | 5.66         |
| Sep                              | 5.07 | 5.10             | <b>5.10</b>               | 5.45            | 5.17 | <b>5.44</b>               | 5.31            | 5.35 | <b>5.33</b>               | 5.62            | 5.72 | 5.65         |
| Oct                              | 5.05 | 4.93             | <b>4.99</b>               | 5.43            | 5.25 | <b>5.39</b>               | 5.33            | 5.17 | <b>5.30</b>               | 5.61            | 5.54 | 5.59         |
| Nov                              | 5.26 | 4.95             | <b>5.20</b>               | 5.55            | 5.28 | <b>5.51</b>               | 5.35            | 5.18 | <b>5.32</b>               | 5.60            | 5.55 | 5.59         |
| Dec                              | 5.22 | 4.89             | <b>5.15</b>               | 5.52            | 5.19 | <b>5.44</b>               | 5.35            | 5.21 | <b>5.32</b>               | 5.61            | 5.57 | 5.60         |
| 2007 Jan                         | 5.39 | 5.23             | <b>5.32</b>               | 5.75            | 5.53 | <b>5.68</b>               | 5.50            | 5.47 | <b>5.48</b>               | 5.76            | 5.80 | 5.77         |
| Feb                              | 5.53 | 5.29             | <b>5.46</b>               | 5.90            | 5.60 | <b>5.82</b>               | 5.69            | 5.64 | <b>5.67</b>               | 5.93            | 5.95 | 5.93         |
| Mar                              | 5.63 | 5.23             | <b>5.55</b>               | 5.98            | 5.54 | <b>5.88</b>               | 5.81            | 5.63 | <b>5.78</b>               | 6.09            | 5.95 | 6.04         |
| Apr                              | 5.68 | 5.42             | <b>5.62</b>               | 5.90            | 5.70 | <b>5.86</b>               | 5.89            | 5.67 | <b>5.86</b>               | 6.19            | 6.01 | 6.15         |
| May                              | 5.73 | 5.56             | <b>5.70</b>               | 6.06            | 5.88 | <b>6.05</b>               | 5.88            | 5.75 | <b>5.88</b>               | 6.17            | 6.07 | 6.14         |
| Jun                              | 5.99 | 5.94             | <b>5.98</b>               | 6.26            | 6.25 | <b>6.26</b>               | 6.13            | 5.88 | <b>6.12</b>               | 6.35            | 6.42 | 6.37         |
| Jul                              | 6.10 | 5.97             | <b>6.07</b>               | 6.39            | 6.27 | <b>6.33</b>               | 6.23            | 6.14 | <b>6.21</b>               | 6.46            | 6.44 | 6.45         |
| Aug                              | 6.18 | 5.76             | <b>6.11</b>               | 6.65            | 6.05 | <b>6.54</b>               | 6.49            | 5.94 | <b>6.50</b>               | 6.77            | 6.23 | 6.62         |
| Sep                              | 6.07 | 5.78             | <b>6.05</b>               | 6.35            | 6.09 | <b>6.32</b>               | 6.50            | 5.98 | <b>6.47</b>               | 6.75            | 6.29 | 6.62         |
| Oct                              | 6.14 | 5.86             | <b>6.11</b>               | 6.45            | 6.14 | <b>6.44</b>               | 6.45            | 5.99 | <b>6.42</b>               | 6.71            | 6.28 | 6.58         |
| Nov                              | 6.13 | 5.82             | <b>6.09</b>               | 6.48            | 6.11 | <b>6.47</b>               | 6.20            | 5.95 | <b>6.10</b>               | 6.77            | 6.24 | 6.63         |
| Dec                              | 6.07 | 5.82             | <b>6.06</b>               | 6.55            | 6.14 | <b>6.54</b>               | 6.34            | 5.83 | <b>6.22</b>               | 6.91            | 6.14 | 6.67         |
| 2008 Jan                         | #    | #                | <b>5.97</b>               | #               | #    | <b>6.42</b>               | #               | #    | <b>6.02</b>               | #               | #    | #            |
| Feb                              |      |                  | <b>5.74</b>               |                 |      | <b>6.52</b>               |                 |      | <b>5.80</b>               |                 |      |              |
| Mar                              |      |                  | <b>5.80</b>               |                 |      | <b>6.60</b>               |                 |      | <b>5.69</b>               |                 |      |              |

| Secured lending (mortgage) rates |      |                  |                           |                 |      |                           |                  |      |                           |                  |      |              |
|----------------------------------|------|------------------|---------------------------|-----------------|------|---------------------------|------------------|------|---------------------------|------------------|------|--------------|
| Fixed rate                       |      |                  |                           |                 |      |                           |                  |      |                           |                  |      |              |
| 5 year, 75% LTV                  |      |                  |                           | 5 year, 95% LTV |      |                           | 10 year, 75% LTV |      |                           | 10 year, 95% LTV |      |              |
| Bank                             |      | Building society | New Combined Bank & B/soc | Bank            |      | New Combined Bank & B/soc | Bank             |      | New Combined Bank & B/soc | Bank             |      | Bank + B/soc |
| End-month rate                   |      |                  |                           |                 |      |                           |                  |      |                           |                  |      |              |
| IUM                              | BV38 | BV39             | BV42                      | 5WCB            | 5WBS | 5WTL                      | BV43             | BV44 | BV45                      | B9N6             | B9N7 | B9N8         |
| 2006 Apr                         | 5.11 | 4.83             | <b>5.09</b>               | 5.22            | 5.05 | <b>5.22</b>               | 5.18             | 4.90 | <b>5.20</b>               | 5.24             | 5.05 | 5.20         |
| May                              | 5.37 | 5.12             | <b>5.36</b>               | 5.46            | 5.36 | <b>5.47</b>               | 5.53             | 5.13 | <b>5.53</b>               | 5.60             | 5.36 | 5.45         |
| Jun                              | 5.37 | 5.19             | <b>5.34</b>               | 5.59            | 5.43 | <b>5.58</b>               | 5.52             | 5.21 | <b>5.52</b>               | 5.63             | 5.43 | 5.56         |
| Jul                              | 5.34 | 5.21             | <b>5.31</b>               | 5.61            | 5.44 | <b>5.60</b>               | 5.47             | 5.21 | <b>5.45</b>               | 5.59             | 5.44 | 5.58         |
| Aug                              | 5.40 | 5.35             | <b>5.40</b>               | 5.63            | 5.67 | <b>5.69</b>               | 5.40             | 5.35 | <b>5.46</b>               | 5.58             | 5.67 | 5.64         |
| Sep                              | 5.41 | 5.34             | <b>5.39</b>               | 5.62            | 5.66 | <b>5.67</b>               | 5.46             | 5.35 | <b>5.43</b>               | 5.59             | 5.66 | 5.63         |
| Oct                              | 5.37 | 5.22             | <b>5.36</b>               | 5.62            | 5.54 | <b>5.64</b>               | 5.50             | 5.21 | <b>5.36</b>               | 5.59             | 5.54 | 5.61         |
| Nov                              | 5.50 | 5.23             | <b>5.48</b>               | 5.69            | 5.54 | <b>5.72</b>               | 5.57             | 5.22 | <b>5.46</b>               | 5.68             | 5.54 | 5.67         |
| Dec                              | 5.49 | 5.25             | <b>5.49</b>               | 5.70            | 5.55 | <b>5.71</b>               | 5.53             | 5.18 | <b>5.40</b>               | 5.65             | 5.55 | 5.68         |
| 2007 Jan                         | 5.63 | 5.43             | <b>5.61</b>               | 5.90            | 5.73 | <b>5.89</b>               | 5.69             | 5.38 | <b>5.60</b>               | 5.84             | 5.73 | 5.87         |
| Feb                              | 5.76 | 5.53             | <b>5.73</b>               | 6.05            | 5.84 | <b>6.00</b>               | 5.80             | 5.48 | <b>5.70</b>               | 6.00             | 5.84 | 6.02         |
| Mar                              | 5.75 | 5.42             | <b>5.73</b>               | 6.08            | 5.74 | <b>6.03</b>               | 5.76             | 5.35 | <b>5.65</b>               | 5.98             | 5.74 | 6.02         |
| Apr                              | 5.92 | 5.52             | <b>5.90</b>               | 6.08            | 5.80 | <b>6.10</b>               | 5.86             | 5.49 | <b>5.73</b>               | 6.07             | 5.83 | 6.03         |
| May                              | 5.85 | 5.63             | <b>5.82</b>               | 6.09            | 5.95 | <b>6.10</b>               | 5.93             | 5.60 | <b>5.86</b>               | 6.06             | 5.92 | 6.03         |
| Jun                              | 6.13 | 5.97             | <b>6.10</b>               | 6.42            | 6.28 | <b>6.43</b>               | 6.07             | 5.97 | <b>5.97</b>               | 6.30             | 6.28 | 6.30         |
| Jul                              | 6.36 | 6.06             | <b>6.33</b>               | 6.58            | 6.36 | <b>6.59</b>               | 6.25             | 6.01 | <b>6.22</b>               | 6.36             | 6.31 | 6.35         |
| Aug                              | 6.30 | 5.95             | <b>6.28</b>               | 6.75            | 6.25 | <b>6.70</b>               | 6.33             | 5.98 | <b>6.24</b>               | 6.49             | 6.27 | 6.46         |
| Sep                              | 6.18 | 5.93             | <b>6.19</b>               | 6.72            | 6.24 | <b>6.67</b>               | 6.12             | 5.99 | <b>6.00</b>               | 6.38             | 6.30 | 6.36         |
| Oct                              | 6.32 | 5.71             | <b>6.23</b>               | 6.70            | 6.00 | <b>6.63</b>               | 6.02             | 5.85 | <b>5.98</b>               | 6.26             | 6.14 | 6.24         |
| Nov                              | 6.08 | 5.64             | <b>6.02</b>               | 6.67            | 5.93 | <b>6.58</b>               | 6.00             | 5.76 | <b>5.93</b>               | 6.29             | 6.04 | 6.24         |
| Dec                              | 5.99 | 5.63             | <b>5.97</b>               | 6.65            | 5.95 | <b>6.60</b>               | 5.95             | 5.73 | <b>5.93</b>               | 6.32             | 6.05 | 6.25         |
| 2008 Jan                         | #    | #                | <b>5.90</b>               | #               | #    | <b>6.34</b>               | #                | #    | <b>5.96</b>               | #                | #    | #            |
| Feb                              |      |                  | <b>5.68</b>               |                 |      | <b>6.31</b>               |                  |      | <b>5.70</b>               |                  |      |              |
| Mar                              |      |                  | <b>5.70</b>               |                 |      | <b>6.41</b>               |                  |      | <b>5.77</b>               |                  |      |              |

