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COMPENDIUM OF BUILDING SOCIETY STATISTICS

7TH EDITION



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INTRODUCTION

In September 1978, the Association published the first edition of this Compendium of Building Society Statistics. A second edition, up-dating the first edition by including statistics for 1978 and also adding three new parts covering the sample survey of building society mortgage completions, miscellaneous building society statistics and other relevant economic data, was published in October 1979. The third edition included relevant figures for 1979 and incorporated a detailed index. The fourth edition included figures for 1980 and for 1981. The fifth edition included figures for 1983. The sixth edition included figures for 1984 plus additional tables and a new part covering the housing and savings market. This seventh edition includes figures for 1985 and 1986.

Previous editions of the Compendium were compiled by Mark Boleat, Luisa Pilla and Tricia McLaughlin, of the staff of The Building Societies Association. The necessary up-dating for subsequent editions was undertaken by Luisa Pilla, Louisa Rickard and Adrian Coles, and for this seventh edition by Luisa Pilla. It draws heavily on figures published in a variety of not always easily accessible sources.

The Compendium is in eight parts -

- Part A Building Society Financial Statistics, 1955-86
- Part B Registry of Friendly Societies' Statistics on Building Societies, 1890-1986
- Part C Rates of Interest
- Part D House Prices
- Part E The Five Per Cent. Sample Survey of Building Society Mortgages
- Part F Miscellaneous Building Society Statistics
- Part G Housing and Savings Markets
- Part H Miscellaneous Economic Statistics, 1946-1986

PART A

BUILDING SOCIETY FINANCIAL STATISTICS, 1955-1986

part A brings together building society financial statistics on an annual and quarterly basis for the period 1955-86. It draws heavily on tables produced by the Bank of England whose contribution is gratefully acknowledged. The co-operation of the Central Statistical Office and Department of the Environment in checking figures for the first edition of this publication has been most helpful.

The first section of Part A is a brief description of how the statistics are compiled and processed and defines the terms which are used. Appended to this introduction is an up-dated version of an article on seasonal adjustment which was published in the October 1979 issue of the BSA Bulletin.

The second section comprises 23 tables which may be grouped into five sections -

- (a) shares and deposits;
- (b) lending;
- (c) assets and liabilities;
- (d) sources and uses of funds, and
- (e) liquidity ratio.

At the bottom of each of the tables is a note showing the relationships between the various columns in the tables and columns in other tables. In some cases, there is a brief explanation of some of the terms (although Section 1 should be consulted for more detailed definitions) together with the reasons for any figures which may seem out of the ordinary. At the bottom of some of the tables of seasonally adjusted figures is a brief explanation of the relevant seasonal factors. Where notes apply to more than one table (e.g. annual and quarterly figures for the same variables) then generally they only appear at the bottom of the first table.

The following technical points should be noted -

- (a) Not all the figures are available for the whole period a blank space indicates that figures are not available.
- (b) A dash indicates a figure of zero, rounded (e.g., under £500,000 for figures in millions of pounds).
- (c) Wherever possible, the figures are taken precisely from published sources. The Bank of England rounds totals such that they balance whereas the BSA and DoE normally round individual figures. (However, the BSA does round the monthly figures such that they balance.) This means that sub-totals should add up to totals except for Tables A2, A6, A9-12, A14, A17 and A21.

The final section comprises a brief note on the publication of building society financial statistics.

SECTION 1

INTRODUCTION TO BUILDING SOCIETY FINANCIAL STATISTICS

Until the early 1950s the only wholly reliable source of statistics on building societies were the Annual Reports of the Chief Registrar of Friendly Societies. With the increasingly important role which building societies were playing in the economy, and also the wish of the societies themselves to have more information available as a tool of management, steps were taken to implement a more regular statistical series.

A new monthly return covering receipts and withdrawals of shares and deposits, mortgage advances and repayments and liquidity was introduced in 1955 and, although it was made more comprehensive the basic form continued until the end of December 1986. Quarterly and annual financial returns were also introduced in 1955 and, again, the basic form has been retained although the quantity of information being sought has increased. The result is a long run of compatible statistics.

Until the end of 1986 the monthly return (BS1) was far the most important which societies were making. Each month, a panel of some 70 societies, representing in excess of 95 per cent. of the total assets of the industry, make a return to The Building Societies Association. (From January 1987 a new return was introduced (the BSC/MFSI) by the Building Societies Commission. Members of the Statistical Scheme have been sending a copy of the new return to the Association, and the new return has now replaced the BSI.) The Association is responsible for processing the returns, grossing them up to represent the whole industry (rounding them such that the final figures balance), and for distributing the results - both to member-societies and to Government Departments. Seasonally adjusted figures are also calculated in accordance with adjustment procedures worked out by the Bank of England. (A note on seasonal adjustment of building society figures is appended to this Section.)

The quarterly (BS2) and annual (BS3) financial returns are made to the Bank of England which is responsible for processing and publishing the results.

The figures are based on a sample only and when the final figures resulting from the aggregation of all societies' annual returns become available (generally in about July following the relevant year) the figures from the three financial returns have to be adjusted retrospectively in order to make them compatible. In general, however, the adjustments are of a fairly minor nature.

Tables A1 and A4 show annual and quarterly figures for shares and deposits for the industry based on the monthly return submitted to the Association. No distinction is drawn between shares and deposits in these financial statistics as there is little economic distinction between them. (Technically depositors are creditors of a society and have a prior claim on the assets of the society in the event of winding up. Such is the security of societies that in practice few investors opt for deposits.)

The definitions for these tables are fairly straightforward -

Receipts - new share and deposit receipts during the period.

<u>Withdrawals</u> - withdrawals of principal, and interest which has actually been credited to accounts.

Net Receipts - the difference between gross receipts and withdrawals.

Interest Credited - amounts of interest which have actually been credited to accounts and thereby added to the principal sum outstanding.

<u>Interest Paid Out</u> - interest actually paid to those investors who opt to have interest paid out rather than credited.

Increase in Balances - the net increase in shares and deposits outstanding which is equal to net receipts plus interest credited. No allowance is made for interest which has accrued but not yet been credited.

Balances Outstanding - total share and deposit balances outstanding at the end of the period which, obviously, is equal to balances outstanding at the end of the previous period together with the increase in balances during the period.

The tables show that receipts and withdrawals are fairly volatile while interest credited and paid out are, on an annual basis, more stable. There are wide quarterly fluctuations with respect to interest credited and paid out reflecting the practices of societies (most interest is credited or paid out at the end of a society's year or half-year) and the seasonally adjusted figures are the best indicator of trends for these figures. The seasonally adjusted figures for receipts and withdrawals (and therefore for net receipts) are less soundly based.

Tables A5 to A8 show annual and quarterly figures for building society mortgage lending, again based on the monthly return. Again, the definitions are fairly straightforward.

Advances - the amount of money actually lent by societies for any purpose.

Repayments - Principal - the principal element of regular monthly repayments, repayments of entire mortgage loans (most likely to occur when houses are sold) and partial repayments of mortgage loans. Currently, regular repayments account for about one-fifth of all repayments. (See Table F4 on page 166.)

Repayments - Interest - the interest component of regular monthly payments. These figures include the estimated amount of option mortgage subsidy recoverable from the Government for the period in question. (Until April 1983 borrowers could "opt" to forego the right to tax relief on their mortgage interest, a subsidy being paid directly to the building society instead.) From April 1983 the figures include sums paid by the Government to societies in respect of the MIRAS scheme. Interest paid during a period can be analysed in conjunction with the average balances outstanding during the period to calculate the average mortgage rate charged.

Net Advances - advances less repayments of principal. Thus net advances are equal to the increase in mortgage balances outstanding during the period.

Net New Commitments - new commitments ("approvals" is an alternative expression) entered into during the period less commitments cancelled. House purchase is a fairly lengthy process and, on average, some two or three months before an advance is actually made, a building society formally commits itself to making the advance. The building society cannot then withdraw from the transaction although the borrower can (if, for example, the house which he is purchasing is dependent on the sale of another house which falls through). Thus, it is the figures for net new commitments which reflect what is currently happening while advances depend largely on commitments made two or three months earlier. (Figures for net new commitments have been collected only since 1965.)

Commitments Outstanding - the amount of money which building societies are committed to lend at the end of the period; i.e. commitments entered into but for which the money has not been advanced. Thus, if societies stopped taking on new mortgage business they would still be committed to lend this amount. The change in commitments outstanding in a period is equal to the difference between loans advanced and net new commitments entered into.

Balances Outstanding - the total amount of mortgage debt owed to building societies at the end of the period. The increase in balances during a period is equal to advances made less principal repaid (i.e. net advances).

Tables A9 to A12 analyse in more detail advances and net new commitments. The total figures for the amount advanced and net new commitments are taken from Tables A5 and A7. The first attempt to split the total volume of advances was made in 1958. However, the statistics were recorded in such a way that it was only possible to record lending on new houses accurately, lending on other houses being aggregated with "other lending" (e.g. loans to housebuilders, loans to build student accommodation, loans on commercial properties etc.). Nevertheless, it is not unreasonable to calculate the estimated number of advances on secondhand houses by allowing, say, 8,000 "other" advances a year with a total value of between £10 million and £25 million.

A breakdown of net new commitments between new and existing houses was started in 1970 but, again, it was only possible to identify accurately the figures for new houses.

Recognising the deficiency of the existing statistics, and also the need to collect more timely statistics on house prices, a new return (BS4) was introduced in 1975. This provides a detailed breakdown of both advances and commitments. Some 52 societies, representing 90 per cent. of the total assets of the industry, participated in this exercise. The return is made directly to the DoE which is responsible for processing the statistics. The total value of advances and net new commitments is still taken from the BS1 return and the BS4 figures are used to apportion the BS1 totals. It is the practice of the DoE, unlike the Bank of England, to round individual figures rather than to ensure that the totals balance exactly. In 1981 the details of the BS4 returns were altered, and the sample reduced to the largest 17 (16 by the end of 1986) societies, representing over 80 per cent. of the total assets of the industry.

It should be noted that the value figures until 1980 include the second and subsequent components of instalment advances on new houses and further advances to existing borrowers - mainly to finance improvements. It is not therefore wholly accurate to calculate the average advance by dividing the amount advanced by the number of advances. From 1981 onwards loans not for house purchase are recorded separately. These include further advances, second and subsequent components of instalment advances, building finance and loans for properties not for owner-occupation.

Tables A13 - A15 analyse balance sheet figures whereas most of the previous tables have been concerned with flows of funds. The definitions on the liabilities side are -

Shares and Deposits - these figures correspond to shares and deposits outstanding as shown in Tables A1 - A3.

