

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

£ million

	1980	1990	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Gross advances in year																		
Building societies	9,614	40,915	24,927	25,903	34,992	46,300	46,862	43,515	52,591	51,692	37,483	18,574	20,415	23,603	30,701	-	-	-
+ Banks	-	18,737	83,335	119,763	162,422	194,959	202,755	201,833	234,391	247,149	192,941	118,458	105,211	102,848	98,591	-	-	-
= Monetary & Financial Institutions	9,614	59,652	108,262	145,666	197,414	241,259	249,617	245,348	286,982	298,841	230,424	137,032	125,626	126,451	129,292	159,966	184,883	199,437
+ Other lenders	1,870	1,179	801	1,047	1,242	684	195	345	513	747	2,145	1,761	759	1,134	4,062	4,464	1,878	1,794
+ Other specialist lenders	-	8,991	10,735	13,410	22,078	35,395	41,433	42,585	57,861	63,172	21,360	4,973	7,422	10,670	11,158	13,285	16,625	18,416
= Total	11,484	69,823	119,794	160,123	220,737	277,342	291,249	288,280	345,355	362,758	253,929	143,766	133,807	138,257	144,512	177,715	203,384	219,645
Net advances in year																		
Building societies	5,249	25,139	8,930	6,408	10,214	18,665	17,078	13,063	16,447	12,890	4,960	- 7,367	- 6,240	- 2,261	6,526	-	-	-
+ Banks	500	6,409	19,479	31,094	48,928	47,580	42,844	33,232	29,985	13,825	- 42,876	43,133	20,391	13,352	3,892	-	-	-
= Monetary & Financial Institutions	5,749	31,548	28,409	37,502	59,142	66,245	59,922	46,295	46,432	26,715	- 37,916	35,766	14,151	11,091	10,418	13,042	25,111	33,479
+ Other lenders	1,060	- 214	180	141	39	396	6	- 224	69	519	2,356	2,203	678	1,059	3,903	3,870	133	- 4,040
+ Other specialist lenders	-	2,914	12,162	16,250	19,643	34,441	40,779	45,087	63,950	81,040	75,522	- 25,769	- 8,335	- 5,247	- 3,954	- 3,316	- 1,565	4,005
= Total	7,368	33,287	40,751	53,893	78,824	101,082	100,707	91,158	110,451	108,274	39,962	12,200	6,494	6,903	10,367	13,596	23,680	33,442
Amount outstanding at end of period																		
Building societies	42,696	175,759	106,990	113,413	123,638	142,312	160,116	173,205	189,686	202,665	208,345	189,712	198,754	196,988	203,759	-	-	-
+ Banks	2,880	85,677	386,334	418,645	467,601	511,049	543,063	575,797	605,793	627,026	586,771	732,329	808,102	818,294	832,132	-	-	-
= Monetary & Financial Institutions	45,576	261,436	493,324	532,058	591,239	653,361	703,179	749,002	795,479	829,691	795,116	922,041	1,006,856	1,015,282	1,035,891	1,049,851	1,075,866	1,111,512
+ Other lenders	6,865	8,367	1,937	2,058	2,099	2,494	2,502	2,356	2,454	2,973	4,784	6,838	7,515	7,914	11,816	15,684	69,056	53,707
+ Other specialist lenders	-	24,038	41,202	57,234	81,834	118,737	171,805	215,662	280,825	354,553	421,024	305,336	184,627	179,481	177,475	171,194	111,019	112,859
= Total	52,441	294,115	536,463	591,350	675,172	774,591	877,486	967,020	1,078,758	1,187,217	1,220,924	1,234,215	1,198,999	1,202,677	1,225,182	1,236,729	1,255,940	1,278,078
Advances to housing associations																		
Gross advances in year	-	-	2,069	2,533	2,566	2,221	2,636	4,827	4,422	5,956	6,124	3,193	1,524	3,034	804	1,160	957	-
Net advances in year	-	-	1,888	2,194	1,872	1,777	1,003	4,271	3,118	4,230	4,618	3,188	1,146	2,990	- 175	510	- 804	- 1,090
Amount outstanding at year end	-	-	11,352	14,106	15,982	17,854	18,714	23,346	26,469	30,740	34,960	41,730	38,978	41,967	41,365	41,566	40,627	39,535

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

Notes: 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. From 2013 they are combined into a single figure for Monetary & Financial Institutions.

From 1993 to 2009 figures for gross and net advances, and amounts outstanding, are for the personal and housing association sectors combined. From 2010 onwards the figures for the two sectors are shown entirely separately.