**TABLE G1.3 (continued)**

| Secured lending (mortgage) rates |      |      |                           |      |      |                           |      |      |                 |      |      |              |
|----------------------------------|------|------|---------------------------|------|------|---------------------------|------|------|-----------------|------|------|--------------|
| Discounted                       |      |      |                           |      |      |                           |      |      |                 |      |      |              |
| 2 year, 75% LTV                  |      |      | 2 year, 95% LTV           |      |      | 5 year, 75% LTV           |      |      | 5 year, 95% LTV |      |      |              |
| End-month rate                   | Bank |      | New Combined Bank & B/soc | Bank |      | New Combined Bank & B/soc | Bank |      | Bank + B/soc    | Bank |      | Bank + B/soc |
|                                  | BV46 | BV47 | BV48                      | 2WDB | 2WDS | 2WDT                      | BV49 | BV52 | BV53            | 5WDB | 5WDS | 5WDT         |
| 2006 Apr                         | 4.69 | 4.48 | <b>4.66</b>               | 4.82 | 4.73 | <b>4.80</b>               | 5.13 | 5.10 | 5.13            | 4.98 | 5.10 | 4.99         |
| May                              | 4.66 | 4.38 | <b>4.60</b>               | 4.88 | 4.64 | <b>4.84</b>               | 5.16 | 5.10 | 5.15            | 4.99 | 5.10 | 5.00         |
| Jun                              | 4.66 | 4.38 | <b>4.59</b>               | 4.85 | 4.63 | <b>4.81</b>               | 5.16 | 5.10 | 5.16            | 5.00 | 5.10 | 5.01         |
| Jul                              | 4.65 | 4.38 | <b>4.57</b>               | 4.77 | 4.63 | <b>4.71</b>               | 5.16 | 5.10 | 5.15            | 5.01 | 5.10 | 5.02         |
| Aug                              | 4.86 | 4.41 | <b>4.74</b>               | 4.98 | 4.67 | <b>4.89</b>               | 5.11 | 5.10 | 5.11            | 5.25 | 5.10 | 5.24         |
| Sep                              | 4.96 | 4.68 | <b>4.90</b>               | 5.10 | 4.92 | <b>5.05</b>               | 4.99 | 5.35 | 5.02            | 5.13 | 5.35 | 5.15         |
| Oct                              | 4.95 | 4.67 | <b>4.88</b>               | 5.09 | 4.99 | <b>5.05</b>               | 5.00 | -    | 5.00            | 5.20 | -    | 5.20         |
| Nov                              | 4.94 | 4.70 | <b>4.89</b>               | 5.21 | 5.01 | <b>5.17</b>               | 5.05 | -    | 5.05            | 5.25 | -    | 5.25         |
| Dec                              | 5.19 | 4.82 | <b>5.11</b>               | 5.42 | 5.22 | <b>5.39</b>               | 5.30 | -    | 5.30            | 5.49 | -    | 5.49         |
| 2007 Jan                         | 5.29 | 4.78 | <b>5.24</b>               | 5.49 | 5.11 | <b>5.42</b>               | 5.42 | -    | 5.42            | 5.70 | -    | 5.70         |
| Feb                              | 5.43 | 4.99 | <b>5.39</b>               | 5.65 | 5.34 | <b>5.59</b>               | 5.50 | -    | 5.50            | 5.77 | -    | 5.77         |
| Mar                              | 5.43 | 5.32 | <b>5.43</b>               | 5.67 | 5.33 | <b>5.59</b>               | 5.44 | -    | 5.44            | 5.74 | -    | 5.74         |
| Apr                              | 5.44 | 5.08 | <b>5.40</b>               | 5.74 | 5.37 | <b>5.68</b>               | 5.44 | -    | 5.44            | 5.74 | -    | 5.74         |
| May                              | 5.58 | 5.05 | <b>5.50</b>               | 5.93 | 5.37 | <b>5.82</b>               | 6.24 | -    | 6.24            | 6.41 | -    | 6.41         |
| Jun                              | 5.65 | 5.32 | <b>5.63</b>               | 6.02 | 5.63 | <b>5.96</b>               | 6.38 | -    | 6.38            | 6.54 | -    | 6.54         |
| Jul                              | 5.78 | 5.25 | <b>5.66</b>               | 6.10 | 5.55 | <b>6.01</b>               | 6.54 | -    | 6.54            | 6.69 | -    | 6.69         |
| Aug                              | 5.82 | 5.47 | <b>5.68</b>               | 6.22 | 5.77 | <b>6.13</b>               | 6.68 | -    | 6.68            | 6.82 | -    | 6.82         |
| Sep                              | 5.78 | 5.48 | <b>5.70</b>               | 6.12 | 5.79 | <b>6.03</b>               | 6.76 | -    | 6.76            | 6.90 | -    | 6.90         |
| Oct                              | 5.90 | 5.73 | <b>5.81</b>               | 6.14 | 6.02 | <b>6.06</b>               | 6.71 | -    | 6.71            | 6.96 | -    | 6.96         |
| Nov                              | 5.95 | 5.73 | <b>5.90</b>               | 6.26 | 6.01 | <b>6.22</b>               | 6.69 | -    | 6.69            | 6.83 | -    | 6.83         |
| Dec                              | 5.79 | 5.80 | <b>5.75</b>               | 6.09 | 6.13 | <b>6.06</b>               | 5.84 | -    | 5.84            | -    | -    | -            |
| 2008 Jan                         | #    | #    | <b>5.93</b>               | #    | #    | <b>6.33</b>               | #    | #    | #               | #    | #    | #            |
| Feb                              |      |      | <b>5.73</b>               |      |      | <b>6.09</b>               |      |      |                 |      |      |              |
| Mar                              |      |      | <b>5.90</b>               |      |      | <b>6.38</b>               |      |      |                 |      |      |              |

| Secured lending (mortgage) rates |                           |      |             |                           |      |             |         |      |      | Unsecured lending rates   |             |             |                           |                           |             |           |
|----------------------------------|---------------------------|------|-------------|---------------------------|------|-------------|---------|------|------|---------------------------|-------------|-------------|---------------------------|---------------------------|-------------|-----------|
| Standard variable (SVR)          |                           |      |             |                           |      |             |         |      |      | Personal loan             |             |             |                           |                           | Credit card | Overdraft |
| End-month rate                   | New Combined Bank & B/soc |      |             | Base rate tracker 75% LTV |      |             | 95% LTV |      |      | New Combined Bank & B/soc |             |             | New Combined Bank & B/soc | New Combined Bank & B/soc |             |           |
|                                  | BKMOV                     | BSMV | TLMV        | BV22                      | BV23 | BV24        | BRTB    | BRTS | BRTT | PLTL                      | BX67        | HP1L        | CCTL                      | ODTL                      |             |           |
| 2006 Apr                         | 6.50                      | 6.03 | <b>6.41</b> | 5.13                      | 5.62 | <b>5.23</b> | 5.65    | 5.62 | 5.65 | 14.02                     | <b>9.72</b> | <b>7.17</b> | <b>16.56</b>              | <b>16.25</b>              |             |           |
| May                              | 6.50                      | 6.00 | <b>6.40</b> | 5.13                      | 5.59 | <b>5.25</b> | 5.66    | 5.59 | 5.65 | 13.84                     | <b>9.37</b> | <b>7.09</b> | <b>16.67</b>              | <b>16.23</b>              |             |           |
| Jun                              | 6.49                      | 6.00 | <b>6.40</b> | 5.16                      | 5.04 | <b>5.15</b> | 5.60    | 5.04 | 5.50 | 13.98                     | <b>9.65</b> | <b>7.09</b> | <b>16.62</b>              | <b>16.38</b>              |             |           |
| Jul                              | 6.49                      | 5.99 | <b>6.40</b> | 5.17                      | 5.04 | <b>5.16</b> | 5.58    | 5.04 | 5.47 | 13.67                     | <b>9.14</b> | <b>7.48</b> | <b>16.03</b>              | <b>16.39</b>              |             |           |
| Aug                              | 6.50                      | 5.99 | <b>6.40</b> | 5.33                      | 5.07 | <b>5.33</b> | 5.61    | 5.07 | 5.48 | 13.71                     | <b>9.28</b> | <b>7.53</b> | <b>16.22</b>              | <b>16.40</b>              |             |           |
| Sep                              | 6.74                      | 6.32 | <b>6.65</b> | 5.41                      | 5.29 | <b>5.42</b> | 5.63    | 5.29 | 5.55 | 13.93                     | <b>8.60</b> | <b>7.02</b> | <b>16.29</b>              | <b>16.50</b>              |             |           |
| Oct                              | 6.76                      | 6.33 | <b>6.68</b> | 5.36                      | 5.28 | <b>5.40</b> | 5.63    | 5.28 | 5.55 | 13.67                     | <b>9.06</b> | <b>6.94</b> | <b>16.26</b>              | <b>16.56</b>              |             |           |
| Nov                              | 6.77                      | 6.33 | <b>6.70</b> | 5.58                      | 5.31 | <b>5.56</b> | 5.76    | 5.31 | 5.68 | 13.60                     | <b>9.32</b> | <b>7.17</b> | <b>15.70</b>              | <b>16.56</b>              |             |           |
| Dec                              | 7.04                      | 6.60 | <b>6.98</b> | 5.61                      | 5.27 | <b>5.63</b> | 5.85    | 5.57 | 5.80 | 13.85                     | <b>8.67</b> | <b>7.13</b> | <b>15.68</b>              | <b>17.15</b>              |             |           |
| 2007 Jan                         | 7.08                      | 6.61 | <b>7.01</b> | 5.70                      | 5.28 | <b>5.73</b> | 5.98    | 5.58 | 5.90 | 13.45                     | <b>8.96</b> | <b>7.16</b> | <b>15.67</b>              | <b>17.16</b>              |             |           |
| Feb                              | 7.28                      | 6.84 | <b>7.20</b> | 5.82                      | 5.49 | <b>5.86</b> | 6.14    | 5.80 | 6.06 | 13.70                     | <b>9.09</b> | <b>7.23</b> | <b>15.76</b>              | <b>17.71</b>              |             |           |
| Mar                              | 7.26                      | 6.83 | <b>7.19</b> | 5.84                      | 5.46 | <b>5.88</b> | 6.16    | 5.78 | 6.06 | 13.66                     | <b>8.67</b> | <b>7.16</b> | <b>16.05</b>              | <b>17.68</b>              |             |           |
| Apr                              | 7.25                      | 6.88 | <b>7.22</b> | 5.85                      | 5.46 | <b>5.92</b> | 6.14    | 5.75 | 6.07 | 13.78                     | <b>8.71</b> | <b>7.30</b> | <b>15.87</b>              | <b>17.70</b>              |             |           |
| May                              | 7.30                      | 6.83 | <b>7.23</b> | 6.07                      | 5.46 | <b>6.03</b> | 6.32    | 5.78 | 6.19 | 13.46                     | <b>8.84</b> | <b>7.33</b> | <b>15.36</b>              | <b>17.67</b>              |             |           |
| Jun                              | 7.51                      | 7.08 | <b>7.46</b> | 6.11                      | 5.78 | <b>6.09</b> | 6.40    | 6.09 | 6.33 | 13.64                     | <b>8.85</b> | <b>7.35</b> | <b>15.38</b>              | <b>17.77</b>              |             |           |
| Jul                              | 7.51                      | 7.10 | <b>7.44</b> | 6.27                      | 5.82 | <b>6.22</b> | 6.58    | 6.11 | 6.46 | 13.69                     | <b>8.93</b> | <b>7.42</b> | <b>15.22</b>              | <b>17.73</b>              |             |           |
| Aug                              | 7.75                      | 7.35 | <b>7.69</b> | 6.37                      | 6.02 | <b>6.32</b> | 6.66    | 6.31 | 6.58 | 13.83                     | <b>9.08</b> | <b>7.46</b> | <b>15.22</b>              | <b>17.81</b>              |             |           |
| Sep                              | 7.75                      | 7.34 | <b>7.74</b> | 6.30                      | 6.01 | <b>6.24</b> | 6.64    | 6.32 | 6.56 | 14.01                     | <b>9.09</b> | <b>7.49</b> | <b>14.99</b>              | <b>17.73</b>              |             |           |
| Oct                              | 7.75                      | 7.36 | <b>7.74</b> | 6.44                      | 6.01 | <b>6.31</b> | 6.73    | 6.30 | 6.63 | 14.54                     | <b>9.81</b> | <b>7.85</b> | <b>15.26</b>              | <b>17.84</b>              |             |           |
| Nov                              | 7.76                      | 7.35 | <b>7.72</b> | 6.48                      | 6.03 | <b>6.39</b> | 6.70    | 6.32 | 6.61 | 14.73                     | <b>9.93</b> | <b>7.96</b> | <b>15.25</b>              | <b>17.82</b>              |             |           |
| Dec                              | 7.73                      | 7.29 | <b>7.68</b> | 6.24                      | 6.00 | <b>6.20</b> | 6.70    | 6.30 | 6.55 | 14.71                     | <b>9.77</b> | <b>7.88</b> | <b>15.11</b>              | <b>17.76</b>              |             |           |
| 2008 Jan                         | #                         | #    | <b>7.51</b> | #                         | #    | <b>6.24</b> | #       | #    | #    | #                         | <b>9.91</b> | <b>7.86</b> | <b>15.21</b>              | <b>17.50</b>              |             |           |
| Feb                              |                           |      | <b>7.50</b> |                           |      | <b>5.98</b> |         |      |      |                           | <b>9.87</b> | <b>7.71</b> | <b>15.13</b>              | <b>17.58</b>              |             |           |
| Mar                              |                           |      | <b>7.24</b> |                           |      | <b>6.04</b> |         |      |      |                           | <b>9.76</b> | <b>7.93</b> | <b>15.14</b>              | <b>17.57</b>              |             |           |