Accrued Interest - the amount of interest which has accrued on share and deposit balances but which has not actually been credited or paid out. Interest accrued can be regarded as being part of investors' funds.

Government Loans - in 1959 the Government made £100 million available to building societies for on-lending on old houses. The amount was wholly taken up by 1961 and repayments were completed in 1981. In 1974 the Government loaned building societies £500 million in return for societies agreeing not to raise the mortgage rate. This loan was almost entirely repaid by the middle of 1975.

Other Borrowing - Since 1980 building societies have borrowed increasingly from the wholesale money markets. The figures show, from 1980, funds raised through the issue of negotiable bonds, eurobonds, certificates of deposit, time deposits, and borrowing from banks. Certificates of deposit held by other building societies are netted out of the figures (societies have been able to hold each others CDs since 31 December 1983.)

Other Liabilities - these largely comprise provision for taxation. Until April 1986 societies discharged the basic rate tax liability of their investors and their own Corporation Tax liability in January and February of each year. Provisions were made for these payments throughout the year and the quarterly figures show this pattern. From March 1986 societies have been accounting and paying quarterly for income tax in respect of interest paid to investors. The quarterly periods end on the last day of May, August, November and February and tax is paid 14 days later.

Reserves - the difference between assets and liabilities. Societies were required to hold reserves of a certain proportion of their assets; Table A14 shows that the actual proportion has been declining over time. It should be noted that there is no such thing as a "reserve asset"; the figures for reserves are merely accounting ones.

On the assets side the definitions are -

Mortgages - mortgage balances outstanding as shown in Tables A5 and A6.

<u>Cash</u> - includes bank balances (net) and can be taken to be societies' working capital.

<u>Investments</u> - the value of the funds which societies have invested in Government, local authority and other securities. The proportion of assets held as investments varies over time; societies build up liquid funds when the inflow of new funds is high and when inflow falls off liquid funds are allowed to fall thereby permitting the volume of lending to be maintained.

Other Assets - for the most part these comprise branches and head offices although such things as computers and vehicles are also included.

Tables A16 and A17 comprise detailed analysis of investments (at book value) held by societies. The various categories are -

Local Authority Short Term - temporary deposits with local authorities.

Treasury Bills

Tax Instruments - Tax Reserve Certificates and Certificates of Tax Deposit.

Sterling Certificates of Deposit - certificates of deposit issued by other building societies are netted out of the figures.

Other Current - the figures shown are net.

Local Authority Long Term - these comprise marketable fixed interest securities (£156 million at the end of 1986) and long term loans to local authorities (£1,067 million at the end of 1986).

British Government Securities - at the end of 1986, 88.1 per cent. of the total had less than five years to run to maturity and the remaining 11.9 per cent. had between five and 15 years to run.

Overseas Government Securities - these are of very minor importance.

It is not possible to define rigidly which investments are short term and which are long term because, for example, some British Government securities have a short life to redemption and at any one time much of a society's gilt portfolio can be realised without loss. Also, if necessary, societies are able to realise some local authority securities at comparatively short notice. However, as a very broad generalisation, short term deposits with local authorities, Treasury Bills, Sterling CDs, Tax Instruments and "other current assets" can be taken to be short term investments while the remainder are longer term.

Tables A18 and A19 show net acquisition of investments on a cash basis. Obviously, for fixed price investments the net acquisition of securities during a year should be equal to the change in book value. By contrast, the book value of gilts may not be the same as the purchase price and hence there may be a difference between a change in book value and net acquisitions on a cash basis.

Tables A20 - A22 draw on the earlier tables to present a sources and uses of funds statement. For the most part, the definitions have already been covered. However, interest on shares and deposits is taken as being both interest credited and accrued. The tables show that in times of poor net inflow interest accounts for a fairly high proportion of the sources of funds. The tables also show how the acquisition of investments varies greatly for the reasons already described. The figures in the columns for mortgage assets are those for net advances of mortgage principal.

Finally, Table A23 shows unadjusted and seasonally adjusted figures for the liquidity ratio. The crude figures are equal to cash and investments as a proportion of total assets, the figures being taken from Tables A14 and A15. The liquidity ratio figures themselves are then seasonally adjusted. It should be noted that the liquidity ratio figures do not comprise the proportion of funds which societies have set aside which could be used for lending. Thus, the ratio includes cash and bank balances which can be regarded as being working capital and also no allowance is made for liabilities such as provision for taxation and mortgage commitments outstanding. In the past there were distinct seasonal movements in the liquidity ratio, mainly because of the timing of tax and interest payments.

THE SEASONAL ADJUSTMENT OF BUILDING SOCIETY STATISTICS

This article explains the process of seasonal adjustment, the method by which building society statistics are seasonally adjusted and why some building society statistical series exhibit seasonal variation. The article is an updated version of one published in the 20th issue of the BSA Bulletin. The assistance of Gof Cockell, John Alexander and Henry Small of the Central Statistical Office (CSO) and of the statisticians at the Bank of England in preparing this article is gratefully acknowledged.

The process of seasonal adjustment is frequently not well understood and is sometimes seen as a means of "fiddling" statistics or of confusing the real situation. Properly used, seasonal adjustment should achieve the precise opposite.

A large part of statistical and financial data collected and published by Government and other organisations consists of series collected at regular intervals of time, such as monthly, quarterly or annually. Many of the monthly and quarterly figures exhibit marked seasonal fluctuation and, if the effect of these can be ironed out, it makes the longer-term trend far easier to discern. For example, house-building is relatively depressed in the Winter months and recovers each Spring. The recovery may or may not represent an increase in the underlying trend of activity and it is the process of seasonal adjustment which enables one to estimate the trend.

Components of a Statistical Time Series

Statistical time series such as, for example, all the tables in Part A of this Compendium, exhibit four basic components -

- (a) the secular trend:
- (b) cyclical fluctuation;
- (c) seasonal variation
- (d) irregular changes.

The term <u>secular trend</u> refers to the long-term movement of the series and is a measure of the change in the general level of the economic variable over long periods. The trend of a particular series is often caused by gradual changes in economic and demographic factors such as changes in the size of the population, technological change, or gradual change in economic habits. The steady increase in the number of building society investors and borrowers over the years is an example of a secular trend; those series, in fact, contain relatively little of the other components of time series.

The cyclical component of statistical time series is characterised by recurring up and down movements with each fluctuation extending over several years and usually with varying intervals between the peaks. An important example of cyclical variation is the business cycle, which represents successive periods of economic expansion followed by contraction and recession. Although the sequence of changes in the cyclical component is recurrent, both the length of the cycle and its magnitude (amplitude) varies between cycles. The average duration of the business cycle is about four years but it can range from two years to over twelve years. The number of loans made by building societies is another series which exhibits cyclical fluctuations. In recent years, there was a peak in 1978, a trough in 1980 and a peak in 1986.

It is usually sufficient to regard the secular trend combined with the cyclical component as a single component, often termed the trend cycle.

The term seasonal variation means periodic movements that tend to recur at the same time each year, although the precise pattern may change gradually over several years. Temperature statistics immediately come to mind as exhibiting distinct seasonal variation and when, for example, someone comments that "it is warm for the time of year" they are, in effect, seasonally adjusting the temperature. The crediting of interest to the accounts of building society investors is one economic series that exhibits marked seasonal fluctuation. About half of the total interest credited occurs in June and December of each year and a further quarter in July and January.

Seasonality represents the composite effect of natural factors (climate, temperature, rainfall etc.) which repeat approximately yearly and institutional factors (public holidays, festivals, the fiscal year etc.) which repeat with certain regularity from year to year. The cause of the seasonal variation in any particular series may be far removed from the activity that the series itself is concerned with.

The irregular component of statistical series has two parts -

- (a) Random variations representing the effects of numerous events that are not individually identifiable and, in some cases, sampling error and the estimation of data.
- (b) Extreme movements usually having identifiable causes eg., strikes, severe winter weather or some natural catastrophe such as floods or droughts. Thus the exceptionally severe weather early in 1979 caused house building to be even more depressed than would normally have been the case for the time of year.

Why Seasonally Adjust?

Seasonal adjustment is the process of removing the seasonal components so as to display the underlying movement in the series. This is particularly useful for policy making since acting on the basis of unadjusted statistics may well lead to incorrect policy conclusions. This can be illustrated by looking at the statistics showing the increase in savings balances held with societies. It is this figure which largely determines how much societies can increase mortgage loans outstanding and is therefore of vital importance in determining interest rate decisions. Table 1 shows the net increase in share and deposit balances, unadjusted and seasonally adjusted, during the last six months of 1986.

Table 1 Building Societies: Net Increase in Share and Deposit Balances

Month	Unadjusted £m	Seasonally Adjusted £m
1986 July	1,085	949
August	537	1,065
September	- 254	- 339
October	2,236	2,037
November	267	807
December	2,237	915

It will be seen that the highest unadjusted figures were in October £2,236 million and December, £2,237 million. The October figure was distorted by an identifiable cause i.e. cheques returned to societies by unsuccessful TSB share applicants. The December figure shows an increase of £1,970 millions on the November figure. However, this merely reflected the large amount of interest credited which occurs each December and the seasonally adjusted figure was £915 million, an increase of £108 million compared with the November figure.

The Seasonal Adjustment Procedure

Seasonal adjustment involves both the adjustment of past data and the current adjustment of each new observation as it becomes available. From the practical point of view the latter aspect is particularly important since it is the currently adjusted values which are especially relevant for policy purposes.

The seasonal adjustment of building society statistics, which until 1982 was the responsibility of the Central Statistical Office is now undertaken by the Bank of England. The general philosophy behind the adjustment is unchanged, but a different computer programme is used. The Bank's programme is based on a recently developed method known as Signal Extraction, whereas the CSO used the X-11 programme based on moving average techniques. This new method is described in an article by J P Burman in The Journal of the Royal Statistical Society, series A, 1980, Part 3.

A multiplicative model is still used for the adjustment of the majority of the series. However, each multiplicative seasonal factor in the series is converted into an equivalent additive seasonal component for ease of use. This has the advantage that the forecast seasonal components can be made to sum to zero over the calendar year, and hence the total of the adjusted series will automatically equal the total of the unadjusted series. Previously, the seasonally adjusted data had to be amended at the end of each year to ensure this outcome.

