

**Table 42 Gross and net advances secured on dwellings per year in the United Kingdom**

£ million

	1980	1990	2000	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
<b>Gross advances in year</b>																					
Building societies	9,614	40,915	24,927	43,515	52,591	51,692	37,483	18,574	20,415	23,603	30,701	-	-	-	-	-	-	-	-	-	-
+ Banks	-	18,737	83,335	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	245,348	286,982	298,841	230,424	137,032	125,626	126,451	129,240	158,925	185,193	198,144	226,190	238,473	245,183	244,821	221,862	283,049	289,595
+ Other lenders	1,870	1,179	801	345	513	747	2,145	1,761	759	1,134	4,062	4,467	1,803	3,918	3,732	7,179	5,781	5,508	5,979	5,472	5,964
+ Other specialist lenders	-	8,991	10,735	42,585	57,861	63,172	21,360	4,973	7,422	10,670	11,176	13,262	16,613	18,416	16,744	14,633	17,549	18,398	15,998	21,316	19,807
= Total	11,484	69,823	119,794	288,280	345,355	362,758	253,929	143,766	133,807	138,257	144,478	176,654	203,609	220,478	246,666	260,285	268,513	268,727	243,839	309,837	315,366
<b>Net advances in year</b>																					
Building societies	5,249	25,139	8,930	13,063	16,447	12,890	4,960	- 7,367	- 6,240	- 2,261	6,526	-	-	-	-	-	-	-	-	-	-
+ Banks	500	6,409	19,479	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	46,295	46,432	26,715	- 37,916	35,766	14,151	11,091	10,697	12,911	24,973	32,973	40,560	43,402	40,302	41,878	38,532	62,115	56,108
+ Other lenders	1,060	- 214	180	- 224	69	519	2,356	2,203	678	1,059	3,903	3,867	- 288	- 2,043	- 899	3,571	2,377	3,179	4,874	3,387	2,196
+ Other specialist lenders	-	2,914	12,162	45,087	63,950	81,040	75,522	- 25,769	- 8,335	- 5,247	- 3,954	- 3,316	- 1,565	4,005	701	- 1,095	1,983	4,227	2,882	6,304	2,507
= Total	7,368	33,287	40,751	91,158	110,451	108,274	39,962	12,200	6,494	6,903	10,367	13,462	23,120	34,935	40,362	45,878	44,662	49,284	46,288	71,806	60,811
<b>Amount outstanding at end of period</b>																					
Building societies	42,696	175,759	106,990	173,205	189,686	202,665	208,345	189,712	198,754	196,988	203,759	-	-	-	-	-	-	-	-	-	-
+ Banks	2,880	85,677	386,334	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	749,002	795,479	829,691	795,116	922,041	1,006,856	1,015,282	1,035,066	1,048,887	1,074,762	1,109,900	1,155,298	1,204,724	1,246,187	1,289,622	1,328,075	1,390,567	1,448,221
+ Other lenders	6,865	8,367	1,937	2,356	2,454	2,973	4,784	6,838	7,515	7,914	11,816	15,682	69,062	63,989	54,015	58,455	55,026	54,057	58,951	57,520	59,717
+ Other specialist lenders	-	24,038	41,202	215,662	280,825	354,553	421,024	305,336	184,627	179,481	177,475	171,194	111,019	112,859	113,035	104,211	105,970	108,632	111,837	113,885	117,559
= Total	52,441	294,115	536,463	967,020	1,078,758	1,187,217	1,220,924	1,234,215	1,198,999	1,202,677	1,225,182	1,235,763	1,254,843	1,286,748	1,322,348	1,367,390	1,407,183	1,452,311	1,498,863	1,561,972	1,625,497
<b>Advances to housing associations</b>																					
Gross advances in year	-	-	2,069	4,827	4,422	5,956	6,124	3,193	1,524	3,034	804	1,160	957	-	-	-	-	-	-	-	-
Net advances in year	-	-	1,888	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	23,346	26,469	30,740	34,960	41,730	38,978	41,967	41,365	41,566	40,627	39,535	-	-	-	-	-	-	-

Sources: CML, Compendium of Housing Finance Statistics to 1990 and Bank of England, Financial Statistics from 1990.

Notes: 1. The figures for banks and building societies reflect the process of demutualisation by some building societies. 'Other lenders' comprise insurance companies and central and local government.

2. Gross advances (lending) refers to the total value of loans advanced by institutions in a given period. Repayments and other adjustments are excluded. Net advances refers to the flow of gross lending less the flow of repayments and bad debt write-off.

3. From 2010 the distinction between banks and building societies is replaced by one between non-mutual and mutual banks. From 2013 they are combined into a single figure for Monetary & Financial Institutions.

4. 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, figures for the two sectors are shown separately.

5. From 2016, data on advances to housing associations are no longer provided.