**TABLE G1.3 (continued)**

| Deposit rates                        |                  |              |                           |                  |              |                           |                  |              |                           |                  |              |      |
|--------------------------------------|------------------|--------------|---------------------------|------------------|--------------|---------------------------|------------------|--------------|---------------------------|------------------|--------------|------|
| Branch-based instant access accounts |                  |              |                           |                  |              | Postal/Telephone operated |                  |              | Internet operated         |                  |              |      |
| Unrestricted withdrawals             |                  |              | Restricted withdrawals    |                  |              |                           |                  |              |                           |                  |              |      |
| New Combined Bank & B/soc            |                  |              | New Combined Bank & B/soc |                  |              | New Combined Bank & B/soc |                  |              | New Combined Bank & B/soc |                  |              |      |
| Bank                                 | Building society | Bank & B/soc | Bank                      | Building society | Bank + B/soc | Bank                      | Building society | Bank + B/soc | Bank                      | Building society | Bank + B/soc |      |
| End-month rate                       |                  |              |                           |                  |              |                           |                  |              |                           |                  |              |      |
| IUM                                  | THAI             | THAJ         | <b>THAK</b>               | B9N9             | B22N         | B23N                      | WBPA             | WSPA         | WTPA                      | B24N             | B25N         | B26N |
| 2006 Apr                             | 1.87             | 1.13         | <b>1.73</b>               | 2.33             | 3.33         | 2.54                      | 3.47             | 3.89         | 3.56                      | 4.32             | 4.54         | 4.37 |
| May                                  | 1.84             | 1.13         | <b>1.73</b>               | 2.33             | 3.33         | 2.54                      | 3.46             | 3.89         | 3.55                      | 4.32             | 4.54         | 4.37 |
| Jun                                  | 1.81             | 1.13         | <b>1.70</b>               | 2.25             | 3.33         | 2.48                      | 3.47             | 3.88         | 3.55                      | 4.31             | 4.54         | 4.36 |
| Jul                                  | 1.81             | 1.13         | <b>1.70</b>               | 2.24             | 3.33         | 2.48                      | 3.46             | 3.88         | 3.55                      | 4.31             | 4.54         | 4.36 |
| Aug                                  | 1.84             | 1.13         | <b>1.72</b>               | 2.24             | 3.43         | 2.50                      | 3.46             | 3.91         | 3.55                      | 4.34             | 4.60         | 4.40 |
| Sep                                  | 2.01             | 1.31         | <b>1.90</b>               | 2.42             | 3.52         | 2.66                      | 3.60             | 4.08         | 3.70                      | 4.47             | 4.83         | 4.55 |
| Oct                                  | 2.01             | 1.31         | <b>1.90</b>               | 2.14             | 3.52         | 2.44                      | 3.60             | 4.11         | 3.71                      | 4.49             | 4.83         | 4.56 |
| Nov                                  | 2.05             | 1.31         | <b>1.94</b>               | 2.14             | 3.52         | 2.43                      | 3.60             | 4.11         | 3.70                      | 4.49             | 4.80         | 4.55 |
| Dec                                  | 2.20             | 1.53         | <b>2.10</b>               | 2.35             | 3.75         | 2.65                      | 3.76             | 4.39         | 3.90                      | 4.67             | 5.05         | 4.75 |
| 2007 Jan                             | 2.21             | 1.55         | <b>2.10</b>               | 2.35             | 3.82         | 2.67                      | 3.77             | 4.37         | 3.90                      | 4.68             | 5.08         | 4.77 |
| Feb                                  | 2.40             | 1.76         | <b>2.29</b>               | 2.66             | 3.91         | 2.93                      | 3.97             | 4.60         | 4.11                      | 4.87             | 5.29         | 4.96 |
| Mar                                  | 2.48             | 1.76         | <b>2.36</b>               | 3.07             | 3.91         | 3.26                      | 3.97             | 4.59         | 4.11                      | 4.92             | 5.28         | 5.00 |
| Apr                                  | 2.48             | 1.76         | <b>2.36</b>               | 3.07             | 3.91         | 3.26                      | 3.97             | 4.59         | 4.11                      | 4.93             | 5.28         | 5.00 |
| May                                  | 2.52             | 1.76         | <b>2.40</b>               | 2.96             | 3.91         | 3.17                      | 3.97             | 4.59         | 4.11                      | 4.93             | 5.28         | 5.00 |
| Jun                                  | 2.57             | 2.01         | <b>2.48</b>               | 3.09             | 4.10         | 3.31                      | 4.16             | 4.84         | 4.31                      | 5.11             | 5.52         | 5.20 |
| Jul                                  | 2.62             | 2.01         | <b>2.52</b>               | 3.11             | 4.10         | 3.33                      | 4.17             | 4.84         | 4.32                      | 5.12             | 5.52         | 5.21 |
| Aug                                  | 2.94             | 2.25         | <b>2.82</b>               | 3.28             | 4.22         | 3.48                      | 4.35             | 5.08         | 4.51                      | 5.33             | 5.76         | 5.43 |
| Sep                                  | 2.95             | 2.44         | <b>2.85</b>               | 3.29             | 4.31         | 3.51                      | 4.35             | 5.08         | 4.51                      | 5.35             | 5.78         | 5.44 |
| Oct                                  | 2.94             | 2.44         | <b>2.86</b>               | 3.28             | 4.32         | 3.50                      | 4.47             | 5.07         | 4.60                      | 5.29             | 5.78         | 5.39 |
| Nov                                  | 2.92             | 2.44         | <b>2.83</b>               | 3.26             | 4.32         | 3.48                      | 4.45             | 5.07         | 4.58                      | 4.94             | 5.78         | 5.11 |
| Dec                                  | 2.86             | 2.42         | <b>2.78</b>               | 3.23             | 4.22         | 3.44                      | 4.33             | 5.05         | 4.49                      | 4.91             | 5.76         | 5.09 |
| 2008 Jan                             | #                | #            | <b>2.77</b>               | #                | #            | #                         | #                | #            | #                         | #                | #            | #    |
| Feb                                  |                  |              | <b>2.69</b>               |                  |              |                           |                  |              |                           |                  |              |      |
| Mar                                  |                  |              | <b>2.47</b>               |                  |              |                           |                  |              |                           |                  |              |      |

| Deposit rates                |                  |              |                           |                  |              |                           |                  |              |                 |      |
|------------------------------|------------------|--------------|---------------------------|------------------|--------------|---------------------------|------------------|--------------|-----------------|------|
| Branch-based notice accounts |                  |              | Cash ISA                  |                  |              | Fixed rate bonds          |                  |              | Current Account |      |
| New Combined Bank & B/soc    |                  |              | New Combined Bank & B/soc |                  |              | New Combined Bank & B/soc |                  |              | Bank + B/soc    |      |
| Bank                         | Building society | Bank & B/soc | Bank                      | Building society | Bank & B/soc | Bank                      | Building society | Bank & B/soc | Bank + B/soc    |      |
| End-month rate               |                  |              |                           |                  |              |                           |                  |              |                 |      |
| IUM                          | THAL             | WSTA         | <b>WTTA</b>               | WBIS             | WSIS         | <b>WTIS</b>               | WBFA             | WSFA         | <b>WTFA</b>     | WTCA |
| 2006 Apr                     | 2.74             | 2.81         | <b>2.91</b>               | 4.37             | 4.45         | <b>4.41</b>               | 4.52             | 4.57         | <b>4.35</b>     | 0.55 |
| May                          | 2.73             | 2.81         | <b>2.90</b>               | 4.35             | 4.46         | <b>4.40</b>               | 4.60             | 4.60         | <b>4.37</b>     | 0.54 |
| Jun                          | 2.71             | 2.81         | <b>2.88</b>               | 4.30             | 4.46         | <b>4.36</b>               | 4.66             | 4.57         | <b>4.46</b>     | 0.54 |
| Jul                          | 2.70             | 2.81         | <b>2.89</b>               | 4.30             | 4.46         | <b>4.36</b>               | 4.69             | 4.57         | <b>4.51</b>     | 0.55 |
| Aug                          | 2.70             | 2.84         | <b>2.89</b>               | 4.29             | 4.48         | <b>4.36</b>               | 4.69             | 4.85         | <b>4.60</b>     | 0.55 |
| Sep                          | 2.94             | 3.01         | <b>3.10</b>               | 4.50             | 4.62         | <b>4.55</b>               | 4.79             | 4.81         | <b>4.72</b>     | 0.57 |
| Oct                          | 2.94             | 3.01         | <b>3.13</b>               | 4.51             | 4.62         | <b>4.55</b>               | 4.78             | 4.85         | <b>4.73</b>     | 0.57 |
| Nov                          | 2.94             | 3.01         | <b>3.08</b>               | 4.51             | 4.62         | <b>4.55</b>               | 4.86             | 5.06         | <b>4.87</b>     | 0.57 |
| Dec                          | 3.19             | 3.27         | <b>3.38</b>               | 4.72             | 4.85         | <b>4.76</b>               | 4.86             | 4.96         | <b>5.04</b>     | 0.58 |
| 2007 Jan                     | 3.19             | 3.28         | <b>3.38</b>               | 4.72             | 4.87         | <b>4.77</b>               | 4.86             | 5.17         | <b>5.00</b>     | 0.58 |
| Feb                          | 3.37             | 3.48         | <b>3.59</b>               | 4.87             | 5.09         | <b>4.93</b>               | 4.98             | 5.46         | <b>5.10</b>     | 0.43 |
| Mar                          | 3.37             | 3.49         | <b>3.61</b>               | 4.89             | 5.09         | <b>4.95</b>               | 5.14             | 5.45         | <b>5.24</b>     | 0.43 |
| Apr                          | 3.37             | 3.49         | <b>3.61</b>               | 4.89             | 5.09         | <b>4.95</b>               | 5.14             | 5.48         | <b>5.48</b>     | 0.43 |
| May                          | 3.37             | 3.49         | <b>3.61</b>               | 4.90             | 5.09         | <b>4.95</b>               | 5.22             | 5.58         | <b>5.54</b>     | 0.43 |
| Jun                          | 3.49             | 3.72         | <b>3.84</b>               | 4.98             | 5.27         | <b>5.06</b>               | 5.26             | 5.79         | <b>5.61</b>     | 0.43 |
| Jul                          | 3.51             | 3.72         | <b>3.85</b>               | 5.06             | 5.28         | <b>5.13</b>               | 5.37             | 5.87         | <b>5.75</b>     | 0.43 |
| Aug                          | 3.65             | 3.96         | <b>4.06</b>               | 5.26             | 5.52         | <b>5.34</b>               | 5.91             | 6.20         | <b>5.91</b>     | 0.43 |
| Sep                          | 3.68             | 4.00         | <b>4.07</b>               | 5.24             | 5.52         | <b>5.33</b>               | 5.95             | 6.25         | <b>6.08</b>     | 0.46 |
| Oct                          | 3.67             | 4.00         | <b>4.08</b>               | 5.23             | 5.52         | <b>5.32</b>               | 5.75             | 6.26         | <b>6.15</b>     | 0.48 |
| Nov                          | 3.58             | 4.00         | <b>4.06</b>               | 5.25             | 5.52         | <b>5.34</b>               | 5.66             | 6.27         | <b>5.96</b>     | 0.49 |
| Dec                          | 3.50             | 4.00         | <b>3.98</b>               | 5.18             | 5.50         | <b>5.29</b>               | 5.62             | 6.27         | <b>5.99</b>     | 0.49 |
| 2008 Jan                     | #                | #            | <b>3.70</b>               | #                | #            | <b>5.06</b>               | #                | #            | <b>5.32</b>     | #    |
| Feb                          |                  |              | <b>3.69</b>               |                  |              | <b>5.06</b>               |                  |              | <b>5.20</b>     |      |
| Mar                          |                  |              | <b>3.42</b>               |                  |              | <b>4.81</b>               |                  |              | <b>4.91</b>     |      |