The seasonal adjustment of building society statistics has been undertaken for some time and has been extensively developed and refined. One such refinement which has been found to be of relevance to the analysis of building society statistics is a method of eliminating trading day variation. For example, with many economic variables the daily activity rates vary, particularly when Saturday is also a trading day. Total monthly activity is then dependent on the number of Mondays, Tuesdays etc. occuring within each month and this may

have a regular and analysable effect apart from seasonal variation between months. Such effects can often be detected statistically even though it may not be possible to find definite reasons for them. One advantage of the new Bank of England method is that seasonal and trading day adjustments can be estimated simultaneously.

Seasonality in Building Society Statistical Series

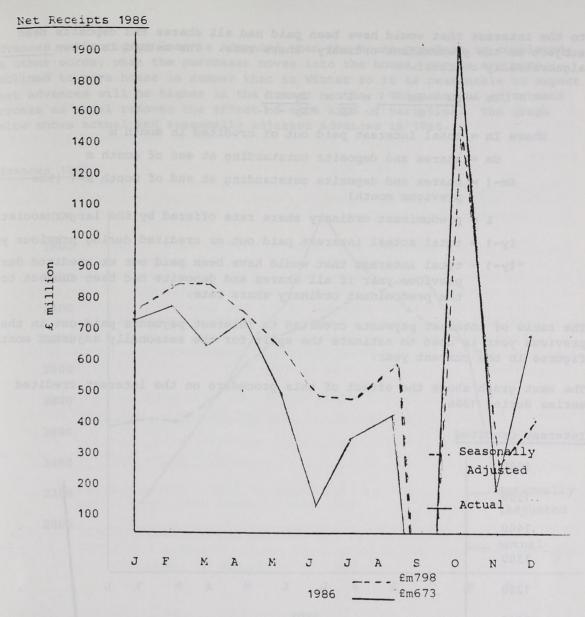
Having discussed the theory, this section examines the various building society statistical series, explains why they exhibit seasonal variation, and sets out the differences between seasonally adjusted and actual figures for 1984. It will be shown that, almost without exception, the seasonally adjusted figures, while being far from perfect, give a better indication of trends than actual figures.

Receipts and Withdrawals - Receipts and withdrawals are subject to different seasonal influences and therefore are seasonally adjusted separately. Seasonally adjusted net receipts are obtained as the difference between the two seasonally adjusted component series. Net receipts exhibit noticeable seasonal variations, which can be explained fairly logically. A large proportion of net receipts is savings out of current income and the amount that individuals wish to save each month is subject to distinct seasonal fluctuation. The most important reasons for this are -

- (a) In June and July, withdrawals are at a high level, largely because many people use building society accounts to accoumulate funds which will subsequently be spent on holidays which, of course, are largely taken in the Summer.
- (b) Christmas expenditure is lower in relation to current income than holiday expenditure and appears to be financed not so much by withdrawals from building societies but, rather, by a decrease in receipts. Thus, many individuals who normally would invest a small amount in their building society each month might not do so in December.

In 1980 the method of seasonal adjustment of gross receipts and withdrawals was changed. The series were divided into five different size bands of transactions (£0-100, £101-500, £501-1,000, £1,001-2,000 and over £2,000) and these bands were adjusted seperately, on the principle that larger transactions are influenced more by interest rate changes than by seasonal factors such as Christmas and Summer holidays. A drawback of this method is that the boundaries of the size bands are constantly falling in real terms, so weakening the idea behind splitting them up. When the Bank of England took over reponsibility for adjusting the statistics the method was changed back to adjusting total gross receipts and withdrawals, with slightly smoother results than before.

The graph opposite compares the seasonally adjusted and actual figures for 1986.



It can be seen that the seasonally adjusted figures smooth out the peaks and troughs that exist in the unadjusted series.

Interest Credited and Withdrawn - Of all the building society statistical series, those of interest credited and withdrawn exhibit the most seasonal variation. This is because the dates on which societies pay out or credit interest are entirely at their discretion and the bulk of interest is paid out or credited only twice a year. In fact, about half of all interest paid out or credited occurs during June and December and a further quarter during July and January.

Taking the figures for 1986, for example, interest credited declined from £996 million in January to £77 million in February. This does not, to any degree at all, reflect a trend and it would be quite wrong to base any policy conclusions on it. So much is known about interest series that it is inappropriate to use the normal procedures which are applied to the other series.

Instead, total seasonally adjusted interest credited or paid out in any month is calculated as the average total shares and deposits outstanding at the beginning and end of the month (both seasonally adjusted) multiplied by the predominant ordinary share rate offered by the larger societies (divided by twelve), and by the ratio of the actual interest paid out in the previous year

to the interest that would have been paid had all shares and deposits been subject to the predominant ordinary share rate. The method is shown algebraically overleaf.

$$Im = \frac{Sm + Sm - 1}{2} \times \frac{i}{12} \times \frac{Iy - 1}{*Iy - 1}$$

Where Im = total interest paid out or credited in month m

Sm = shares and deposits outstanding at end of month m

Sm-1 = shares and deposits outstanding at end of month m-1 (the
 previous month)

i = predominant ordinary share rate offered by the larger societies;

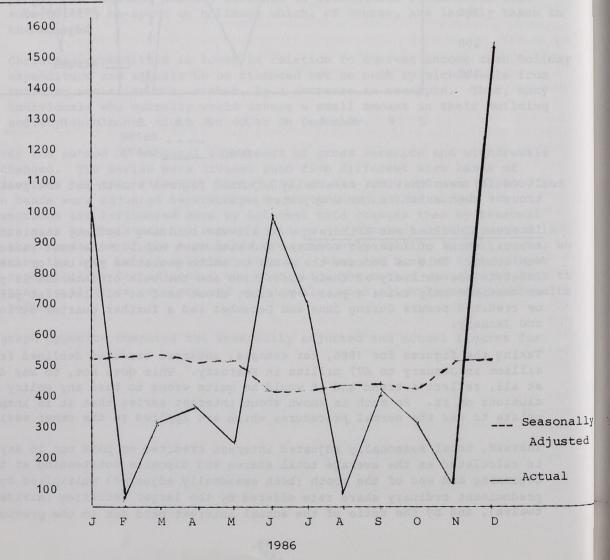
Iy-1 = total actual interest paid out or credited during previous year

*Iy-1 = total interest that would have been paid out or credited during previous year if all shares and deposits had been subject to the predominant ordinary share rate.

The ratio of interest payments credited to interest payments paid out in the previous year is used to estimate the split for the seasonally adjusted monthly figures in the current year.

The next graph shows the effect of this procedure on the interest credited series during 1986.

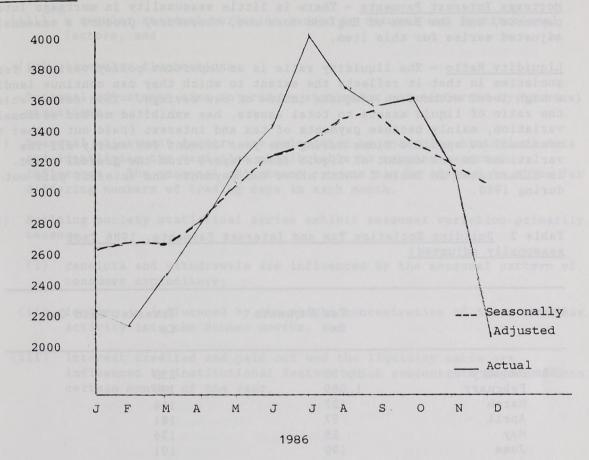
Interest Credited



14.

Advances - A mortgage loan is advanced when the house-purchase is completed; in other words, when the purchaser moves into the house. People are more inclined to move house in Summer than in Winter so it is reasonable to expect that advances will be higher in the Summer months. The seasonal adjustment process as usual removes the effect of this kind of variation. The graph below shows actual and seasonally adjusted advances in 1986.

Advances 1986



The graph shows that, between February and March, actual advances rose from $\pounds 2,149$ million to $\pounds 2,448$ million and this might be interpreted as a huge increase in building society lending. In fact, the seasonally adjusted figures show a slight decline from $\pounds 2,678$ million to $\pounds 2,615$ million.

Net New Commitments - Net new commitments exhibit seasonal variation for much the same reason as advances. A mortgage is committed when the borrower accepts the offer of advance from the society and is thus the culmination of period of "house hunting". Again, people are far more likely to seek to purchase a house in Summer than in Winter. Hence, net new commitments are depressed in January, February and December and high in May, June and July.

Repayments of Principal - Some 70 per cent. of mortgage repayments of principal are complete mortgage redemptions an integral number of years after taking-out the advance (see the article "Mortgage Repayments" in the 40th issue of the BSA Bulletin). It follows that mortgage repayments will probably exhibit a muted form of the seasonal variation in advances, as is indeed so. Repayments are low in January, February and December and high in the late Summer.

Mortgage Interest Payments - There is little seasonality in mortgage interest payments, and the Bank of England does not, therefore, produce a seasonally adjusted series for this item.

<u>Liquidity Ratio</u> - The liquidity ratio is an important policy variable for societies in that it reflects the extent to which they can continue lending at a high level without an adequate inflow of new savings. This ratio, which is the ratio of liquid assets to total assets, has exhibited marked seasonal variation, mainly because payments of tax and interest (paid out rather than credited) at specific times during the year account for nearly all the variations in the amount of liquid assets apart from the gradual trend. This is illustrated in Table 2 which shows tax payments and interest paid out during 1986.

Table 2 <u>Building Societies Tax and Interest Payments, 1986 (not seasonally adjusted)</u>

Month	Tax £m	Payments	Interest Paid Out £m
Lavena			1000
1986 January	1,781		250
February	1,089		109
March	127		144
April	37		181
May	25		136
June	190		191
July	9		229
August	25		104
September	624		198
October	164		103
November	51		136
December	252		226

The table shows that building societies paid out £1,781 million in tax in January 1986 together with £250 million of interest. The total of £2,031 million was almost one-tenth of the societies' liquid assets and accounted for a fall in the unadjusted liquidty ratio of 0.8 per cent. from 18.1 per cent. to 17.3 per cent. Tax payments continued in February and for most of the remainder of the year, payments were relatively modest until September when the payment for the first full quarter under the new rules became payable.

Summary -

- (a) Statistical series have four components -
 - (i) a long-term secular trend:
 - (ii) a cyclical variation usually running over a period of 2-5 years;
 - (iii) a regular seasonal variation caused by natural and institutional factors, and
 - (iv) irregular fluctuations.
- (b) Seasonal adjustment aims to produce statistics not distorted by seasonal variations.
- (c) Seasonal adjustment factors are calculated by analysing historical data and identifying the variation attributable to regular seasonal influences. The seasonal adjustment process can be adapted to allow for differing numbers of trading days in each month.
- (d) Building society statistical series exhibit seasonal variation primarily because -
 - (i) receipts and withdrawals are influenced by the seasonal pattern of consumer expenditure;
 - (ii) lending is influenced by the slight concentration of house-purchase activity into the Summer months, and
 - (iii) interest credited and paid out and the liquidity ratio are influenced by institutional factors which concentrate payments into certain months of the year.

