

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

£ million

	1980	1985	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
Gross Advances in Year																				
Building societies	9,614	26,491	40,915	41,078	32,857	30,725	34,847	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
+ Banks	-	-	18,737	17,298	18,009	20,954	20,247	21,239	28,727	44,602	62,262	78,648	83,335	119,765	162,423	194,959	202,756	201,833	234,390	248,051
+ Insurance companies	1,870	1,829	698	702	729	298	236	119	291	210	345	616	538	773	869	412	109	5	106	4
+ Local and central government			491	18	46	323	263	206	249	236	245	347	264	275	374	271	113	342	347	491
+ Other specialist lenders	-	-	8,992	5,437	2,083	2,005	2,549	2,010	2,555	4,382	5,808	9,220	10,734	13,410	22,079	35,397	41,435	42,585	57,861	63,441
= Total	11,484	28,320	69,833	64,533	53,724	54,305	58,142	57,288	71,660	77,227	89,376	114,703	119,795	160,127	220,739	277,339	291,277	288,281	345,295	363,679
Net Advances in Year																				
Building societies	5,722	14,711	24,185	20,928	13,696	9,553	12,480	9,169	12,854	11,278	7,865	10,567	8,931	6,406	10,215	18,664	17,077	13,062	16,446	12,891
+ Banks	500	4,223	6,409	4,793	6,523	9,771	7,845	7,689	6,651	11,897	15,119	21,492	19,481	31,094	48,928	47,579	42,844	33,233	29,984	13,826
+ Insurance companies	1,060	- 241	210	- 1,055	115	- 624	- 700	- 377	- 166	- 58	114	- 646	168	43	- 165	209	34	- 428	- 212	- 15
+ Local and central government			- 424	- 882	- 459	- 340	- 186	- 159	- 146	- 1,099	- 155	106	11	97	206	186	4	252	280	423
+ Other specialist lenders	-	-	2,914	2,158	- 1,422	- 1,618	- 105	- 1,156	- 88	1,814	2,288	6,360	12,164	16,251	19,642	34,443	40,779	45,090	63,952	81,042
= Total	7,368	19,118	33,294	25,942	18,453	16,742	19,334	15,166	19,105	23,832	25,231	37,879	40,755	53,891	78,826	101,081	100,738	91,209	110,450	108,167
Amount outstanding at end of period																				
Building societies	42,696	97,213	176,661	197,228	211,351	219,556	231,170	223,237	223,905	97,578	106,331	113,497	106,990	113,413	123,638	142,312	160,116	173,204	189,687	202,666
+ Banks	2,880	21,111	85,677	90,372	96,470	108,587	115,950	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
+ Insurance companies	6,865	8,137	4,521	3,467	3,582	2,958	2,258	1,881	1,715	1,657	1,771	1,125	1,293	1,336	1,171	1,380	1,414	986	774	759
+ Local and central government			3,846	2,963	2,504	2,164	1,978	1,819	1,673	313	526	630	625	722	928	1,114	1,118	1,370	1,680	2,103
+ Other specialist lenders	-	971	24,038	26,222	26,078	24,647	24,979	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
= Total	52,441	127,432	294,743	320,252	339,985	357,912	376,335	390,905	409,593	431,342	456,633	494,976	536,444	591,350	675,172	774,592	877,516	967,019	1,078,759	1,187,107

Source: Financial Statistics – all figures from 1990 onwards. Compendium of Housing Finance Statistics 1997, Council of Mortgage Lenders – figures for 1980 and 1985.

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.