**TABLE G1.4 EFFECTIVE INTEREST RATES**

Percentages

**Outstanding sterling deposits with UK banks**

|                                    | Public sector |                            |                     |      | Banks                      |                     |              |      | Building societies          |             |
|------------------------------------|---------------|----------------------------|---------------------|------|----------------------------|---------------------|--------------|------|-----------------------------|-------------|
|                                    | IB sight (a)  | of which:                  |                     | Time | of which:                  |                     | IB sight (a) | Time | IB sight (a)                | Time        |
|                                    |               | Central & local government | Public corporations |      | Central & local government | Public corporations |              |      |                             |             |
| Monthly weighted average rate      |               |                            |                     |      |                            |                     |              |      |                             |             |
| CFM                                | HSCP          | BI22                       | BI59                | HSCQ | BI23                       | BJ62                | BI28         | BI29 | HSDM                        | HSDN        |
| 2006 May                           | 4.09          | 4.04                       | 4.54                | 4.57 | 4.56                       | 4.76                | 4.62         | 4.79 | 4.18                        | 4.55        |
| Jun                                | 4.10          | 4.01                       | 4.87                | 4.58 | 4.56                       | 4.82                | 4.59         | 4.82 | 4.27                        | 4.60        |
| Jul                                | 4.15          | 4.07                       | 4.94                | 4.59 | 4.57                       | 4.75                | 4.61         | 4.86 | 4.18                        | 4.61        |
| Aug                                | 4.45          | 4.39                       | 4.97                | 4.66 | 4.64                       | 4.82                | 4.80         | 4.90 | 4.55                        | 4.68        |
| Sep                                | 4.41          | 4.33                       | 5.07                | 5.01 | 5.02                       | 4.93                | 4.84         | 4.95 | 4.45                        | 4.78        |
| Oct                                | 4.45          | 4.39                       | 4.92                | 4.77 | 4.75                       | 4.93                | 4.82         | 5.00 | 4.44                        | 4.84        |
| Nov                                | 4.55          | 4.47                       | 5.06                | 4.88 | 4.86                       | 5.00                | 5.00         | 5.01 | 4.55                        | 4.99        |
| Dec                                | 4.73          | 4.57                       | 5.79                | 4.95 | 4.92                       | 5.08                | 5.08         | 5.07 | 4.78                        | 5.07        |
| 2007 Jan                           | 4.82          | 4.74                       | 5.34                | 4.97 | 4.92                       | 5.18                | 5.24         | 5.11 | 4.73                        | 5.13        |
| Feb                                | 4.87          | 4.78                       | 5.47                | 5.08 | 5.06                       | 5.29                | 5.30         | 5.20 | 5.20                        | 5.24        |
| Mar                                | 4.82          | 4.73                       | 5.46                | 5.18 | 5.17                       | 5.30                | 5.27         | 5.26 | 5.06                        | 5.28        |
| Apr                                | 5.00          | 4.88                       | 6.31                | 5.25 | 5.22                       | 5.41                | 5.30         | 5.29 | 5.02                        | 5.31        |
| May                                | 5.02          | 4.92                       | 6.01                | 5.34 | 5.33                       | 5.44                | 5.50         | 5.34 | 5.21                        | 5.37        |
| Jun                                | 5.08          | 4.99                       | 5.92                | 5.42 | 5.40                       | 5.54                | 5.55         | 5.45 | 5.24                        | 5.44        |
| Jul                                | 5.38          | 5.27                       | 6.32                | 5.57 | 5.54                       | 5.73                | 5.82         | 5.59 | 5.36                        | 5.58        |
| Aug                                | 5.38          | 5.25                       | 6.27                | 5.69 | 5.66                       | 5.82                | 5.85         | 5.71 | 5.48                        | 5.74        |
| Sep                                | 5.40          | 5.31                       | 6.05                | 5.81 | 5.77                       | 5.99                | 5.59         | 5.81 | 5.30                        | 5.85        |
| Oct                                | 5.36          | 5.34                       | 5.55                | 5.78 | 5.75                       | 5.95                | 5.70         | 5.98 | 5.48                        | 5.81        |
| Nov                                | 5.27          | 5.21                       | 5.59                | 5.79 | 5.75                       | 5.99                | 5.65         | 6.00 | 5.51                        | 5.76        |
| Dec                                | 5.23          | 5.15                       | 5.63                | 5.85 | 5.81                       | 6.01                | 5.45         | 5.84 | 5.23                        | 5.89        |
| 2008 Jan                           | 5.21          | 5.19                       | 5.28                | 5.76 | 5.74                       | 5.85                | 5.41         | 5.74 | 5.30                        | 5.72        |
| Feb                                | 4.91          | 4.88                       | 5.07                | 5.56 | 5.56                       | 5.58                | 5.25         | 5.67 | 4.99                        | 5.53        |
| Mar                                | 4.86          | 4.84                       | 5.01                | 5.52 | 5.51                       | 5.58                | 5.15         | 5.58 | 4.83                        | 5.50        |
| Other financial corporations       |               |                            |                     |      |                            |                     |              |      |                             |             |
| Private non-financial corporations |               |                            |                     |      |                            |                     |              |      |                             |             |
|                                    | IB sight (a)  | Time                       | IB sight (a)        | Time | of which:                  |                     | IB sight (a) | Time | of which original maturity: |             |
|                                    |               |                            |                     |      | Notice                     | Fixed maturity      |              |      | 1 year and under            | over 1 year |
|                                    |               |                            |                     |      |                            |                     |              |      |                             |             |
| Monthly weighted average rate      |               |                            |                     |      |                            |                     |              |      |                             |             |
| CFM                                | HSCR          | HSCS                       | HSCT                | HSCU | BI35                       | BJ63                | BI32         | BJ64 |                             |             |
| 2006 May                           | 4.35          | 4.63                       | 3.46                | 4.24 | 2.67                       | 4.32                | 4.29         | 4.98 |                             |             |
| Jun                                | 4.45          | 4.63                       | 3.49                | 4.26 | 2.66                       | 4.34                | 4.31         | 4.96 |                             |             |
| Jul                                | 4.39          | 4.64                       | 3.48                | 4.27 | 2.66                       | 4.34                | 4.31         | 4.96 |                             |             |
| Aug                                | 4.62          | 4.73                       | 3.66                | 4.39 | 2.94                       | 4.46                | 4.43         | 5.00 |                             |             |
| Sep                                | 4.68          | 4.85                       | 3.77                | 4.46 | 3.09                       | 4.53                | 4.50         | 5.05 |                             |             |
| Oct                                | 4.62          | 4.87                       | 3.78                | 4.53 | 3.21                       | 4.59                | 4.57         | 5.03 |                             |             |
| Nov                                | 4.73          | 4.94                       | 3.91                | 4.63 | 3.42                       | 4.70                | 4.68         | 5.05 |                             |             |
| Dec                                | 5.02          | 5.04                       | 4.04                | 4.72 | 3.57                       | 4.78                | 4.77         | 5.03 |                             |             |
| 2007 Jan                           | 5.06          | 5.14                       | 4.16                | 4.80 | 3.61                       | 4.87                | 4.86         | 5.05 |                             |             |
| Feb                                | 5.14          | 5.23                       | 4.25                | 4.93 | 3.55                       | 4.98                | 4.98         | 5.09 |                             |             |
| Mar                                | 5.28          | 5.33                       | 4.32                | 4.96 | 3.38                       | 5.02                | 5.01         | 5.11 |                             |             |
| Apr                                | 5.20          | 5.41                       | 4.23                | 4.99 | 3.48                       | 5.04                | 5.04         | 5.16 |                             |             |
| May                                | 5.35          | 5.49                       | 4.31                | 5.11 | 3.65                       | 5.17                | 5.17         | 5.17 |                             |             |
| Jun                                | 5.56          | 5.56                       | 4.55                | 5.24 | 3.90                       | 5.29                | 5.29         | 5.26 |                             |             |
| Jul                                | 5.56          | 5.68                       | 4.62                | 5.35 | 3.80                       | 5.40                | 5.41         | 5.32 |                             |             |
| Aug                                | 5.72          | 5.87                       | 4.68                | 5.51 | 4.06                       | 5.56                | 5.57         | 5.40 |                             |             |
| Sep                                | 5.90          | 6.04                       | 4.69                | 5.71 | 3.99                       | 5.77                | 5.80         | 5.36 |                             |             |
| Oct                                | 5.99          | 5.97                       | 4.67                | 5.66 | 3.80                       | 5.71                | 5.75         | 5.13 |                             |             |
| Nov                                | 6.00          | 5.97                       | 4.67                | 5.61 | 3.79                       | 5.66                | 5.70         | 5.22 |                             |             |
| Dec                                | 5.97          | 5.93                       | 4.59                | 5.70 | 3.89                       | 5.75                | 5.78         | 5.38 |                             |             |
| 2008 Jan                           | 5.70          | 5.75                       | 4.53                | 5.51 | 3.89                       | 5.56                | 5.58         | 5.34 |                             |             |
| Feb                                | 5.49          | 5.61                       | 4.35                | 5.25 | 3.78                       | 5.29                | 5.29         | 5.33 |                             |             |
| Mar                                | 5.48          | 5.57                       | 4.28                | 5.20 | 3.64                       | 5.25                | 5.25         | 5.24 |                             |             |

Notes at end of Table

**TABLE G1.4 (continued)**

Percentages

**Outstanding sterling deposits with UK banks (continued)**

|                                      |     | Households (b) |                |           |                |                            |              | Non-profit institutions |           |                |                            |              |                  |                        |              |
|--------------------------------------|-----|----------------|----------------|-----------|----------------|----------------------------|--------------|-------------------------|-----------|----------------|----------------------------|--------------|------------------|------------------------|--------------|
|                                      |     | IB sight (a)   | Time of which: | of which: |                |                            | IB sight (a) | Time of which:          | of which: |                |                            |              |                  |                        |              |
|                                      |     |                |                | Notice    | Fixed maturity | of which original maturity |              |                         | Notice    | Fixed maturity | of which original maturity |              |                  |                        |              |
|                                      |     |                |                |           |                | 1 year and under           |              |                         |           |                | Over 1 year to 2 years     | Over 2 years | 1 year and under | Over 1 year to 2 years | Over 2 years |
| <b>Monthly weighted average rate</b> |     |                |                |           |                |                            |              |                         |           |                |                            |              |                  |                        |              |
|                                      | CFM | HSCV           | HSCW           | BJ65      | BJ66           | BI36                       | BI37         | BI38                    | HSCX      | HSCY           | BJ67                       | BJ68         | BI43             | BI44                   | BI45         |
| 2006                                 | May | 2.69           | 4.10           | 3.86      | 4.48           | 4.40                       | 4.72         | 4.57                    | 3.23      | 4.05           | 2.91                       | 4.33         | 4.31             | 4.55                   | 5.32         |
|                                      | Jun | 2.72           | 4.06           | 3.84      | 4.42           | 4.36                       | 4.72         | 4.36                    | 3.35      | 4.12           | 2.91                       | 4.39         | 4.38             | 4.56                   | 5.31         |
|                                      | Jul | 2.71           | 4.07           | 3.84      | 4.44           | 4.40                       | 4.70         | 4.35                    | 3.23      | 4.19           | 2.89                       | 4.47         | 4.46             | 4.31                   | 5.32         |
|                                      | Aug | 2.74           | 4.11           | 3.87      | 4.49           | 4.48                       | 4.64         | 4.39                    | 3.34      | 4.18           | 3.04                       | 4.42         | 4.41             | 4.42                   | 4.81         |
|                                      | Sep | 2.84           | 4.27           | 4.05      | 4.61           | 4.58                       | 4.64         | 4.66                    | 3.27      | 4.28           | 3.13                       | 4.52         | 4.51             | 4.44                   | 5.38         |
|                                      | Oct | 2.85           | 4.27           | 4.06      | 4.59           | 4.62                       | 4.69         | 4.41                    | 3.27      | 4.33           | 3.19                       | 4.57         | 4.56             | 4.46                   | 5.07         |
|                                      | Nov | 2.87           | 4.35           | 4.10      | 4.72           | 4.69                       | 4.68         | 4.90                    | 3.40      | 4.44           | 3.28                       | 4.68         | 4.68             | 4.61                   | 4.43         |
|                                      | Dec | 2.95           | 4.46           | 4.27      | 4.74           | 4.78                       | 4.79         | 4.56                    | 3.50      | 4.54           | 3.39                       | 4.78         | 4.79             | 4.63                   | 4.51         |
| 2007                                 | Jan | 2.99           | 4.58           | 4.42      | 4.82           | 4.83                       | 5.04         | 4.58                    | 3.62      | 4.63           | 3.47                       | 4.86         | 4.87             | 4.72                   | 4.43         |
|                                      | Feb | 3.13           | 4.69           | 4.56      | 4.88           | 4.96                       | 4.91         | 4.53                    | 3.73      | 4.79           | 3.60                       | 5.01         | 5.03             | 4.84                   | 4.14         |
|                                      | Mar | 3.10           | 4.68           | 4.49      | 4.95           | 5.02                       | 5.04         | 4.60                    | 3.71      | 4.85           | 3.69                       | 5.06         | 5.07             | 5.07                   | 4.11         |
|                                      | Apr | 3.13           | 4.82           | 4.50      | 5.30           | 5.05                       | 5.08         | 6.54                    | 3.69      | 4.88           | 3.63                       | 5.11         | 5.09             | 5.21                   | 5.91         |
|                                      | May | 3.14           | 4.73           | 4.53      | 5.03           | 5.12                       | 5.09         | 4.60                    | 3.83      | 4.97           | 3.66                       | 5.20         | 5.21             | 5.36                   | 4.35         |
|                                      | Jun | 3.31           | 4.95           | 4.69      | 5.32           | 5.21                       | 5.28         | 5.83                    | 4.06      | 5.08           | 3.79                       | 5.29         | 5.29             | 5.50                   | 4.50         |
|                                      | Jul | 3.33           | 4.94           | 4.75      | 5.21           | 5.28                       | 5.35         | 4.75                    | 4.05      | 5.22           | 3.87                       | 5.43         | 5.44             | 5.68                   | 4.58         |
|                                      | Aug | 3.46           | 5.09           | 4.92      | 5.35           | 5.42                       | 5.42         | 5.02                    | 4.07      | 5.37           | 4.04                       | 5.58         | 5.59             | 5.79                   | 4.62         |
|                                      | Sep | 3.47           | 5.20           | 4.95      | 5.56           | 5.56                       | 5.51         | 5.62                    | 4.06      | 5.58           | 4.10                       | 5.80         | 5.82             | 5.82                   | 4.63         |
|                                      | Oct | 3.51           | 5.20           | 4.94      | 5.55           | 5.61                       | 5.62         | 5.16                    | 4.06      | 5.57           | 4.11                       | 5.78         | 5.78             | 5.87                   | 5.18         |
|                                      | Nov | 3.48           | 5.19           | 4.93      | 5.54           | 5.61                       | 5.64         | 5.02                    | 4.00      | 5.57           | 4.16                       | 5.77         | 5.77             | 5.89                   | 5.31         |
|                                      | Dec | 3.45           | 5.20           | 4.87      | 5.62           | 5.70                       | 5.70         | 5.10                    | 3.97      | 5.65           | 4.12                       | 5.86         | 5.87             | 5.92                   | 5.23         |
| 2008                                 | Jan | 3.33           | 5.13           | 4.67      | 5.70           | 5.63                       | 5.78         | 5.95                    | 3.88      | 5.49           | 4.01                       | 5.70         | 5.69             | 5.90                   | 5.42         |
|                                      | Feb | 3.29           | 5.05           | 4.68      | 5.51           | 5.53                       | 5.79         | 4.88                    | 3.76      | 5.23           | 3.89                       | 5.42         | 5.41             | 5.83                   | 5.39         |
|                                      | Mar | 3.11           | 4.96           | 4.51      | 5.53           | 5.49                       | 5.87         | 5.07                    | 3.63      | 5.16           | 3.73                       | 5.36         | 5.34             | 5.77                   | 5.42         |