SECTION 2

BUILDING SOCIETY FINANCIAL STATISTICS - TABLES

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Table No.	Description	Period
A1	Shares and Deposits	Annual Figures
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A3	Shares and Deposits	Quarterly Figures
A4	Shares and Deposits	Quarterly Figures
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		(Sousonally adjusced)
A5	Lending	Annual Figures
A6	Lending	Annual Changes
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A8	Lending	Quarterly Figures
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A9	Advances	Annual Figures
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A11	Net New Commitments	Annual Figures
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A14	Assets & Liabilities	End Year Figures
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A17	Investments (Book Value)	End Year Figures
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A18	Net Acquisition of Investments	
	(Cash Transactions)	Annual Figures
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	(Cash Transactions)	Quarterly Figures
	44,000 ·	
A20	Sources & Uses of Funds	
	(Cash Transactions)	Annual Figures
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	(Cash Transactions)	Annual Figures
		(percentage of total)
A22	Sources & Uses of Funds	
	(Cash Transactions)	Quarterly Figures
A23	Liquidity Ratio	End Quarter

Table Al Shares & Deposits - Annual Figures

Year	1	2	3	4	5	6	7
	Receipts	Withdrawals	Net	Interest	Interest	Increase in	Balances
			Receipts	Credited	Paid Out	Balances	Outstanding
£m	£m	£m	£m	£m	£m	£m	£m
1955	436	279	157	37	11	194	1,956
	416	313	103	47	10	150	2,106
1956	431	311	120	47	25	167	2,100
1957	503	353	150	48	36	198	2,273
1958 1959	601	380	221	48	40	269	2,471
1959	001	300	221	40	40	209	2,740
1960	584	422	162	43	51	205	2,945
1961	618	466	152	52	54	204	3,149
1962	794	485	309	60	62	369	3,518
1963	973	544	429	66	65	495	4,013
1964	1,116	681	435	68	78	503	4,516
1965	1,363	815	548	103	80	651	5,167
1966	1,558	953	605	119	93	724	5,891
1967	2,027	1,063	964	135	117	1,099	6,990
1968	2,059	1,465	594	173	137	767	7,757
1969	2,395	1,721	674	221	155	895	8,652
1970	3,080	1,867	1,213	277	176	1,490	10,142
1971	4,091	2,391	1,700	334	190	2,034	12,176
1972	5,296	3,495	1,801	392	219	2,193	14,369
1973	6,053	4,541	1,512	650	315	2,162	16,531
1974	6,370	5,205	1,165	828	405	1,993	18,524
1975	9,037	5,846	3,191	981	458	4,172	22,696
1976	10,250	7,972	2,278	1,127	533	3,405	26,101
1977	14,325	9,603	4,722	1,377	605	6,099	32,200
1978	15,858	12,548	3,310	1,512	616	4,822	37,022
1979	19,045	15,530	3,515	2,254	891	5,769	42,791
1980	22,183	18,367	3,816	3,343	1,235	7,159	49,950
1981	26,509	22,908	3,601	3,595	1,239	7,196	57,146
1982	32,080	25,614	6,466	4,049	1,432	10,515	67,661
1983	38,549	31,710	6,839	3,725	1,360	10,564	78,225
1984	49,149	40,577	8,572	4,645	1,713	13,217	91,442
1985	58,049	50,587	7,462	5,966	2,235	13,428	104,870
1986	70,449	63,857	6,592	6,092	2,007	12,684	117,554

Notes: 1. Relationships between columns -

3 = 1-2

6 = 3+4

7 = 7 at end of previous period +6

2. Relationships with other tables -

Table A2 shows the figures for each year as a percentage of balances outstanding at the end of the previous year.

Table A3 shows the figures on a quarterly basis.

Table A4 shows the figures on a quarterly basis, seasonally adjusted.

Column 7 = Column 1 of Table A13.

Column 3 = Column 1 of Table A20.

Column 4 + change in interest accrued = Column 2 of Table A20.

Table F1 shows the figures in Column 3 on a monthly basis.

3. Balances outstanding take no account of interest which has accrued but which has not been credited.

Table A2 Shares & Deposits - Percentage of Balances Outstanding

Year	1	2	3	4	5	6	7
	Receipts	Withdrawals	Net	Interest	Interest	Increase in	Balances
	1 200000	N 2	Receipts	Credited	Paid Out	Balances	Outstanding
	24.7	15.0	0.0	and the state of			
1955	24.7	15.8	8.9	2.1	0.6	11.0	111.0
1956	21.3	16.0	5.3	2.4	0.5	7.7	107.7
1957	20.5	14.8	5.7	2.2	1.2	7.9	107.9
1958	22.1	15.5	6.6	2.1	1.6	8.7	108.7
1959	24.3	15.4	8.9	1.9	1.6	10.9	110.9
1960	21.3	15.4	5.9	1.6	1.9	7 5	107.5
1961	21.0	15.8	5.2	1.8		7.5	107.5
1962	25.2	15.4	9.8		1.8	6.9	106.9
1962	27.7	15.5	12.2	1.9	2.0	11.7	111.7
1964	27.8	17.0	10.8	1.9	1.8	14.1	114.1
1904	21.0	17.0	10.0	1.7	1.9	12.5	112.5
1965	30.2	18.0	12.1	2.3	1.8	14.4	114.4
1966	30.2	18.4	11.7	2.3	1.8	14.0	114.0
1967	34.4	18.0	16.4	2.3	2.0	18.7	118.7
1968	29.5	21.0	8.5	2.5	2.0	11.0	111.0
1969	30.9	22.2	8.7	2.8	2.0	11.5	111.5
1970	35.6	21.6	14.0	3.2	2.0	17.0	
1971	40.3	23.6	16.8	3.3	2.0	17.2	117.2
1972	43.5	28.7	14.8	3.2	1.9	20.1	120.1
1973	42.1	31.6	10.5	4.5	1.8	18.0	118.0
1974	38.5	31.5	7.0	5.0	2.2	15.0	115.0
13/4	20.7	21.0	7.0	5.0	2.4	12.1	112.1
1975	48.8	31.6	17.2	5.3	2.5	22.5	122.5
1976	45.2	35.1	10.0	5.0	2.3	15.0	115.0
1977	54.9	36.8	18.1	5.3	2.3	23.4	123.4
1978	49.2	39.0	10.3	4.7	1.9	15.0	115.0
1979	51.4	41.9	9.5	6.1	2.4	15.6	115.6
						23101	
1980	51.8	42.9	8.9	7.8	2.9	16.7	116.7
1981	53.1	45.9	7.2	7.2	2.5	14.4	114.4
1982	56.1	44.8	11.3	7.1	2.5	18.4	118.4
1983	57.0	46.9	10.1	5.5	2.0	15.6	115.6
1984	62.8	51.9	11.0	5.9	2.2	16.9	116.9
				Til.	7150	15/3/4-1	,,,,,,
1985	63.4	55.3	8.2	6.5	2.4	14.7	114.7
1986	67.2	60.9	6.3	5.8	1.9	12.1	112.1

Notes: 1. Relationships between columns -

3 = 1-2

6 = 3+4

7 = 100+6

2. Relationship with other tables -

Table A2 shows the figures in Table A1 as a percentage of balances outstanding at the end of the previous year.

Table A3 Shares and Deposits - Quarterly Figures (£m)

Quarte	er	1	2	3	4	5	6	7
		Receipts	Withdrawals	Net	Interest	Interest	Increase in	Balances
		17	a. in A.1 gaspan	Receipts	Credited	Paid Out	Balances	Outstanding
1955 Q	2.1	109	64	45	7	4	52	1,814
Q	2.2	92	63	29	11	3	40	1,854
	2.3	120	79	41	7	2	48	1,902
Q	2.4	115	73	42	12	2	54	1,956
1956 Q	2.1	108	83	25	8	or engine	33	1,989
	2.2	96	77	19	14	3	33	2,022
	2.3	107	81	26	9	4	35	2,057
	2.4	105	72	33	16	3	49	2,106
1957 Q	1.1	115	81	34	8	4	42	2,148
	2.2	105	70	35	14	7	49	2,197
	2.3	110	81	29	9	6	38	2,235
	2.4	101	79	22	16	8	38	2,273
•	V•-	101	,,		, ,		,	2,2/3
1958 Q	2.1	122	94	28	9	8	37	2,310
Q	2.2	119	89	30	14	9	44	2,354
Q	2.3	128	89	39	9	9	48	2,402
Q	2.4	134	81	53	16	10	69	2,471
1959 Q	0.1	155	84	71	9	12	80	2,551
	2.2	150	97	53	14	9	67	2,618
	2.3	145	98	47	10	10	57	2,675
	2.4	151	101	50	15	9	65	2,740
1960 Q	1	162	109	53	8	13	61	2,801
	2.2	140	101	39	13	11	52	2,853
	2.3	140	108	32	8	15	40	2,893
	2.4	142	104	38	14	12	52	2,945
V	**	142	104	20	17	12	72	2,343
1961 Q	2.1	161	112	49	10	10	59	3,004
	2.2	153	116	37	15	16	52	3,056
	2.3	155	124	31	10	11	41	3,097
	2.4	149	114	35	17	17	52	3,149

Table A3 (continued) Shares and Deposits - Quarterly Figures (£m)

Quarter	1	2	3	4	5	6	7
	Receipts	Withdrawals	Net	Interest	Interest	Increase in	Balances
	EUI BUELTANDI	2	Receipts	Credited	Paid Out	Balances	Outstanding
1962 Q.1	190	120	70	11	12	81	3,230
Q.2	194	126	68	19	19	87	3,317
Q.3	201	123	78	11	12	89	3,406
Q.4	209	116	93	19	19	112	3,518
1963 Q•1	233	119	114	12	12	126	3,644
Q.2	225	138	87	20	20	107	3,751
Q.3	250	143	107	13	13	120	3,871
Q.4	265	144	121	21	20	142	4,013
1964 Q.1	303	164	139	12	14	151	4,164
0.2	275	167	108	21	24	129	4,293
Q.3	264	170	94	13	15	107	4,400
Q.4	274	180	94	22	25	116	4,516
1965 Q.1	291	221	70	22	16	92	4,608
Q.2	297	213	84	15	20	99	4,707
Q.3	396	194	202	22	16	224	4,931
Q.4	379	187	192	44	28	236	5,167
1966 Q.1	435	221	214	20	18	234	5,401
Q.2	378	231	147	21	25	168	5,569
Q.3	378	260	118	27	19	145	5,714
Q.4	367	241	126	51	31	177	5,891
1967 Q.1	489	270	219	19	25	238	6,129
Q.2	502	254	248	26	29	274	6,403
Q.3	519	257	262	29	28	291	6,694
Q.4	517	282	235	61	35	296	6,990
1968 Q.1	510	382	128	30	31	158	7,148
Q.2	501		151	30	31	181	7,329
Q.3	497	379	118	39	35	157	7,486
Q.4	551	354	197	74	41	271	7,757

