

**Table 41 Gross and net advances secured on dwellings per year in the United Kingdom**

*£ million*

	1980	1985	1990	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Gross advances in year																				
Building societies	9,614	26,491	40,915	33,714	39,838	27,797	20,716	25,872	24,924	25,904	34,994	46,300	46,864	43,516	52,591	51,692	37,483	18,574	20,439	23,628
+ Banks	–	–	18,737	21,239	28,727	44,602	62,262	78,648	83,335	119,765	162,423	194,959	202,756	201,833	234,390	247,149	192,941	118,458	106,710	105,857
+ Other lenders	1,870	1,829	1,189	325	540	446	590	963	802	1,048	1,243	683	222	347	513	747	2,187	1,212	759	627
+ Other specialist lenders	–	–	8,992	2,010	2,555	4,382	5,808	9,220	10,734	13,410	22,079	35,397	41,435	42,585	57,861	63,172	21,411	5,031	7,433	10,670
= Total	11,484	28,320	69,833	57,288	71,660	77,227	89,376	114,703	119,795	160,127	220,739	277,339	291,277	288,281	345,355	362,758	254,022	143,276	135,342	140,783
Net advances in year																				
Building societies	5,722	14,711	24,185	9,169	12,853	11,277	7,867	10,567	8,930	6,408	10,214	18,665	17,078	13,063	16,447	12,890	4,960	- 7,367	- 6,240	- 2,252
+ Banks	500	4,223	6,409	7,689	6,652	11,700	15,120	21,491	19,479	31,094	48,928	47,580	42,844	33,232	29,985	13,825	- 42,876	43,133	21,386	15,483
+ Other lenders	1,060	- 241	- 214	- 536	- 311	- 1,158	- 39	- 672	180	141	39	396	6	- 224	69	519	2,399	1,651	678	549
+ Other specialist lenders	–	–	2,914	- 1,156	- 88	1,814	2,288	6,359	12,162	16,250	19,643	34,441	40,779	45,087	63,950	81,040	76,646	- 25,732	- 8,216	- 4,522
= Total	7,368	19,118	33,294	15,165	19,107	23,636	25,234	37,747	40,756	53,892	78,827	101,803	100,706	91,160	110,450	108,278	41,124	11,685	7,607	9,257
Amount outstanding at end of period																				
Building societies	42,696	97,213	176,661	223,237	223,905	97,578	106,331	113,497	106,990	113,413	123,638	142,312	160,116	173,205	189,686	202,665	208,345	189,712	198,754	196,988
+ Banks	2,880	21,111	85,677	139,956	158,210	305,687	320,565	345,032	386,334	418,645	467,601	511,049	543,063	575,797	605,793	627,026	586,771	732,329	847,081	860,262
+ Other lenders	6,865	8,137	8,367	3,700	3,388	1,970	2,299	1,488	1,937	2,058	2,099	2,494	2,502	2,356	2,454	2,973	4,942	6,447	7,518	8,064
+ Other specialist lenders	–	971	24,038	24,012	24,090	26,107	27,440	34,692	41,202	57,234	81,834	118,737	171,805	215,662	280,825	354,553	426,221	307,088	186,349	181,079
= Total	52,441	127,432	294,743	390,347	409,593	431,342	456,635	494,708	536,463	591,350	675,172	774,591	877,486	967,020	1,078,758	1,187,217	1,226,279	1,235,575	1,239,702	1,246,393

Source: Compendium of Housing Finance Statistics 1997, Council of Mortgage Lenders – figures for 1980 and 1985. Bank of England. Financial Statistics – figures from 1990 to 2010.

Notes: From 1993 includes lending to housing associations. The figures for banks and building societies reflect the process of building society demutualisation by some building societies. 'Other lenders' comprise insurance companies and central and local government.

From 2010 the distinction between banks and building societies is replaced by a distinction between non-mutual and mutual banks. See earlier editions of the Review for tables showing the split between insurance companies and central and local government.