**New business rates for sterling fixed rate, fixed maturity time deposits placed with UK banks in the month**

|                                      |     | Public corporations | Private non-financial corporation | Households (b)   |                        |              |      |      |      | Non-profit institutions |
|--------------------------------------|-----|---------------------|-----------------------------------|------------------|------------------------|--------------|------|------|------|-------------------------|
|                                      |     | of which:           |                                   |                  | of which:              |              |      |      |      |                         |
|                                      |     | 1 year and under    | Over 1 year                       | 1 year and under | Over 1 year to 2 years | Over 2 years |      |      |      |                         |
| <b>Monthly weighted average rate</b> |     |                     |                                   |                  |                        |              |      |      |      |                         |
|                                      | CFM | BJ69                | BJ72                              | BI79             | BJ73                   | BJ74         | BI84 | BI85 | BI86 | BI87                    |
| 2006                                 | May | 4.59                | 4.28                              | 4.28             | 4.22                   | 4.25         | 4.24 | 4.50 | 4.44 | 4.20                    |
|                                      | Jun | 4.79                | 4.34                              | 4.34             | 4.60                   | 4.31         | 4.29 | 4.59 | 4.77 | 4.25                    |
|                                      | Jul | 4.55                | 4.31                              | 4.31             | 4.67                   | 4.32         | 4.29 | 4.63 | 5.01 | 4.23                    |
|                                      | Aug | 4.71                | 4.54                              | 4.54             | 4.82                   | 4.47         | 4.45 | 4.66 | 5.18 | 4.48                    |
|                                      | Sep | 2.14                | 4.59                              | 4.59             | 5.01                   | 4.57         | 4.56 | 4.77 | 5.02 | 4.50                    |
|                                      | Oct | 2.28                | 4.62                              | 4.62             | 4.06                   | 4.58         | 4.55 | 4.95 | 4.93 | 4.56                    |
|                                      | Nov | 5.03                | 4.83                              | 4.83             | 4.43                   | 4.77         | 4.75 | 5.12 | 5.15 | 4.73                    |
|                                      | Dec | 5.13                | 4.91                              | 4.91             | 3.74                   | 4.81         | 4.79 | 5.15 | 5.10 | 4.81                    |
| 2007                                 | Jan | 5.25                | 5.02                              | 5.02             | 5.60                   | 4.90         | 4.89 | 5.17 | 5.06 | 4.95                    |
|                                      | Feb | 5.28                | 5.16                              | 5.16             | 5.79                   | 5.01         | 4.99 | 5.40 | 5.28 | 5.09                    |
|                                      | Mar | 5.21                | 5.09                              | 5.13             | 4.32                   | 5.07         | 5.02 | 5.67 | 5.30 | 5.06                    |
|                                      | Apr | 5.26                | 5.17                              | 5.17             | 5.59                   | 5.07         | 5.03 | 5.62 | 5.68 | 5.07                    |
|                                      | May | 5.42                | 5.35                              | 5.34             | 5.91                   | 5.22         | 5.19 | 5.79 | 4.53 | 5.25                    |
|                                      | Jun | 5.47                | 5.42                              | 5.42             | 5.78                   | 5.34         | 5.29 | 5.97 | 5.62 | 5.32                    |
|                                      | Jul | 5.75                | 5.61                              | 5.61             | 5.69                   | 5.50         | 5.45 | 6.08 | 5.75 | 5.54                    |
|                                      | Aug | 5.88                | 5.78                              | 5.78             | 6.15                   | 5.72         | 5.69 | 6.09 | 5.94 | 5.76                    |
|                                      | Sep | 5.89                | 5.84                              | 5.84             | 6.19                   | 5.89         | 5.88 | 6.14 | 4.91 | 5.91                    |
|                                      | Oct | 5.72                | 5.65                              | 5.65             | 5.81                   | 5.59         | 5.56 | 5.98 | 5.80 | 5.65                    |
|                                      | Nov | 5.74                | 5.62                              | 5.62             | 5.48                   | 5.63         | 5.59 | 6.24 | 4.61 | 5.68                    |
|                                      | Dec | 5.75                | 5.80                              | 5.80             | 5.86                   | 5.85         | 5.85 | 6.03 | 5.13 | 5.84                    |
| 2008                                 | Jan | 5.47                | 5.29                              | 5.29             | 5.32                   | 5.36         | 5.34 | 5.78 | 5.46 | 5.28                    |
|                                      | Feb | 5.30                | 5.15                              | 5.15             | 5.23                   | 5.29         | 5.27 | 5.67 | 5.31 | 5.17                    |
|                                      | Mar | 5.34                | 5.27                              | 5.27             | 5.21                   | 5.29         | 5.29 | 5.33 | 4.53 | 5.27                    |

Notes at end of Table

**TABLE G1.4 (continued)**

Percentages

**Outstanding sterling loans by UK banks**

|  | Public sector | of which:                  |                     | Banks                     | Building societies     | Other financial corporations | Private non-financial corporations |            |            |                  |                        |              |       |  |
|--|---------------|----------------------------|---------------------|---------------------------|------------------------|------------------------------|------------------------------------|------------|------------|------------------|------------------------|--------------|-------|--|
|  |               | Central & local government | Public corporations |                           |                        |                              | Overdrafts                         | Loans      | of which:  |                  |                        |              |       |  |
|  |               |                            | Loans               |                           |                        |                              |                                    |            | Overdrafts | Floating         | Fixed rate             |              |       |  |
|  |               |                            |                     |                           |                        |                              |                                    |            |            |                  |                        |              |       |  |
| <b>Monthly weighted average rate</b>             |               |                            |                     |                           |                        |                              |                                    |            |            |                  |                        |              |       |  |
| CFM  | HSCZ          | BI49                       | BJ75                | BI52                      | BI57                   | HSDO                         | HSDA                               | HSDB       | HSDC       | BI58             | BJ76                   |              |       |  |
| 2006   | May           | 4.47                       | 4.41                | 5.43                      | 4.68                   | 4.76                         | 4.60                               | 4.75       | 6.65       | 6.09             | 6.13                   | 6.03         |       |  |
|  | Jun           | 4.44                       | 4.38                | 5.49                      | 5.03                   | 4.71                         | 4.65                               | 4.59       | 6.77       | 6.09             | 6.13                   | 6.02         |       |  |
|  | Jul           | 4.47                       | 4.42                | 5.36                      | 5.13                   | 4.75                         | 4.65                               | 4.77       | 6.78       | 6.14             | 6.19                   | 6.06         |       |  |
|  | Aug           | 4.50                       | 4.47                | 5.20                      | 5.42                   | 4.80                         | 4.77                               | 4.94       | 7.00       | 6.26             | 6.34                   | 6.13         |       |  |
|  | Sep           | 4.51                       | 4.48                | 5.23                      | 5.04                   | 4.84                         | 4.76                               | 4.95       | 7.11       | 6.29             | 6.35                   | 6.19         |       |  |
|  | Oct           | 4.52                       | 4.49                | 5.08                      | 5.43                   | 4.90                         | 4.83                               | 5.04       | 6.75       | 6.35             | 6.41                   | 6.26         |       |  |
|  | Nov           | 4.57                       | 4.55                | 5.11                      | 5.70                   | 4.96                         | 4.95                               | 5.17       | 6.90       | 6.48             | 6.55                   | 6.37         |       |  |
|  | Dec           | 4.52                       | 4.50                | 5.08                      | 5.64                   | 5.04                         | 4.99                               | 5.20       | 7.07       | 6.55             | 6.59                   | 6.50         |       |  |
| 2007   | Jan           | 4.64                       | 4.61                | 5.28                      | 5.89                   | 5.11                         | 5.16                               | 5.26       | 7.04       | 6.60             | 6.64                   | 6.54         |       |  |
|  | Feb           | 4.69                       | 4.66                | 5.28                      | 5.88                   | 5.21                         | 5.32                               | 5.39       | 7.22       | 6.70             | 6.73                   | 6.66         |       |  |
|  | Mar           | 4.54                       | 4.51                | 5.24                      | 6.02                   | 5.26                         | 5.34                               | 5.49       | 7.22       | 6.68             | 6.72                   | 6.63         |       |  |
|  | Apr           | 4.68                       | 4.65                | 5.37                      | 5.86                   | 5.29                         | 5.37                               | 5.42       | 7.04       | 6.80             | 6.86                   | 6.73         |       |  |
|  | May           | 4.78                       | 4.76                | 5.36                      | 5.77                   | 5.35                         | 5.39                               | 5.49       | 7.18       | 6.83             | 6.85                   | 6.81         |       |  |
|  | Jun           | 4.72                       | 4.69                | 5.43                      | 6.00                   | 5.44                         | 5.39                               | 5.57       | 7.38       | 6.88             | 6.88                   | 6.88         |       |  |
|  | Jul           | 4.86                       | 4.82                | 5.67                      | 6.10                   | 5.57                         | 5.65                               | 5.73       | 7.36       | 7.08             | 7.10                   | 7.06         |       |  |
|  | Aug           | 4.88                       | 4.84                | 5.77                      | 6.18                   | 5.64                         | 5.72                               | 5.88       | 7.29       | 7.15             | 7.08                   | 7.24         |       |  |
|  | Sep           | 4.84                       | 4.79                | 6.02                      | 6.38                   | 5.73                         | 5.80                               | 5.92       | 7.44       | 7.31             | 7.20                   | 7.44         |       |  |
|  | Oct           | 4.92                       | 4.85                | 6.28                      | 6.28                   | 5.84                         | 5.97                               | 6.02       | 7.20       | 7.29             | 7.16                   | 7.44         |       |  |
|  | Nov           | 4.89                       | 4.82                | 6.25                      | 6.08                   | 5.87                         | 5.90                               | 6.02       | 7.30       | 7.29             | 7.17                   | 7.44         |       |  |
|  | Dec           | 4.78                       | 4.70                | 6.25                      | 6.21                   | 5.72                         | 5.98                               | 6.02       | 7.28       | 7.25             | 7.08                   | 7.46         |       |  |
| 2008   | Jan           | 4.77                       | 4.70                | 6.11                      | 6.01                   | 5.64                         | 5.96                               | 5.81       | 7.40       | 7.15             | 7.02                   | 7.31         |       |  |
|  | Feb           | 4.66                       | 4.60                | 5.70                      | 5.70                   | 5.57                         | 5.64                               | 5.72       | 7.17       | 6.95             | 6.84                   | 7.08         |       |  |
|  | Mar           | 4.69                       | 4.63                | 5.75                      | 5.48                   | 5.47                         | 5.74                               | 5.66       | 7.10       | 6.92             | 6.81                   | 7.05         |       |  |
| <b>Households (unsecured) (b)</b>                |               |                            |                     |                           |                        |                              |                                    |            |            |                  |                        |              |       |  |
| <b>Private non-financial corporations (cont)</b> |               |                            |                     |                           |                        |                              |                                    |            |            |                  |                        |              |       |  |
|  |               |                            |                     | Personal loans            |                        |                              | of which:                          |            |            | Credit cards     |                        | Overdrafts   |       |  |
|  |               |                            |                     | of which initial fixation |                        |                              | of which initial fixation          |            |            | IB balances      |                        | All balances |       |  |
|  |               |                            |                     | 1 year and under          | Over 1 year to 5 years | Over 5 years                 | Floating                           | Fixed rate |            | 1 year and under | Over 1 year to 5 years | Over 5 years | (c)   |  |
| CFM  | BI59          | BI62                       | BI63                | HSDI                      | BI69                   | BJ77                         | BI72                               | BI73       | BI74       | HSDG             | HSDP                   | HSDH         |       |  |
| 2006   | May           | 6.02                       | 5.86                | 6.21                      | 8.48                   | 6.98                         | 9.12                               | 7.08       | 8.99       | 9.43             | 15.66                  | 11.17        | 9.89  |  |
|  | Jun           | 6.01                       | 5.91                | 6.17                      | 8.51                   | 7.00                         | 9.15                               | 7.08       | 9.04       | 9.44             | 15.72                  | 11.18        | 9.86  |  |
|  | Jul           | 6.07                       | 5.87                | 6.15                      | 8.44                   | 6.99                         | 9.06                               | 7.08       | 8.93       | 9.39             | 15.64                  | 11.10        | 9.97  |  |
|  | Aug           | 6.14                       | 6.01                | 6.16                      | 8.52                   | 7.15                         | 9.10                               | 6.95       | 8.98       | 9.40             | 16.32                  | 11.54        | 9.94  |  |
|  | Sep           | 6.21                       | 6.03                | 6.18                      | 8.52                   | 7.18                         | 9.10                               | 6.94       | 9.00       | 9.38             | 16.46                  | 11.68        | 10.01 |  |
|  | Oct           | 6.31                       | 5.94                | 6.17                      | 8.47                   | 7.18                         | 9.03                               | 6.97       | 8.92       | 9.32             | 16.64                  | 12.01        | 9.96  |  |
|  | Nov           | 6.44                       | 6.05                | 6.18                      | 8.53                   | 7.31                         | 9.05                               | 6.95       | 8.96       | 9.32             | 17.02                  | 12.24        | 9.93  |  |
|  | Dec           | 6.61                       | 6.07                | 6.16                      | 8.52                   | 7.37                         | 9.02                               | 6.87       | 8.93       | 9.30             | 16.84                  | 11.96        | 9.93  |  |
| 2007   | Jan           | 6.65                       | 6.25                | 6.16                      | 8.55                   | 7.54                         | 8.98                               | 6.82       | 8.93       | 9.18             | 16.98                  | 12.13        | 10.22 |  |
|  | Feb           | 6.78                       | 6.31                | 6.24                      | 8.60                   | 7.61                         | 9.02                               | 6.84       | 8.93       | 9.30             | 17.09                  | 12.20        | 10.18 |  |
|  | Mar           | 6.75                       | 6.39                | 6.16                      | 8.65                   | 7.71                         | 9.05                               | 6.81       | 9.00       | 9.26             | 16.45                  | 11.77        | 10.22 |  |
|  | Apr           | 6.86                       | 6.38                | 6.16                      | 8.57                   | 7.71                         | 8.94                               | 6.83       | 8.90       | 9.14             | 17.10                  | 12.17        | 10.16 |  |
|  | May           | 6.97                       | 6.35                | 6.15                      | 8.66                   | 7.80                         | 9.03                               | 6.79       | 9.05       | 9.13             | 16.87                  | 11.95        | 10.13 |  |
|  | Jun           | 7.05                       | 6.44                | 6.18                      | 8.61                   | 7.88                         | 8.93                               | 6.79       | 8.89       | 9.13             | 17.14                  | 12.05        | 10.34 |  |
|  | Jul           | 7.25                       | 6.58                | 6.22                      | 8.73                   | 8.06                         | 9.03                               | 6.86       | 9.01       | 9.19             | 17.27                  | 11.88        | 10.38 |  |
|  | Aug           | 7.43                       | 6.66                | 6.42                      | 8.78                   | 8.11                         | 9.08                               | 6.88       | 9.08       | 9.22             | 17.25                  | 12.13        | 10.49 |  |
|  | Sep           | 7.65                       | 6.85                | 6.64                      | 8.80                   | 8.11                         | 9.10                               | 6.95       | 9.12       | 9.21             | 17.49                  | 12.35        | 10.35 |  |
|  | Oct           | 7.66                       | 6.81                | 6.64                      | 8.82                   | 8.07                         | 9.15                               | 7.04       | 9.20       | 9.20             | 17.16                  | 12.07        | 10.32 |  |
|  | Nov           | 7.65                       | 6.78                | 6.62                      | 8.81                   | 8.08                         | 9.13                               | 6.96       | 9.18       | 9.21             | 17.73                  | 12.21        | 10.22 |  |
|  | Dec           | 7.69                       | 6.67                | 6.57                      | 8.47                   | 7.93                         | 8.72                               | 6.71       | 9.06       | 8.29             | 17.31                  | 11.92        | 10.01 |  |
| 2008   | Jan           | 7.51                       | 6.66                | 6.49                      | 8.48                   | 7.85                         | 8.78                               | 6.73       | 9.16       | 8.32             | 17.67                  | 12.30        | 10.17 |  |
|  | Feb           | 7.21                       | 6.57                | 6.57                      | 8.45                   | 7.71                         | 8.81                               | 6.63       | 9.17       | 8.39             | 17.77                  | 12.26        | 10.17 |  |
|  | Mar           | 7.19                       | 6.51                | 6.52                      | 8.43                   | 7.62                         | 8.82                               | 6.52       | 9.20       | 8.39             | 17.35                  | 12.02        | 10.01 |  |