Table A3 (continued) Shares and Deposits - Quarterly Figures (£m)

Quarter	1	2	3	4	5	6	7
	Receipts	Withdrawals	Net	Interest	Interest	Increase in	Balances
		<u> </u>	Receipts	Credited	Paid Out	Balances	Outstanding
1969 Q.1	590	421	169	36	35	205	7,962
Q.2	603	425	178	49	37	227	8,189
Q.3		453	139	50	39	189	8,378
Q.4		422	188	86	44	274	8,652
1970 Q•1	675	447	228	52	43	280	8,932
Q.2		468	269	67	40	336	9,268
Q.3		475	340	55	45	395	9,663
Q.4		477	376	103	48	479	10,142
1971 Q.1	818	488	330	64	43	394	10,536
Q.2		596	367	86	46	453	10,989
Q.3		640	454	69	48	523	11,512
Q.4		667	549	115	53	664	12,176
1972 Q•1	1,310	807	503	76	50	579	12,755
Q.2		859	475	99	53	574	13,329
Q.3		930	359	80	55	439	13,768
Q.4		899	464	137	61	601	14,369
1973 Q•1	1,460	1,133	327	107	61	434	14,803
Q.2		996	606	167	74	773	15,576
Q.3		1,231	327	130	79	457	16,033
Q.4		1,181	252	246	101	498	16,531
1974 Q•1	1,434	1,455	- 21	156	92	135	16,666
Q.2		1,240	257	217	104	474	17,140
Q.3		1,292	388	159	99	547	17,687
Q.4		1,218	541	296	110	837	18,524
1975 Q•1	2,000	1,270	730	179	103	909	19,433
Q.2		1,491	912	267	114	1,179	20,612
Q.3		1,547	783	205	119	988	21,600
Q.4		1,538	766	330	122	1,096	22,696

Table A3 (continued) Shares and Deposits - Quarterly Figures (£m)

Quarter	1	1 2		3 4		6	7
1935	Receipts	Withdrawals	Net	Interest	Interest	Increase in	Balances
	anibnotatu	20.000	Receipts	Credited	Paid Out	Balances	Outstanding
1976 Q.1	2,699	1,697	1,697	215	119	1,217	23,913
Q.2	2,529	1,884	645	296	138	941	24,854
Q.3	2,567	2,084	483	234	129	717	25,571
Q.4	2,455	2,307	148	382	147	530	26,101
1977 Q.1	2,894	2,330	564	269	143	833	26,934
Q.2	3,590	2,228	1,362	375	155	1,737	28,671
Q.3	3,679	2,522	1,157	302	151	1,459	30,130
Q.4	4,162	2,523	1,639	431	156	2,070	32,200
1978 Q•1	3,784	2,789	995	291	144	1,286	33,486
Q.2	3,829	3,135	694	379	149	1,073	34,559
Q.3	4,095	3,352	743	290	144	1,033	35,592
Q.4	4,150	3,272	878	552	179	1,430	37,022
1979 Q.1	4,301	3,484	817	389	184	1,206	36,228
Q.2	4,607	3,782	825	618	222	1,443	39,671
Q.3	5,006	4,026	980	450	217	1,430	41,101
Q.4	5,131	4,238	893	797	268	1,690	42,791
1980 Q.1	5,178	4,519	659	548	273	1,207	43,998
Q.2	5,140	4,410	730	946	333	1,676	45,674
Q.3	5,820	4,693	1,127	696	298	1,823	47,497
Q.4	6,045	4,745	1,300	1,153	331	2,453	49,950
1981 Q.1	6,394	5,280	1,114	739	310	1,853	51,803
Q.2	6,757	5,617	1,140	994	307	2,134	53,937
Q.3	6,866	5,970	896	701	293	1,597	55,534
Q.4	6,492	6,041	451	1,161	329	1,612	57,146
1982 Q.1	6,861	5,839	1,022	778	328	1,800	58,946
Q.2	7,431	6,033	1,398	1,204	373	2,602	61,548
Q.3	8,685	6,832	1,853	852	361	2,705	64,253
Q.4	9,103	6,910	2,193	1,215	370	3,408	67,661

Table A3 (continued) Shares and Deposits - Quarterly Figures (£m)

Quarter	1	2	3	4	5	6	7
	Receipts	Withdrawals	Net	Interest	Interest	Increase in	Balances
	and heat at		Receipts	Credited	Paid Out	Balances	Outstanding
1983 0.1	8,283	7,171	1,112	729	333	1,841	69,502
0.2	8,773	7,763	1,010	1,001	302	2,011	71,513
0.3	10,440	8,405	2,035	731	341	2,766	74,279
Q.4	11,053	8,371	2,682	1,264	384	3,946	78,225
1984 Q.1	11,454	8,832	2,622	905	371	3,527	81,752
Q.2	11,587	9,781	1,806	1,243	403	3,049	84,801
Q.3	12,663	11,025	1,638	815	425	2,453	87,254
Q.4	13,445	10,939	2,506	1,682	514	4,188	91,442
1985 Q.1	12,587	11,005	1,582	1,066	479	2,648	94,090
Q.2	14,135	12,523	1,612	1,755	567	3,367	97,457
Q.3	15,442	13,589	1,853	1,155	544	3,008	100,465
Q.4	15,885	13,470	2,415	1,990	645	4,405	104,870
1986 Q•1	15,113	12,905	2,208	1,382	503	3,590	108,460
Q.2	17,106	15,683	1,423	1,563	508	2,986	111,446
Q.3	18,103	17,941	162	1,206	531	1,368	112,814
Q.4	20,127	17,328	2,799	1,941	465	4,740	117,554

Notes: 1. Relationships between columns -

3 = 1-2

6 = 3+4

7 = 7 at end of previous period + 6

2. Relationships with other tables -

Table A1 shows the annual totals for the figures in Columns 1–6 and fourth quarter figure for balances outstanding.

Table A4 shows the figures seasonally adjusted.

Column 7 = Column 1 of Table A15.

Column 3 = Column 1 of Table A22.

Column 4 + change in interest accrued = Column 2 of Table A22.

Table F1 shows the figures in Column 3 on a monthly basis.

3. Interest credited and paid out both show pronounced seasonal variations which depend entirely on the dates on which societies elect to credit and pay out interest.

Table A4 Shares and Deposits - Quarterly Figures (Seasonally Adjusted) (£m)

Quarter	1	2	3	4	5	6	7
	Receipts	Withdrawals	Net Receipts	Interest Credited	Interest Paid Out	Increase in Balances	Balances
			Neceipis	Credited	raid out	balances	Outstanding
1955 Q.1	103	60	43	9	2	52	1,814
Q.2	98	66	32	9	3	41	1,855
Q.3	116	75	41	9	3	50	1,905
Q.4	119	78	41	10	3	51	1,956
1956 Q.1	100	79	21	11	2	32	1,988
Q.2	102	80	22	12	2	34	2,022
Q.3	106	78	28	12	3	40	2,062
Q.4	108	76	32	12	3	44	2,106
1957 Q.1	107	77	30	12		10 088	0.440
				12	4	42	2,148
Q.2	111	73	38	11	6	49	2,197
Q.3	108	77	31	12	7	43	2,240
Q.4	105	84	21	12	8	33	2,273
1958 Q.1	115	91	24	12	9	36	2,309
Q.2	123	91	32	12	9	44	
Q.3							2,353
Q.4	127 138	85 86	42 52	12 12	9	54	2,407
V.4	150	00	32	12	9	64	2,471
1959 Q.1	144	82	62	12	10	74	2,545
Q.2	155	99	56	12	10	68	2,613
Q.3	146	93	53	12	10	65	2,678
Q.4	156	106	50	12	10	62	2,740
1960 Q.1	150	107	43	11	12	54	2,794
Q.2	144	101	43	11	13	54	2,848
Q.3	143	104	39	11	13	50	2,898
Q.4	147	110	37	10	13	47	2,945
1961 Q.1	151	110	41	10		200	
	151	110	41	12	14	53	2,998
Q.2	157	115	42	13	13	55	3,053
Q.3	156	120	36	13	14	49	3,102
Q.4	154	121	33	14	13	47	3,149
1962 Q.1	177	117	60	14	14	74	7 227
Q.2	197	124					3,223
			73	15	16	88	3,311
Q.3	206	123	83	15	16	98	3,409
Q.4	214	121	93	16	16	109	3,518
963 Q.1	222	114	108	16	16	124	3,642
Q.2	231	136	95	16	16	111	3,753
Q.3	253	143	110	17			
					16	127	3,880
Q.4	267	151	116	17	17	133	4,013
1964 Q.1	284	155	129	16	18	145	4,158
Q.2	281	165	116	17	19	133	4,291
Q.3	268	171	97	17	20	114	4,405
Q.4	283	190	93	18	21	111	4,516
965 Q.1	275	211	64	24	18	88	4,604
Q.2	303	211	92	24	18	116	4,720
Q.3	399	195	204	27	21	231	4,951
Q.4	386	198	188	28	23	216	5,167

Table A4 (continued) Shares and Deposits - Quarterly Figures (Seasonally Adjusted) (£m)

Quart	ter	1	2	3	4	5	6	7
		Receipts	Withdrawals	Net	Interest	Interest	Increase i	
				Receipts	Credited	Paid Out	Balances	Outstanding
1966	Q.1	412	210	202	29	21	231	5,398
	Q.2	387	228	159	30	24	189	5,587
	Q.3	381	260	121	30	24	151	5,738
	Q.4	378	255	123	30	24	153	5,891
1967	Q.1	466	255	211	32	27	243	6,134
	Q.2	510	251	259	33	29	292	6,426
	Q.3	523	257	266	34	30	300	6,726
	Q.4	528	300	228	36	31	264	6,990
1968		489	363	126	40	33	166	7,156
	Q.2	508	348	160	42	33	202	7,358
	Q.3	503	379	124	45	36	169	7,527
	Q.4	559	375	184	46	36	230	7,757
1969		576	404	172	49	36	221	7,978
	Q.2	606	425	181	55	37	236	8,214
	Q.3	595	450	145	57	40	202	8,416
	Q.4	618	442	176	60	42	236	8,652
1970		666	433	233	65	42	298	8,950
	Q.2	737	465	272	68	42	340	9,290
	Q.3	812	469	343	71	45	414	9,704
	Q.4	865	500	365	73	47	438	10,142
1971		806	469	337	78	45	415	10,557
	Q.2	960	594	366	81	45	447	11,004
	Q.3	1,098	631	467	85	48	552	11,556
	Q.4	1,227	697	530	90	52	620	12,176
1972		1,286	770	516	90	51	606	12,782
	Q.2	1,325	858	467	94	51	561	13,343
	Q.3	1,290	921	369	97	54	466	13,809
	Q.4	1,395	946	449	111	63	560	14,369
1973		1,444	1,084	360	126	61	486	14,855
	Q.2	1,588	998	590	166	77	756	15,611
	Q.3	1,560	1,230	330	167	83	497	16,108
	Q.4	1,461	1,229	232	191	94	423	16,531
1974		1,430	1,417	13	211	98	224	16,755
	Q.2	1,484	1,248	236	202	99	438	17,193
	Q.3	1,661	1,274	387	206	102	593	17,786
	Q.4	1,795	1,266	529	209	106	738	18,524
1975		2,007	1,240	767	233	114	1,000	19,524
	Q.2	2,381	1,498	883	244	113	1,127	20,651
	Q.3	2,300	1,520	780	246	113	1,026	21,677
	Q.4	2,349	1,588	761	258	118	1,019	22,696
1976		2,642	1,703	939	270	127	1,209	23,905
	Q.2	2,536	1,904	632	269	127	901	24,806
	Q.3	2,569	2,037	532	273	129	805	25,611
	Q.4	2,503	2,328	175	315	150	490	26,101

Table A4 (continued) Shares and Deposits - Quarterly Figures (Seasonally Adjusted) (£m)

Quar	ter	1	2	3	4	5	6	7
		Receipts	Withdrawals	Net	Interest	Interest	Increase in	Balances
		Advances	Welse, ioa	Receipts	Credited	Paid Out	Balances	Outstanding
1977	0.1	2,903	2,355	548	358	157	906	27,007
1908	Q.2	3,605	2,234	1,371	348	153	1,719	28,726
	Q.3	3,636	2,452	1,184	338	149	1,522	30,248
	Q.4	4,181	2,562	1,619	333	146	1,952	32,200
	•	381	237	1,012	arup thistoc	120 5/1 78	1,332	32,200
1978	Q.1	3,808	2,793	1,015	326	131	1,341	33,541
	Q.2	3,856	3,141	715	327	129	1,042	34,583
	Q.3	4,021	3,288	733	406	163	1,139	35,722
	Q.4	4,173	3,326	847	453	193	1,300	37,022
1979	0.1	4,325	3,505	820	505	200	1,325	38,347
	Q.2	4,674	3,802	872	521	205	1,393	39,740
	Q.3	4,962	3,960	1,002	574	227	1,576	41,316
	Q.4	5,084	4,263	821	654	259	1,475	42,791
	4.4	3,004	artemi lay memir	021	- v (a) (6) (1) (b)	209	1,475	42,791
1980	Q.1	5,241	4,545	696	794	293	1,490	44,281
	Q.2	5,253	4,439	814	815	301	1,629	45,910
	Q.3	5,657	4,553	1,104	849	314	1,953	47,863
	Q.4	6,032	4,830	1,202	885	327	2,087	49,950
1981	0-1	6,549	5,360	1,189	885	305	2,074	52,024
1901	Q.2	6,871	5,652	1,219	846	291	2,065	54,089
	Q.3	6,649	5,829	820	876	304	1,696	55,785
	Q.4	6,440	6,067	373	988	339	1,361	57,146
1982		7,102	5,991	1,111	1,091	386	2,202	59,348
	Q.2	7,628	6,067	1,561	1,018	359	2,579	61,927
	Q.3	8,418	6,585	1,833	1,021	362	2,854	64,781
	Q.4	8,932	6,971	1,961	919	325	2,880	67,661
1983	Q.1	8,621	7,329	1,292	817	298	2,109	69,770
	Q.2	9,030	7,772	1,258	842	308	2,100	71,870
	Q.3	10,060	8,089	1,971	1,012	370	2,983	74,853
	Q.4	10,838	. 8,520	2,318	1,054	384	3,372	78,225
		10,263	8, 333	0.707	10,000	10, 314	7 010	00 111
1984		11,767	8,974	2,793	1,126	415	3,919	82,144
	Q.2	11,907	9,825	2,082	1,014	374	3,096	85,240
	Q.3	12,377	10,774	1,603	1,216	449	2,819	88,059
	Q.4	13,098	11,004	2,094	1,286	475	3,380	91,442
1985	Q.1	13,216	11,538	1,678	1,355	508	3,033	94,475
	Q.2	14,420	12,573	1,847	1,594	597	3,441	97,916
	Q.3	14,961	12,978	1,983	1,568	587	3,551	101,467
	Q.4	15,452	13,498	1,954	1,449	543	3,403	104,870
1986	0.1	15,987	13,571	2,416	1,725	569	4,141	109,011
1 300						482		112,120
	Q.2	17,345	15,700	1,645	1,464		3,109	
	Q.3	17,387	17,081	306	1,369	451	1,675	113,795
	Q.4	19,730	17,505	2,225	1,534	505	3,759	117,554

Notes: 1. Relationships between columns -

3 = 1-2

6 = 3+4

7 = 7 at end of previous period + 6

2. Relationships with other tables -Table A1 shows the annual totals for the figures in Columns 1-6 and the fourth quarter figures for balances outstanding. Table A3 shows the actual figures.

- 3. The balances outstanding figures are seasonally adjusted to the end of each year; i.e. the figures are equal to the actual end-year figures plus the quarterly, seasonally adjusted, increase in balances figures.
- 4. While the seasonally adjusted figures for receipts and withdrawals show the trend better than the actual figures, this is not necessarily the case for the figures for net receipts. Net receipts normally decline for seasonal reasons in December (because of Christmas expenditure) and in the summer (because of holiday expenditure). However, these effects are often swamped by other influences on net receipts.

Table A5 Lending - Annual Figures (£m)

Year		Repayments			r selder has	TO AT IN AGENCE	ANTONIO I
	1 2000	2	3	4	5	6	7
	Advances	Principal	Interest	Net	Net New	Commitments	Balances
			101000	Advances	Commitments	Outstanding	Outstanding
	700	o Long Village	000 121200				
1955	399	219	78	180			1,758
1956	331	205	96	126			1,884
1957	376	221	117	155		T. HOLLING + T	2,039
1958	381	232	131	149			2,188
1959	519	288	137	231			2,419
1960	558	318	149	240			2,659
1961	544	323	174	221			2,880
1962	618	342	197	276			3,156
1963	852	430	209	422			3,578
1964	1,052	506	237	546		242	4,124
1965	965	506	282	459	1,003	280	4,583
1966	1,245	578	334	667	1,223	258	5,250
1967	1,477	654	401	823	1,649	430	6,080
1968	1,587	727	475	860	1,480	323	6,940
1969	1,556	774	569	782	1,580	347	7,722
1970	2,021	933	686	1,088	2,188	514	8,810
1971	2,758	1,158	803	1,600	3,013	769	10,410
1972	3,649	1,434	926	2,215	3,802	922	12,625
1973	3,540	1,541	1,283	1,999	3,254	636	14,624
1974	2,950	1,460	1,665	1,490	3,115	801	16,114
1975	4,965	2,197	1,888	2,768	5,302	1,138	18,882
1976	6,117	2,499	2,211	3,618	6,089	1,110	22,500
1977	6,889	2,789	2,635	4,100	7,524	1,745	26,600
1978	8,734	3,619	2,718	5,115	8,710	1,721	31,715
1979	9,103	3,832	3,935	5,271	9,119	1,737	36,986
1980	9,614	3,892	5,733	5,722	10,228	2,398	42,708
1981	11,991	5,660	6,331	6,331	11,948	2,371	49,039
1982	15,339	7,192	7,013	8,147	16,899	3,931	57,186
1983	19,263	8,335	6,988	10,928	19,354	4,040	68,114
1984	24,034	9,462	8,880	14,572	24,631	4,637	82,686
1985	26,491	11,780	12,219	14,711	27,763	5,909	97,397
1986	36,937	17,396	12,973	19,541	37,850	6,822	116,938

Notes: 1. Relationships between columns -

4 = 1-2

6 = 6 at end of previous period - 1+5

7 = 7 at end of previous period + 4

2. Relationships with other tables -

Table A6 shows the figures for each year as a percentage of balances outstanding at the end of the previous year.

Table A7 shows the figures on a quarterly basis.

Table A8 shows the figures on a quarterly basis, seasonally adjusted.

Column 1 = Column 5 of Table A9.

Column 5 = Column 5 of Table A11.

Column 7 = Column 7 of Table A13.

Column 4 = Column 8 of Table A20.

Table F2 shows figures in Column 1 on a monthly basis.

Table F4 shows the components of repayments of principal (Column 2).

- The repayments of principal figures include regular monthly repayments, redemptions (i.e. where the entire loan is repaid) and part-redemptions. In 1986, 76.5 per cent. of repayments of principal were redemptions; 19.0 per cent. were regular repayments and 4.5 per cent. were part repayments. As the bulk of repayments are redemptions and as most redemptions occur when a borrower moves house (and therefore takes out another loan), it follows that there is a close relationship between advances and repayments of principal; i.e. when advances rise so do repayments.
- 4. There is a slight discontinuity in the balances outstanding series in 1967 and the commitments outstanding series in 1980, 1981 and 1983.