Notes at end of Table

**TABLE G1.4 (continued)**

Percentages

**Outstanding sterling loans by UK banks (continued)**

|                               |     | Households (secured) (b) |            |                           |                        |                          |      | Non-profit institutions |       |            |      |
|-------------------------------|-----|--------------------------|------------|---------------------------|------------------------|--------------------------|------|-------------------------|-------|------------|------|
|                               |     | Mortgages                |            | of which: (d)             |                        |                          |      | Bridging                | Loans | Overdrafts |      |
|                               |     | Floating                 | Fixed rate | of which initial fixation |                        |                          |      |                         |       |            |      |
|                               |     |                          |            | 1 year and under          | Over 1 year to 5 years | Over 5 years to 10 years |      |                         |       |            |      |
| Monthly weighted average rate |     |                          |            |                           |                        |                          |      |                         |       |            |      |
|                               | CFM | HSDE                     | BI64       | BJ78                      | BI65                   | BI66                     | BI67 | BI68                    | HSDD  | HSDK       | HSDJ |
| 2006                          | May | 5.31                     | 5.47       | 5.07                      | 6.13                   | 5.00                     | 5.39 | 6.19                    | 6.83  | 6.10       | 5.65 |
|                               | Jun | 5.30                     | 5.46       | 5.07                      | 6.19                   | 5.00                     | 5.41 | 6.15                    | 6.87  | 6.11       | 5.80 |
|                               | Jul | 5.29                     | 5.46       | 5.06                      | 6.23                   | 4.98                     | 5.40 | 6.10                    | 6.89  | 6.10       | 5.68 |
|                               | Aug | 5.29                     | 5.47       | 5.07                      | 6.26                   | 5.00                     | 5.39 | 6.14                    | 7.41  | 5.97       | 5.97 |
|                               | Sep | 5.41                     | 5.67       | 5.08                      | 6.24                   | 5.01                     | 5.40 | 6.10                    | 7.08  | 5.99       | 5.76 |
|                               | Oct | 5.40                     | 5.66       | 5.06                      | 6.19                   | 4.99                     | 5.38 | 6.05                    | 7.09  | 6.01       | 5.32 |
|                               | Nov | 5.42                     | 5.69       | 5.08                      | 6.23                   | 5.01                     | 5.39 | 6.11                    | 7.15  | 5.94       | 5.52 |
|                               | Dec | 5.53                     | 5.89       | 5.08                      | 6.14                   | 5.02                     | 5.38 | 6.12                    | 7.10  | 5.96       | 6.20 |
| 2007                          | Jan | 5.54                     | 5.92       | 5.07                      | 6.00                   | 5.01                     | 5.37 | 6.13                    | 7.44  | 6.09       | 5.68 |
|                               | Feb | 5.66                     | 6.11       | 5.12                      | 6.09                   | 5.05                     | 5.40 | 6.11                    | 7.51  | 6.11       | 5.69 |
|                               | Mar | 5.67                     | 6.16       | 5.11                      | 6.08                   | 5.05                     | 5.38 | 6.10                    | 7.54  | 6.11       | 5.99 |
|                               | Apr | 5.65                     | 6.12       | 5.13                      | 6.06                   | 5.07                     | 5.39 | 6.10                    | 7.43  | 6.14       | 6.40 |
|                               | May | 5.66                     | 6.12       | 5.16                      | 6.03                   | 5.10                     | 5.40 | 6.14                    | 7.69  | 6.26       | 5.70 |
|                               | Jun | 5.80                     | 6.35       | 5.22                      | 6.06                   | 5.17                     | 5.49 | 6.13                    | 7.79  | 6.26       | 6.28 |
|                               | Jul | 5.82                     | 6.42       | 5.21                      | 6.07                   | 5.17                     | 5.44 | 6.17                    | 7.97  | 6.36       | 6.20 |
|                               | Aug | 5.91                     | 6.59       | 5.25                      | 6.11                   | 5.21                     | 5.47 | 6.13                    | 8.00  | 6.41       | 6.86 |
|                               | Sep | 5.92                     | 6.54       | 5.24                      | 6.30                   | 5.20                     | 5.44 | 6.20                    | 7.95  | 6.45       | 7.63 |
|                               | Oct | 5.94                     | 6.52       | 5.29                      | 6.43                   | 5.25                     | 5.43 | 6.21                    | 8.01  | 6.54       | 6.99 |
|                               | Nov | 5.94                     | 6.47       | 5.34                      | 6.36                   | 5.30                     | 5.47 | 6.23                    | 8.00  | 6.47       | 7.16 |
|                               | Dec | 5.97                     | 6.51       | 5.36                      | 6.45                   | 5.32                     | 5.50 | 6.23                    | 7.75  | 6.40       | 7.32 |
| 2008                          | Jan | 5.88                     | 6.30       | 5.39                      | 6.34                   | 5.35                     | 5.53 | 6.19                    | 7.75  | 6.31       | 7.56 |
|                               | Feb | 5.88                     | 6.25       | 5.43                      | 6.32                   | 5.40                     | 5.52 | 5.95                    | 7.59  | 6.22       | 6.35 |
|                               | Mar | 5.79                     | 6.06       | 5.47                      | 6.30                   | 5.45                     | 5.55 | 5.89                    | 7.56  | 6.06       | 6.74 |

**New business rates for sterling lending undertaken by UK banks in the month**

|                               |     | Public corporations | Private non-financial corporations |            |                           |                        |              |           | of which original loan size: |           |      |
|-------------------------------|-----|---------------------|------------------------------------|------------|---------------------------|------------------------|--------------|-----------|------------------------------|-----------|------|
|                               |     | Loans               | of which:                          |            | of which initial fixation |                        |              | Up to £1m | Over £1m to £20m             | Over £20m |      |
|                               |     |                     | Floating                           | Fixed rate | of which initial fixation |                        |              |           |                              |           |      |
|                               |     |                     |                                    |            | 1 year and under          | Over 1 year to 5 years | Over 5 years |           |                              |           |      |
| Monthly weighted average rate |     |                     |                                    |            |                           |                        |              |           |                              |           |      |
|                               | CFM | BJ79                | BJ82                               | BJ83       | BJ84                      | BJ85                   | BJ86         | BJ87      | BJ88                         | BJ89      | BJ92 |
| 2006                          | May | 5.84                | 5.83                               | 6.05       | 5.49                      | 5.44                   | 5.29         | 7.52      | 5.89                         | 5.97      | 5.68 |
|                               | Jun | 5.65                | 5.90                               | 6.07       | 5.57                      | 5.56                   | 5.80         | 6.24      | 5.79                         | 6.03      | 5.79 |
|                               | Jul | 5.18                | 5.84                               | 6.04       | 5.55                      | 5.51                   | 5.65         | 6.59      | 6.21                         | 5.97      | 5.67 |
|                               | Aug | 4.70                | 6.11                               | 6.23       | 5.69                      | 5.69                   | 5.63         | 5.65      | 6.52                         | 6.32      | 5.94 |
|                               | Sep | 5.30                | 6.18                               | 6.27       | 5.80                      | 5.79                   | 5.79         | 6.19      | 6.49                         | 6.39      | 6.01 |
|                               | Oct | 4.73                | 6.21                               | 6.28       | 5.90                      | 5.84                   | 5.75         | 7.44      | 6.51                         | 6.40      | 6.07 |
|                               | Nov | 6.00                | 6.33                               | 6.47       | 5.89                      | 5.86                   | 6.04         | 7.11      | 6.66                         | 6.49      | 6.21 |
|                               | Dec | 5.51                | 6.45                               | 6.52       | 6.11                      | 6.09                   | 5.89         | 6.71      | 6.71                         | 6.61      | 6.34 |
| 2007                          | Jan | 6.18                | 6.38                               | 6.54       | 6.34                      | 6.35                   | 6.25         | 5.98      | 7.04                         | 6.42      | 6.20 |
|                               | Feb | 6.07                | 6.35                               | 6.62       | 6.26                      | 6.19                   | 6.98         | 6.73      | 7.32                         | 6.31      | 6.18 |
|                               | Mar | 6.29                | 6.37                               | 6.69       | 6.26                      | 6.25                   | 6.48         | 6.07      | 6.76                         | 6.42      | 6.21 |
|                               | Apr | 6.32                | 6.61                               | 6.70       | 6.57                      | 6.55                   | 7.03         | 5.99      | 6.97                         | 6.63      | 6.54 |
|                               | May | 6.26                | 6.91                               | 7.05       | 6.87                      | 6.84                   | 6.81         | 7.19      | 7.12                         | 6.78      | 6.97 |
|                               | Jun | 6.68                | 6.67                               | 6.67       | 6.68                      | 6.69                   | 6.71         | 5.91      | 6.07                         | 6.75      | 6.72 |
|                               | Jul | 7.10                | 7.29                               | 7.49       | 7.23                      | 7.22                   | 7.12         | 7.45      | 7.50                         | 7.10      | 7.42 |
|                               | Aug | 7.04                | 7.64                               | 7.74       | 7.60                      | 7.55                   | 7.09         | 8.50      | 7.79                         | 7.33      | 7.89 |
|                               | Sep | 7.02                | 7.22                               | 7.28       | 7.19                      | 7.18                   | 7.30         | 7.41      | 7.58                         | 7.28      | 7.11 |
|                               | Oct | 6.78                | 7.04                               | 7.42       | 6.87                      | 6.82                   | 7.78         | 7.24      | 7.64                         | 6.96      | 7.03 |
|                               | Nov | 6.66                | 6.94                               | 7.33       | 6.78                      | 6.75                   | 6.84         | 7.78      | 7.42                         | 7.05      | 6.75 |
|                               | Dec | 7.04                | 6.96                               | 7.22       | 6.88                      | 6.86                   | 6.66         | 7.61      | 7.43                         | 6.97      | 6.91 |
| 2008                          | Jan | 6.60                | 6.54                               | 6.75       | 6.47                      | 6.34                   | 6.80         | 9.38      | 7.14                         | 6.49      | 6.52 |
|                               | Feb | 6.39                | 6.40                               | 6.75       | 6.26                      | 6.20                   | 6.48         | 7.54      | 7.11                         | 6.50      | 6.23 |
|                               | Mar | 6.25                | 6.43                               | 6.69       | 6.33                      | 6.27                   | 6.45         | 7.42      | 7.00                         | 6.50      | 6.30 |