Table A6 Lending - Percentage of Balances Outstanding

Year		Repayments						
	1	2	3	4	5		6	7
	Advances	Principal	Interest	Net	Net	New	Commitments	Balances
				Advances	Com	mitments		Outstanding
							11.	
1955	25.3	13.9	4.9	11.4				111.4
1956	18.8	11.7	5.5	7.2				107.2
1957	20.0	11.7	6.2	8.2				108.2
1958	18.7	11.4	6.4	7.3				107.3
1959	23.7	13.2	6.3	10.6				110.6
1960	23.1	13.1	6.2	9.9				109.9
1961	20.5	12.1	6.5	8.3				108.3
1962	21.5	11.9	6.8	9.6				109.6
1963	27.0	13.6	6.6	13.4				113.4
1964	29.4	14-1	6.6	15.3			6.8	115.3
1965	23.4	12.3	6.8	11.1		24.3	6.8	111.1
1966	27.2	12.6	7.3	14.6		26.7	5.6	114.6
1967	28.1	12.5	7.6	15.7		31.4	8.2	115.7
1968	26.1	12.0	7.8	14.1		24.3	5.3	114-1
1969	22.4	11.2	8.2	11.3		22.8	5.0	111.3
1970	26.2	12.1	8.9	14.1		28.3	6.7	114-1
1971	31.3	13.1	9.1	18.2		34.2	8.7	118.2
1972	35.1	13.8	8.9	21.3		36.5	8.9	121.3
1973	28.0	12.2	10.2	15.8		25.8	5.0	115.8
1974	20.2	10.0	11.4	10.2		21.3	5.5	110.2
1975	30.8	13.6	11.7	17.2		32.9	7.1	117.2
1976	32.4	13.2	11.7	19.2		32.2	5.9	119.2
1977	30.6	12.4	11.7	18.2		33.4	7.8	118.2
1978	32.8	13.6	10.2	19.2		32.7	6.5	119.2
1979	28.7	12.1	12.4	16.6		28.8	5.5	116.6
1980	26.0	10.5	15.5	15.5		27.7	6.5	115.5
1981	28.1	13.3	14.8	14.8		28.0	5.6	114.8
1982	31.3	14.7	14.3	16.6		34.5	8.0	116.6
1983	33.7	14.6	12.2	19.1		33.8	7.1	119.1
1984	35.3	13.9	13.0	21.4		36.2	6.8	121.4
1985	32.0	14.2	14.8	17.8		33.6	7.1	117.8
1986	37.9	17.9	13.3	20.1		38.9	7.0	120.1

Notes: 1. Relationship between columns - 4 = 1-2

- 2. Relationship with other tables -Table A6 shows the figures in Table A5 as a percentage of balances outstanding at the end of the previous year.
- 3. Column 7 is equal to 100 plus column 4.

Table A7 Lending - Quarterly Figures (£m)

Quar	ter		Repayments					
		1	2	3	4	5	6	7
		Advances	Principal	Interest	Net	Net New	Commitments	Balances
					Advances	Commitments	Outstanding	Outstanding
1955		92	49	17	43			1,621
	Q.2	111	55	18	56			1,677
	Q.3	106	56	21	50			1,727
	Q.4	90	59	22	31			1,758
1956	0.1	84	49	22	35			1 703
,,,,	Q.2	86	51	23	35			1,793
	Q.3	79	51	25	28			1,828
	Q.4	82	54	26				1,856
	4.4	02	where the	20	28			1,884
1957	Q.1	81	51	27	30			1,914
	Q.2	101	54	28	47			1,961
	Q.3	105	57	30	48			2,009
	Q.4	89	59	32	30			2,039
1958	0.1	82	50	70	70			78
1900				30	32			2,071
	Q.2	93	55	32	38			2,109
	Q.3	97	58	35	39			2,148
	Q.4	109	69	34	40			2,188
1959	0-1	93	58	34	35			0.007
	Q.2	131	71					2,223
	Q.3			35	60			2,283
		149	76	34	73			2,356
	Q.4	146	83	34	63			2,419
960	Q.1	128	74	35	54			2,473
	Q.2	141	79	36	62			2,535
	Q.3	148	82	38	66			2,601
	Q.4	141	83	40	58			2,659
					31 4			2,033
961	Q.1	122	73	41	49			2,708
	Q.2	142	84	41	58			2,766
	Q.3	144	82	46	62			2,828
- 6	Q.4	136	84	46	52			2,880
								2,000
962	Q.1	114	72	47	42			2,922
	Q.2	145	82	49	63			2,985
(Q.3	174	90	50	84			3,069
(Q.4	185	98	51	87			3,156
963 (0.1	144	87	51	57			7.017
	Q.2	205	102	51	103			3,213
	Q.3	245	115	52				3,316
	Q.4	258	126		130			3,446
	4.4	250	120	55	132			3,578
964	2.1	225	109	55	116			3,694
	2.2	270	124	58	146			3,840
(2.3	282	133	60	149			3,989
(2.4	274	139	64	135			4,124
965 () 1	277	107	4.4	mestup sul			
		233	123	65	110	226	235	4,234
	2.2	219	122	68	97	188	204	4,331
	2.3	218	123	73	95	274	260	4,426
(2.4	295	138	76	157	315	280	4,583

Table A7 (continued) Lending - Quarterly Figures (£m)

Quart	ter		Repayments				MARKET	The state of
		1	2	3	4	5	6	7
		Advances	Principal	Interest	Net	Net New	Commitments	Balances
	0.1	200	120	70	Advances	Commitments	Outstanding	Outstanding
1966		288	129	78	159	347	339	4,742
	Q.2	340	147	82	193	350	349	4,935
	Q.3	342	157	87	185	283	290	5,120
	Q.4	275	145	87	130	243	258	5,250
1967		276	133	92	143	347	329	5,393
	Q.2	361	160	99	201	435	403	5,594
	Q.3	413	178	104	235	432	422	5,829
	Q.4	427	183	106	244	435	430	6,080
968	Q.1	431	168	111	263	449	448	6,343
	Q.2	407	181	116	226	354	395	6,569
	Q.3	401	193	120	208	351	345	6,777
	Q.4	348	185	128	163	326	323	6,940
969	Q.1	361	169	133	192	398	360	7,132
	Q.2	385	195	138	190	407	382	7,322
	Q.3	419	209	144	210	392	355	7,532
	Q.4	391	201	154	190	383	347	7,722
970	0.1	384	183	156	201	457	420	7 023
	Q.2	497	228	168	269	561	484	7,923
	Q.3	568	258	176	310	586	502	8,192
	Q.4	572	264	186	308	584		8,502
	80%	A 110-200	204	100	308	704	514	8,810
971	Q.1	509	220	180	289	626	631	9,099
	Q.2	677	284	197	393	777	731	9,492
	Q.3	786	318	210	468	819	764	9,960
	Q.4	786	336	216	450	791	769	10,410
972	Q.1	769	304	214	465	937	937	10,875
	Q.2	925	354	225	571	1,079	1,091	11,446
	Q.3	1,020	388	238	632	933	1,004	12,078
	Q.4	935	388	249	547	853	922	12,625
973	Q.1	993	349	281	644	968	897	13,269
	Q.2	878	378	302	500	797	816	13,769
	Q.3	915	412	334	503	843	744	14,272
	Q.4	754	402	366	352	646	636	14,624
974	Q.1	624	306	389	318	527	539	14,942
	Q.2	533	311	405	242	638	624	15,184
	Q.3	803	388	425	415	962	783	15,599
	Q.4	970	455	446	515	988	801	16,114
975	0.1	965	431	440	534	1,108	944	16,648
	Q.2	1,208	555	464				
	Q.3	1,374			653	1,387	1,123	17,301
	Q.4		606	483	768	1,407	1,156	18,069
	4.4	1,418	605	501	813	1,400	1,138	18,882

Q.4 7,725

7,725

3,177

Quar	ter		Repayments				SECTION SECTION	Varra
		1	2	3	4	5	6	7
		Advances	Principal	Interest	Net Advances	Net New Commitments	Commitments Outstanding	Balances Outstanding
				14	200	1 510	1 770	10.694
1976		1,319	517	512	802	1,519	1,338	19,684
	Q.2	1,594	620	536	974	1,634	1,378	20,658
	Q.3	1,681	673	557	1,008	1,613	1,310	21,666
	Q.4	1,523	689	606	834	1,323	1,110	22,500
1977	Q.1	1,261	480	674	781	1,295	1,144	23,281
	Q.2	1,502	618	680	884	1,824	1,466	24,165
	Q.3	1,986	806	660	1,180	2,116	1,596	25,345
	Q.4	2,140	885	621	1,255	2,289	1,745	26,600
1978	0.1	2,089	823	620	1,266	2,322	1,978	27,866
	Q.2	2,278	934	619	1,344	2,144	1,844	29,210
	Q.3	2,215	935	698	1,280	2,138	1,767	30,490
	Q.4	2,152	927	781	1,225	2,106	1,721	31,715
1979	0.1	2,065	798	903	1,267	2,204	1,860	32,982
	Q.2	2,256	904	970	1,352	2,343	1,947	34,334
	Q.3	2,474	1,061	1,008	1,413	2,347	1,820	35,747
	Q.4	2,308	1,069	1,054	1,239	2,225	1,737	36,986
1000	0.1	2 074	702	1 747	1 242	2 207	1 057	38,228
1980		2,034	792	1,343	1,242	2,207	1,957	39,485
	Q.2	2,141	884	1,413		2,382	2,198 2,352	40,996
	Q.3 Q.4	2,562 2,877	1,051	1,454	1,511	2,716 2,923	2,398	42,708
		2,0	,,,,,,		pas	081	220	1.0 15
1981	Q.1	2,741	1,148	1,522	1,593	3,164	2,837	44,301
	Q.2	3,269	1,423	1,496	1,846	3,274	2,842	46,147
	Q.3	3,164	1,571	1,564	1,593	2,962	2,640	47,740
	Q.4	2,817	1,518	1,749	1,299	2,548	2,371	49,039
1982	0.1	2,556	1,258	1,811	1,298	3,284	3,099	50,337
	Q.2	3,796	1,777	1,766	2,019	4,240	3,543	52,356
	Q.3	4,149	2,010	1,771	2,139	4,302	3,696	54,495
	Q.4	4,838	2,147	1,665	2,691	5,073	3,931	57,186
1983	0.1	4,769	1,976	1,500	2,793	5,040	4,202	59,979
,,,,,	Q.2	4,903	2,104	1,656	2,799	4,724	4,023	62,778
	Q.3	4,719	2,140	1,856	2,579	4,552	3,856	65,357
	Q.4	4,872	2,115	1,976	2,757	5,038	4,040	68,114
1984	0.1	1 032	1,925	1 063	3 007	5 072	4 040	71 121
1 204	Q.2	4,932 6,442	2,390	1,963 1,963	3,007 4,052	5,832	4,940	71,121
	Q.3	6,689	2,578	2,335	4,052	7,137 6,005	5,635 4,951	75,173 79,284
	Q.4	5,971	2,569	2,619	3,402	5,657	4,637	82,686
		GE	2	01.1	400	0.44	Ca Fac	1.0 80
1985	Q.1	5,407	5,407	2,666	3,194	6,062	5,292	85,860
	Q.2	6,492	6,492	3,121	3,758	6,903	5,703	89,618
	Q.3	6,867	6,867	3,255	3,565	6,994	5,830	93,183

Quarter		Repayments					
	1	2		4	5	6	7 Balances
	Advances	Principal		Net	Net New	Commitments	
EAU A				Advances	Commitments	Outstanding	Outstanding
1986 Q.1	6,826	2,918	3,217	3,908	7,859	6,942	101,305
Q.2	9,441	4,384	3,147	5,057	11,380	8,881	106,362
Q.3	11,052	5,260	3,158	5,792	10,734	8,563	112,154
Q.4	9,618	4,834	3,451	4,784	7,877	6,822	116,938

Notes: 1. Relationships between columns -

4 = 1-2

6 = 6 at end of previous period - 1+5 7 = 7 at end of previous period +4

2. Relationships with other tables -

Table A5 shows the annual totals for the figures in Columns 1-5 and fourth quarter figures for Columns 6 and 7.