Notes at end of Table

**TABLE G1.4 (continued)**

Percentages

**New business sterling lending undertaken by UK banks (continued)**

|                                      |     | Households (unsecured) (b) |            |                           |                        |              |       |  |  |
|--------------------------------------|-----|----------------------------|------------|---------------------------|------------------------|--------------|-------|--|--|
|                                      |     | Personal loans             |            | of which:                 |                        |              |       |  |  |
|                                      |     | Floating                   | Fixed rate | of which initial fixation |                        |              |       |  |  |
|                                      |     |                            |            | 1 year and under          | Over 1 year to 5 years | Over 5 years |       |  |  |
| <b>Monthly weighted average rate</b> |     |                            |            |                           |                        |              |       |  |  |
|                                      | CFM | BJ93                       | BJ47       | BJ94                      | BJ48                   | BJ49         | BJ52  |  |  |
| 2006                                 | May | 7.50                       | 6.14       | 8.29                      | 5.81                   | 8.20         | 8.91  |  |  |
|                                      | Jun | 7.86                       | 6.63       | 8.36                      | 6.03                   | 8.40         | 8.81  |  |  |
|                                      | Jul | 7.30                       | 6.16       | 8.09                      | 5.99                   | 7.98         | 8.84  |  |  |
|                                      | Aug | 7.63                       | 6.53       | 8.13                      | 5.81                   | 8.03         | 8.87  |  |  |
|                                      | Sep | 7.31                       | 6.56       | 7.70                      | 5.43                   | 7.93         | 8.61  |  |  |
|                                      | Oct | 7.42                       | 6.33       | 8.12                      | 6.18                   | 8.11         | 8.54  |  |  |
|                                      | Nov | 7.99                       | 7.48       | 8.13                      | 6.18                   | 8.06         | 8.68  |  |  |
|                                      | Dec | 7.34                       | 6.33       | 8.19                      | 6.10                   | 8.14         | 8.96  |  |  |
| 2007                                 | Jan | 8.12                       | 7.54       | 8.27                      | 6.85                   | 8.00         | 9.00  |  |  |
|                                      | Feb | 8.26                       | 7.75       | 8.39                      | 6.56                   | 8.22         | 9.03  |  |  |
|                                      | Mar | 7.93                       | 7.20       | 8.18                      | 6.63                   | 8.39         | 8.10  |  |  |
|                                      | Apr | 8.41                       | 7.69       | 8.61                      | 6.54                   | 8.59         | 9.32  |  |  |
|                                      | May | 8.77                       | 7.87       | 9.00                      | 6.75                   | 8.85         | 9.64  |  |  |
|                                      | Jun | 8.74                       | 7.73       | 9.03                      | 6.93                   | 8.78         | 9.86  |  |  |
|                                      | Jul | 8.80                       | 7.85       | 9.09                      | 7.21                   | 8.95         | 9.90  |  |  |
|                                      | Aug | 9.11                       | 8.14       | 9.41                      | 7.46                   | 9.24         | 10.03 |  |  |
|                                      | Sep | 9.27                       | 7.92       | 9.68                      | 7.83                   | 9.75         | 10.05 |  |  |
|                                      | Oct | 9.25                       | 8.00       | 9.60                      | 7.16                   | 9.60         | 10.07 |  |  |
|                                      | Nov | 9.33                       | 8.12       | 9.67                      | 7.26                   | 9.76         | 9.96  |  |  |
|                                      | Dec | 9.19                       | 7.87       | 9.67                      | 7.22                   | 10.10        | 9.53  |  |  |
| 2008                                 | Jan | 9.19                       | 7.89       | 9.56                      | 6.91                   | 10.08        | 8.92  |  |  |
|                                      | Feb | 9.01                       | 7.40       | 9.47                      | 6.50                   | 10.13        | 8.84  |  |  |
|                                      | Mar | 9.15                       | 7.33       | 9.77                      | 7.10                   | 10.36        | 9.27  |  |  |

|                                      |     | Households (b) |            |                           |                        |                          |               | Non-profit institutions |      |      |
|--------------------------------------|-----|----------------|------------|---------------------------|------------------------|--------------------------|---------------|-------------------------|------|------|
|                                      |     | Mortgages      |            | of which: (d)             |                        |                          |               | Bridging                |      |      |
|                                      |     | Floating       | Fixed rate | of which initial fixation |                        |                          |               |                         |      |      |
|                                      |     |                |            | 1 year and under          | Over 1 year to 5 years | Over 5 years to 10 years | Over 10 years |                         |      |      |
| <b>Monthly weighted average rate</b> |     |                |            |                           |                        |                          |               |                         |      |      |
|                                      | CFM | BJ95           | BJ39       | BJ96                      | BJ42                   | BJ43                     | BJ44          | BJ45                    | BJ38 | BJ97 |
| 2006                                 | May | 4.95           | 5.03       | 4.88                      | 5.07                   | 4.86                     | 5.05          | 5.30                    | 6.94 | 6.04 |
|                                      | Jun | 4.94           | 4.97       | 4.92                      | 5.77                   | 4.89                     | 5.12          | 5.38                    | 6.91 | 5.90 |
|                                      | Jul | 4.97           | 4.96       | 4.99                      | 5.64                   | 4.96                     | 5.22          | 5.47                    | 6.93 | 6.13 |
|                                      | Aug | 5.09           | 5.08       | 5.12                      | 5.46                   | 5.08                     | 5.41          | 5.62                    | 7.42 | 6.48 |
|                                      | Sep | 5.16           | 5.16       | 5.18                      | 5.53                   | 5.15                     | 5.42          | 5.58                    | 7.44 | 6.02 |
|                                      | Oct | 5.17           | 5.15       | 5.20                      | 5.03                   | 5.18                     | 5.39          | 5.58                    | 7.45 | 6.34 |
|                                      | Nov | 5.21           | 5.23       | 5.18                      | 5.93                   | 5.14                     | 5.42          | 5.61                    | 7.48 | 6.55 |
|                                      | Dec | 5.25           | 5.35       | 5.15                      | 5.56                   | 5.11                     | 5.45          | 5.63                    | 7.54 | 6.71 |
| 2007                                 | Jan | 5.34           | 5.50       | 5.20                      | 5.17                   | 5.17                     | 5.44          | 5.69                    | 7.52 | 6.01 |
|                                      | Feb | 5.43           | 5.65       | 5.29                      | 5.78                   | 5.25                     | 5.54          | 5.71                    | 7.92 | 6.10 |
|                                      | Mar | 5.43           | 5.60       | 5.33                      | 5.20                   | 5.30                     | 5.61          | 5.73                    | 7.97 | 6.08 |
|                                      | Apr | 5.47           | 5.61       | 5.38                      | 5.50                   | 5.35                     | 5.61          | 5.72                    | 7.48 | 6.35 |
|                                      | May | 5.52           | 5.70       | 5.42                      | 5.41                   | 5.39                     | 5.66          | 5.76                    | 8.04 | 6.16 |
|                                      | Jun | 5.59           | 5.80       | 5.48                      | 6.23                   | 5.44                     | 5.77          | 5.85                    | 7.94 | 6.32 |
|                                      | Jul | 5.71           | 5.95       | 5.58                      | 6.27                   | 5.55                     | 5.82          | 5.97                    | 8.11 | 6.41 |
|                                      | Aug | 5.88           | 6.10       | 5.74                      | 5.43                   | 5.72                     | 6.01          | 6.17                    | 8.67 | 6.16 |
|                                      | Sep | 5.94           | 6.00       | 5.89                      | 6.83                   | 5.87                     | 6.00          | 6.18                    | 8.25 | 6.40 |
|                                      | Oct | 5.96           | 5.96       | 5.95                      | 6.98                   | 5.94                     | 6.04          | 6.15                    | 8.34 | 6.55 |
|                                      | Nov | 6.02           | 6.05       | 5.98                      | 6.16                   | 5.98                     | 6.02          | 6.08                    | 8.28 | 6.47 |
|                                      | Dec | 5.95           | 5.96       | 5.95                      | 6.05                   | 5.94                     | 6.03          | 6.08                    | 8.03 | 6.24 |
| 2008                                 | Jan | 5.92           | 5.92       | 5.93                      | 5.99                   | 5.92                     | 6.00          | 6.06                    | 7.90 | 5.83 |
|                                      | Feb | 5.86           | 5.85       | 5.88                      | 6.04                   | 5.87                     | 5.95          | 6.06                    | 7.59 | 5.96 |
|                                      | Mar | 5.82           | 5.84       | 5.78                      | 6.22                   | 5.76                     | 5.89          | 6.01                    | 7.79 | 6.22 |

**Notes to Table G1.4**

- (a) Interest bearing sight deposits.  
 (b) Includes sole traders - see the Explanatory Notes in this publication.  
 (c) Where interest has been charged (i.e. balances have not been paid off in the interest free period).  
 (d) Excludes bridging finance.



# Institutions included within the United Kingdom banking sector (at 31 March 2008) - nationality analysis

## UK

AMC Bank Ltd  
Adam & Company plc  
Airdrie Savings Bank  
Alliance & Leicester plc  
Alliance Trust Savings Ltd  
Arbuthnot Latham & Co Ltd

Bank of Scotland plc  
Bank of Scotland (Ireland) Ltd  
Barclays Bank plc  
Barclays Bank Trust Company Ltd  
Bradford and Bingley plc

CAF Bank Ltd  
The Charity Bank Ltd  
Church House Trust plc  
Close Brothers Ltd  
Consolidated Credits Bank Ltd  
The Co-operative Bank plc  
Coutts & Co  
Crown Agents Bank Ltd

European Islamic Investment Bank plc

Fairbairn Private Bank (IOM) Ltd

HFC Bank plc  
HSBC Bank plc  
HSBC Bank USA NA  
HSBC Private Bank (UK) Ltd  
HSBC Trust Company (UK) Ltd  
Hampshire Trust plc  
The Hardware Federation Finance Co Ltd  
Harrods Bank Ltd  
C Hoare & Co  
Julian Hodge Bank Ltd  
The Hongkong and Shanghai Banking Corporation Ltd

Investec Bank (UK) Ltd  
Islamic Bank of Britain plc

Kingdom Bank Ltd

Liverpool Victoria Banking Services Ltd  
Lloyds TSB Bank plc  
Lloyds TSB Private Banking Ltd  
Lloyds TSB Scotland plc  
London Scottish Bank plc

Marks and Spencer Financial Services plc  
Methodist Chapel Aid Ltd

National Westminster Bank plc  
Northern Rock plc

Rathbone Investment Management Ltd  
Reliance Bank Ltd  
N M Rothschild & Sons Ltd  
The Royal Bank of Scotland plc  
Ruffler Bank plc

Sainsbury's Bank plc  
Schroder & Co Ltd  
Scottish Widows Bank plc  
Secure Trust Bank plc  
Smith & Williamson Investment Management Ltd  
Southsea Mortgage & Investment Co Ltd  
Standard Chartered Bank  
Standard Life Bank Ltd

Tesco Personal Finance Ltd

Ulster Bank Ltd  
Ulster Bank Ireland Ltd  
Unity Trust Bank plc

Vanquis Bank Ltd

Weatherbys Bank Ltd  
Wesleyan Bank Limited  
Whiteaway Laidlaw Bank Ltd

## Other EU

AB Ukio Bankas  
Abbey National plc  
Abbey National Treasury Services plc  
ABN AMRO Bank NV  
AIB Group (UK) plc  
Allfunds Bank SA  
Allied Irish Banks plc  
Alpha Bank London Ltd  
Alpha Bank AE  
Anglo Irish Bank Corporation plc

BNP Paribas  
BNP Paribas Private Bank  
BNP Paribas Securities Services  
Banca IMI Spa  
Banca March SA  
Banca Monte dei Paschi di Siena SpA  
Banco Bilbao-Vizcaya Argentaria SA  
Banco de Sabadell  
Banco Espirito Santo SA  
Banco Itau Europa  
Banco Popolare S.c  
Banco Santander, S.A  
Banco Santander Totta SA  
Banif – Banco Internacional do Funchal SA  
Bank of Cyprus Public Company Ltd  
The Bank of Ireland  
Banque AIG  
Banque Transatlantique SA  
Bayerische Hypo-und Vereinsbank AG  
Bayerische Landesbank  
BLOM BANK France  
Broadcastle Bank Ltd  
Brown, Shipley & Co Ltd  
Byblos Bank Europe SA

Caixa Geral de Depósitos SA  
Caja de Ahorros del Mediterráneo  
Calyon  
Cater Allen Ltd  
Commerzbank AG  
Confederacion Espanola de Cajas de Ahorros  
Conversbank (UK) Limited  
Crédit Agricole SA  
Crédit Industriel et Commercial

DB UK Bank Limited  
DnB NOR ASA  
DZ BANK, Deutsche Zentral-Genossenschaftsbank  
Danske Bank A/S  
Deutsche Bank AG  
Deutsche Bank Trust Americas, London Branch  
Deutsche Postbank AG  
Dexia Bank Belgium SA  
Dexia Banque Internationale à Luxembourg SA  
Dexia Credit Local SA (Dexia Public Finance Bank)  
Dresdner Bank AG  
Dresdner Kleinwort Ltd

EFG Eurobank Ergasias AE  
Emporiki Bank of Greece SA  
Erste Bank der oesterreichischen Sparkassen AG  
Eurohypo AG

Fortis Bank SA/NV

Glitnir Banki hf

Heritable Bank Ltd  
HSH Nordbank AG  
Hypo Public Finance Bank  
Hypo Real Estate Bank International AG

ING Bank NV  
ING Direct NV  
Intesa Sanpaolo SpA  
Irish Nationwide Building Society

Jyske Bank A/S

Kaupthing Bank hf  
Kaupthing Singer & Friedlander Ltd  
Kas Bank NV  
KBC Bank NV  
Kleinwort Benson Private Bank Limited

Landesbank Baden-Württemberg  
Landesbank Berlin Girozentrale  
Landesbank Hessen-Thüringen Girozentrale  
Landsbanki Islands hf

Marfin Popular Bank Public Company Ltd

National Bank of Greece SA  
Natixis  
Newedge Group  
Norddeutsche Landesbank Girozentrale  
Nordea Bank Finland plc  
Northern Bank Ltd

Piraeus Bank SA

R Raphael & Sons plc  
Rabobank International (Coöperatieve Centrale Raiffeisen -  
Boerenleenbank BA)  
Raiffeisen Zentralbank Osterreich AG

SG Hambros Bank Ltd  
Skandinaviska Enskilda Banken AB (publ)  
Société Générale  
Straumur-Burdarás Investment Bank hf  
Svenska Handelsbanken AB (publ)  
Sygma Banque

Triodosbank NV  
Turkish Bank (UK) Ltd

UniCredit Banca di Roma SpA  
UniCredito Italiano SpA  
United Trust Bank Ltd

Westdeutsche ImmobilienBank AG  
Western Union International Bank GmbH  
WestLB AG  
West Merchant Bank Ltd

## American

American Express Bank Ltd

Banc of America Securities Ltd  
Bank of America NA  
The Bank of New York  
The Bank of New York Europe Ltd

Capital One Bank (Europe) plc  
CIT Bank Limited  
Citibank International plc  
Citibank NA  
CitiFinancial Europe plc

Egg Banking plc

FCE Bank plc

GE Capital Bank Ltd  
GE Corporate Finance Bank SAS  
Goldfish Bank Limited  
Goldman Sachs International Bank

Lehman Brothers Bankhaus AG

MBNA Europe Bank Ltd  
Mellon Bank, NA  
Merrill Lynch International Bank Limited  
JPMorgan Chase Bank  
JP Morgan Europe Ltd  
JP Morgan International Bank Ltd  
Morgan Stanley Bank International Ltd

The Northern Trust Company  
Northern Trust Global Services Limited

State Street Bank GmbH  
State Street Bank and Trust Company  
State Street Bank Europe Ltd

Wachovia Bank, National Association  
Wells Fargo Bank NA

## Japanese

The Bank of Tokyo-Mitsubishi UFJ Ltd

The Chiba Bank Ltd

Mitsubishi UFJ Trust and Banking Corporation  
Mizuho Corporate Bank Ltd  
Mizuho International plc

Nomura Bank International plc  
The Norinchukin Bank

Sumitomo Mitsui Banking Corporation Europe Ltd  
The Sumitomo Trust & Banking Co Ltd

## Other developed

ABSA Bank Ltd  
Akbank NV  
Ansbacher & Co Ltd  
ANZ Bank (Europe) Limited  
Australia & New Zealand Banking Group Ltd

Bank of Montreal  
Bank Insinger de Beaufort NV  
Bank J Safra (Gibraltar) Limited  
The Bank of Nova Scotia

CIBC World Markets plc  
Canadian Imperial Bank of Commerce  
Clydesdale Bank plc  
Commonwealth Bank of Australia  
Credit Suisse  
Credit Suisse International  
Credit Suisse (UK) Ltd

Dunbar Bank plc

EFG Private Bank Ltd

Habib Bank AG Zurich  
Habibsons Bank Ltd

Industrial Bank of Korea

Kexim Bank (UK) Ltd  
Kookmin Bank International Ltd  
The Korea Development Bank  
Korea Exchange Bank

Macquarie Bank Ltd

Nacional Financiera SNC  
National Australia Bank Ltd  
National Bank of Canada  
Nedbank Ltd  
Northern Bank Executor & Trustee Company Ltd

RBC Dexia Investor Services Trust  
Royal Bank of Canada  
Royal Bank of Canada Europe Ltd

Scotiabank Europe plc  
Shinhan Bank Company Limited  
Standard Bank plc

TC Ziraat Bankasi AS  
The Toronto-Dominion Bank  
TD Bank Europe Ltd  
TD Waterhouse Bank NV  
Turkiye Is Bankasi AS

UBS AG  
UBS Limited  
Union Bancaire Privée, UBP

Westpac Banking Corporation  
Westpac Europe Limited  
Woori Bank

## Other

ABC International Bank plc  
Ahli United Bank (UK) plc  
Allied Bank Philippines (UK) plc  
Anglo-Romanian Bank Ltd  
Arab Banking Corporation (B.S.C)  
Arab National Bank

Banco do Brasil SA  
Bangkok Bank Public Company Ltd  
Bank Hapoalim BM  
Bank Leumi (UK) plc  
Bank Mandiri (Europe) Ltd  
PT Bank Negara Indonesia (Persero) Tbk  
Bank of Baroda  
Bank of Beirut (UK) Ltd  
Bank of Ceylon  
Bank of China  
Bank of China (UK) Limited  
The Bank of East Asia Ltd  
Bank of India  
Bank of London and Middle East plc  
Bank of Philippine Islands (Europe) plc  
Bank of Taiwan Limited  
Bank Saderat plc  
Bank Sepah International plc  
BNY Mellon Asset Servicing BV  
British Arab Commercial Bank Ltd  
Butterfield Bank (UK) Ltd

CIMB Bank Berhad  
Canara Bank  
Chang Hwa Commercial Bank Ltd

DBS Bank Ltd  
Duncan Lawrie Ltd

Emirates Bank International PJSC  
Europe Arab Bank plc  
European Finance House Ltd

FBN (UK) Ltd  
FIBI Bank (UK) plc  
First Commercial Bank

Ghana International Bank plc  
Guaranty Trust Bank (UK) Limited  
Gulf International Bank BSC  
Gulf International Bank (UK) Ltd

Habib Allied International Bank plc  
Habib Bank Ltd  
Havin Bank Ltd  
Hua Nan Commercial Bank Ltd

ICBC (London) Ltd  
ICICI Bank UK Ltd  
Israel Discount Bank Ltd  
Ivobank Limited

Jordan International Bank plc

Malayan Banking Berhad  
MashreqBank PSC  
Medicapital Bank plc  
Mega International Commercial Bank Co. Ltd  
Melli Bank plc  
Mizrahi Tefahot Bank Limited

National Bank of Abu Dhabi  
The National Bank of Dubai Public Joint Stock Company  
National Bank of Egypt International Ltd  
National Bank of Kuwait (International) plc

Oversea-Chinese Banking Corporation Ltd

Persia International Bank plc  
Philippine National Bank (Europe) plc  
Punjab National Bank (International) Ltd

Qatar National Bank SAQ

Rafidain Bank (provisional liquidator appointed)  
Riyad Bank

Samba Financial Group  
Shanghai Commercial Bank Ltd  
Sonali Bank(UK) Ltd  
State Bank of India  
Syndicate Bank

Union Bank UK Plc  
United National Bank Ltd  
United Overseas Bank Ltd

VTB Bank Europe plc

Zenith Bank (UK) Limited



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## Monetary and bank/building society statistical releases - publication dates 2008/2009

All Bank of England data are available on the Statistical Interactive Database at  
[www.bankofengland.co.uk/mfsd/iadb](http://www.bankofengland.co.uk/mfsd/iadb)

### Monthly statistical releases

- 1 BoE *Provisional estimates of narrow money (Notes & Coin) and reserve balances*
- 2 BoE *Narrow money (Notes & Coin) and reserve balances* ‡
- 3 BoE *Capital issuance*
- 4 BoE *Provisional estimates of broad money (M4) and credit (M4 lending)*
- 5 BSA *Building societies' figures*
- 6 BBA *Analysis of MBBG lending to individuals* ‡‡‡
- 7 BoE *Lending to individuals*
- 8 BoE *Sectoral breakdown of aggregate M4 and M4 lending*
- 9 BoE *Monetary & Financial Statistics* ‡‡
- 10 CML *Regulated Mortgage Survey*

| Data for the month ended: | 1. <i>Provisional estimates of narrow money (Notes &amp; Coin) and reserve balances</i> | 2. <i>Narrow money (Notes &amp; Coin) and reserve balances</i> ‡ | 3. <i>Capital issuance</i><br>4. <i>Provisional estimates of broad money (M4) and credit (M4 lending)</i> | 5. <i>Building societies' figures</i> | 6. <i>Analysis of MBBG lending to individuals</i> ‡‡‡ | 7. <i>Lending to individuals</i><br>8. <i>Sectoral breakdown of aggregate M4 and M4 lending</i><br>9. <i>Monetary &amp; Financial Statistics</i> ‡‡ | 10. <i>Regulated Mortgage Survey</i> |
|---------------------------|---|--|---|---------------------------------------|---|---|--------------------------------------|
| 30 Nov 07                 | 3 December 07   | 10 December 07   | 20 December 07  | 20 December 07                        | 27 December 07  | 4 January 08  | 8 January 08                         |
| 31 Dec                    | 31 December   | 7 January 08   | 21 January 08   | 21 January 08                         | 24 January 08   | 30 January  | 12 February                          |
| 31 Jan 08                 | Withdrawn from  | 11 February  | 20 February   | 29 February                           | 25 February   | 29 February   | 11 March                             |
| 29 Feb                    | January 2008  | 10 March   | 20 March  | 2 April                               | 27 March  | 2 April   | 8 April                              |
| 31 Mar                    |   | 7 April  | 18 April  | 29 April                              | 23 April  | 29 April  | 13 May                               |
| 30 Apr                    |   | 12 May   | 21 May  | 2 June                                | 27 May  | 2 June  | 10 June                              |
| 31 May                    |   | 9 June   | 19 June   | 30 June                               | 24 June   | 30 June   | 8 July                               |
| 30 June                   |   | 7 July   | 18 July   | 29 July                               | 23 July   | 29 July   | 12 August                            |
| 31 July                   |   | 11 August  | 20 August   | 1 September                           | 26 August   | 1 September   | 9 September                          |
| 31 Aug                    |   | 8 September  | 18 September  | 29 September                          | 23 September  | 29 September  | 14 October                           |
| 30 Sept                   |   | 6 October  | 20 October  | 29 October                            | 23 October  | 29 October  | 11 November                          |
| 31 Oct                    |   | 10 November  | 20 November   | 1 December                            | 25 November   | 1 December  | 9 December                           |
| 30 Nov                    |   | 8 December   | 18 December   | 2 January 09                          | 23 December   | 2 January 09  | 13 January 09                        |
| 31 Dec                    |   | 12 January 09  | 21 January 09   | 30 January                            | 26 January 09   | 30 January  | 10 February                          |

‡ BoE *Narrow money (Notes & Coin) and reserve balances* provides the full Notes and Coin and reserve balances data for the previous month.

‡‡ BoE *Monetary & Financial Statistics* includes all currently published headline statistical releases prepared by the Monetary and Financial Statistics Division of the Bank, with longer runs of these series and many other detailed data compiled by the Bank, together with background notes and occasional articles on statistical topics. Data for *Monetary & Financial Statistics* are released on the Internet on these dates.

‡‡‡ With effect from November, the monthly statistical press releases issued by the British Bankers Association will be published in a single monthly press release, scheduled for the 17<sup>th</sup> working day of each month.

## Quarterly statistical releases

- 11 BoE *Analysis of bank deposits from and lending to UK residents*
- 12 BoE *Housing Equity Withdrawal*
- 13 BoE *External business of banks operating in the UK*. Analysis by country, currency and sector
- 14 BoE *Consolidated worldwide external claims of UK-owned banks*. Analysis by country, sector and maturity

| Data for the three months ended: | 11. <i>Analysis of bank deposits from and lending to UK residents</i> | 12. <i>Housing Equity Withdrawal</i> | 13. <i>External business of banks operating in the UK</i> | 14. <i>Consolidated worldwide external claims of UK-owned banks</i> |
|----------------------------------|---|--------------------------------------|---|---|
| 30 Sept 07                       | 2 November 07   | 27 December 07                       | 7 December 07   | 21 December 07  |
| 31 Dec                           | 5 February 08   | 2 April 08                           | 7 March 08  | 20 March 08   |
| 31 March 08                      | 6 May   | 2 July                               | 6 June  | 20 June   |
| 30 June                          | 4 August  | 3 October                            | 5 September   | 19 September  |
| 30 Sept                          | 4 November  | 29 December                          | 5 December  | 19 December   |
| 31 Dec                           | 5 February 09   |                                      | 6 March 09  | 20 March 09   |

a) **Bank of England (BoE)** statistical releases and *Monetary & Financial Statistics* are available via the **Internet** [<http://www.bankofengland.co.uk/mfsd/index.htm>]. Longer runs of these data and other series are available on the Statistical Interactive Database (IADB) at [www.bankofengland.co.uk/mfsd/iadb](http://www.bankofengland.co.uk/mfsd/iadb). Monetary and financial statistics are also available via Datastream. Access to Bank of England data outside the Bank's Monetary and Financial Statistics Division prior to general release is limited to Treasury Ministers, Governors and Directors of the Bank, as well as those in HM Treasury and the Bank (including Monetary Policy Committee members) directly involved in the compilation and dissemination of the data, the formulation of monetary policy and monitoring financial stability. Data are usually made available to Ministers/Officials one working day before publication but may be used within the Bank earlier than this if data quality allows. The names or job titles of people eligible for early access to each of the Bank's releases are available on request.

b) **British Bankers' Association's (BBA)** statistical releases are available from the Press Office, BBA, Pinners Hall, 105-108 Old Broad Street, London, EC2N 1EX and are also available at [www.bba.org.uk](http://www.bba.org.uk). The **Building Societies Association's (BSA)** statement of building societies' figures and the **Council of Mortgage Lenders' (CML)** Regulated Mortgage Survey data are available from the respective Press Offices of the two institutions located at York House, 6<sup>th</sup> Floor, 23 Kingsway, London, WC2B 6UJ. The Building Societies Association's figures are also available via the Internet at [www.bsa.org.uk](http://www.bsa.org.uk) and the Council of Mortgage Lenders' figures are available at [www.cml.org.uk](http://www.cml.org.uk).

c) Please note that the dates shown above may be subject to alteration.

**Bank of England**  
**17 October 2007**

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