Table A5 shows the figures on a seasonally adjusted basis.

Column 1 = Column 5 of Table A10.

Column 5 = Column 5 of Table A12.

Column 7 = Column 7 of Table A15.

Column 4 = Column 8 of Table A22.

Table F2 shows the figures in Column 1 on a monthly basis.

3. There is a slight discontinuity in the balances outstanding series in the fourth quarter 1967 and the commitments outstanding series in the first quarter of 1980 and 1981, and the fourth quarter of 1983.

4,214

7,804

5,909

97,397

Quar	ter		Repayments			_ Etneme		THE PROPERTY.
		1	2	3	4	5	6	7
		Advances	Principal	Interest	Net	Net New Commitments	Commitments Outstanding	Balances Outstanding
1055	0.1	101	54	16	Advances 47	Committeerrs	Ourstanding	1,625
1955	Q.2	105	55	19	50			1,675
	Q.3	100	55	21	45			1,720
	Q.4	93	55	22	38			1,758
	Ų•4	95	99	22	96			1,750
1956		90	52	23	38			1,796
	Q.2	82	51	24	31			1,827
	Q.3	76	51	24	25			1,852
	Q.4	83	51	25	32			1,884
1957	Q.1	90	56	26	34			1,918
	Q.2	97	54	29	43			1,961
	Q.3	100	56	30	44			2,005
	Q.4	89	55	32	34			2,039
1958	Q.1	91	55	31	36			2,075
	Q.2	89	56	31	33			2,108
	Q.3	91	56	36	35			2,143
	Q.4	110	65	33	45			2,188
1959	0-1	105	64	33	41			2,229
,,,,	Q.2	129	72	35	57			2,286
	Q.3	141	73	35	68			2,354
	Q.4	144	79	34	65			2,419
		1000	0.		r ha latin			43,700
1960		145	81	36	64			2,483
	Q.2	139	79	36	60			2,543
	Q.3	137	80	38	57			2,600
	Q.4	137	78	39	59			2,659
1961	Q.1	139	80	42	59			2,718
	Q.2	139	84	41	55			2,773
	Q.3	135	80	45	55			2,828
	Q.4	131	79	46	52			2,880
1962	Q.1	130	80	47	50			2,930
	Q.2	144	83	50	61			2,991
	Q.3	166	89	49	77			3,068
	Q.4	178	90	51	88			3,156
1963	0.1	163	100	51	63			3,219
	Q.2	205	103	51	102			3,321
	Q.3	233	110	52	123			3,444
	Q.4	251	117	55	134			3,578
1064	0 1	247	121		100			82,636
1964		243	121	55	122			3,700
	Q.2	268	123	58	145			3,845
	Q.3 Q.4	271 269	128 133	60	143			3,988
	V•4	209	ככו	136	137			4,124
1965		253	137	65	116	221	231	4,240
	Q.2	215	122	68	93	174	190	4,333
	Q.3	206	116	73 .	90	274	258	4,423
	Q.4	291	131	76	160	334	301	4,583

Quart	ter		Repayments			ar.			
		1	2	3	4	5	6	7	
		Advances	Principal	Interest	Net	Net New	Commitments	Balances	
-	aniles		ensered-or	paralles est	Advances	Commitments	Outstanding	Outstanding	
1966	0.1	310	142	79	168	340	333	4 751	
,,,,,	Q.2	334	146	82	188	335	333	4,751	
	Q.3	325	149	87	176	284	290	4,939	
	Q.4	276	141	86	135	264	277	5,115 5,250	
1967	Q.1	295	145	92	150	337	324	5,400	
	Q.2	356	159	99	197	415	383	5,597	
	Q.3	396	170	104	226	432	422	5,823	
	Q.4	430	180	106	250	465	459	6,080	
1968	0.1	459	184	111	275	441	438	6,355	
	Q.2	403	181	116	222	340	375	6,577	
	Q.3	378	182	121	196	349	345		
	Q.4	347	180	127	167	350	348	6,773 6,940	
1969	0.1	391	188	133	203	396	75.7	7 147	
1000	Q.2	382	197	139	185		353	7,143	
	Q.3	394	193	144		390	362	7,328	
	Q.4	389	196		201	388	354	7,529	
	Ų•4	209	190	153	193	406	373	7,722	
1970		421	206	156	215	458	413	7,937	
	Q.2	496	232	169	264	535	455	8,201	
	Q.3	534	239	176	295	573	498	8,496	
	Q.4	570	256	185	314	622	554	8,810	
1971	Q.1	560	249	180	311	626	622	9,121	
	Q.2	679	291	198	388	745	691	9,509	
	Q.3	734	292	209	442	803	762	9,951	
	Q.4	785	326	216	459	839	821	10,410	
1972	Q.1	827	341	215	486	938	933	10,896	
	Q.2	928	366	226	562	1,040	1,044	11,458	
	Q.3	958	352	237	606	915	1,000	12,064	
	Q.4	936	375	248	561	909	973	12,625	
1973	Q.1	1,065	387	282	678	989	897	13,303	
	Q.2	882	392	304	490	766	777	13,793	
	Q.3	859	381	332	478	819	733	14,271	
	Q.4	734	381	365	353	680	675	14,624	
1974	Q.1	686	349	390	337	543	538	14,961	
	Q.2	562	325	407	237	613	592	15,198	
	Q.3	751	358	424	393	929	773	15,591	
	Q.4	951	428	444	523	1,030	851	16,114	
1975	0.1	1,061	407	441	564	1 145	044	16 670	
			497	441	564	1,145	944	16,678	
	Q.2	1,222	582	466	640	1,341	1,067	17,318	
	Q.3 Q.4	1,289	557	482	732	1,355	1,139	18,050	
		1 141	561	499	832	1,461	1,212	18,882	

Table A8 (continued) Lending - Quarterly Figures (Seasonally Adjusted) (£m)

Quarter		Repayments					
	1	2	3	4	5	6	7
	Advances	Principal	Interest	Net	Net New	Commitments	Balances
			harven til Englis ().	Advances	Commitments	Outstanding	Outstanding
1976 Q.1	1,463	601	505	862	1,552	1,303	19,744
Q.2	1,582	639	538	943	1,589	1,312	
							20,687
Q.3	1,575	617	560	958	1,576	1,316	21,645
Q.4	1,497	642	608	855	1,372	1,192	22,500
1977 Q.1	1,415	573	664	842	1,330	1,117	23,342
Q.2	1,485	642	683	843	1,766	1,404	24,185
Q.3	1,862	742	664	1,120	2,059	1,607	25,305
Q.4	2,127	832	624	1,295	2,369	1,855	26,600
1978 Q.1	2,279	935	611	1 744	2 767	1 077	27 044
Q.2	2,279			1,344	2,367	1,937	27,944
Q.3		947	624	1,292	2,071	1,774	29,236
Q.4	2,098 2,118	867 870	701	1,231	2,093	1,776	30,467
V-4	2,110	870	782	1,248	2,179	1,841	31,715
1979 Q.1	2,278	915	889	1,363	2,243	1,799	33,078
Q.2	2,220	917	975	1,303	2,266	1,849	34,381
Q.3	2,350	991	1,015	1,359	2,331	1,835	35,740
Q.4	2,255	1,009	1,056	1,246	2,279	1,864	36,986
980 Q.1	2,237	917	1,329	1,320	2,215	1,890	38,306
Q.2	2,104	901	1,427	1,203	2,294	2,089	
Q.3	2,432	984	1,461	1,448	2,692		39,509
Q.4	2,841	1,090	1,516	1,751	3,027	2,358 2,552	40,957 42,708
001 0 1	7.050						
981 Q.1	3,050	1,321	1,518	1,729	3,194	2,735	44,437
Q.2	3,180	1,403	1,520	1,777	3,127	2,682	46,214
Q.3	2,984	1,475	1,565	1,509	2,961	2,661	47,723
Q.4	2,777	1,461	1,728	1,316	2,666	2,550	49,039
982 Q.1	2,854	1,442	1,823	1,412	3,218	2,970	50,451
Q.2	3,711	1,764	1,798	1,947	4,030	3,319	52,398
Q.3	3,961	1,930	1.754	2,031	4,357	3,746	54,429
Q.4	4,813	2,056	1,638	2,757	5,294	4,258	57,186
007.0.1	5 044						2,930
983 Q.1	5,241	2,251	1,532	2,990	5,049	4,062	60,176
Q.2	4,710	2,038	1,694	2,672	4,441	3,788	62,848
Q.3	4,443	2,010	1,828	2,433	4,604	3,943	65,281
Q.4	4,869	2,036	1,934	2,833	5,260	4,348	68,114
984 Q.1	5,434	2,205	2,013	3,229	5,791	4,768	71,343
Q.2	6,246	2,326	2,016	3,920	6,719	5,246	75,263
Q.3	6,411	2,450	2,294	3,961	6,182	5,022	
Q•4	5,943	2,481	2,557	3,462	5,939	5,023	79,224 82,686
005.0.1	6 20 1						3,700
985 Q.1	6,204	2,701	2,666	3,503	6,290	4,723	86,189
Q.2	6,277	2,705	3,121	3,572	6,343	4,789	89,761
Q.3	6,411	3,027	3,255	3,384	6,889	5,217	93,145
Q.4	7,599	3,347	3,177	4,252	8,241	5,909	97,397

Table A8 (continued) Lending - Quarterly Figures (Seasonally Adjusted) (£m)

Quarter		Repayments					
	1	2	3	4	5	6	7
	Advances	Principal	Interest	Net	Net New	Commitments	Balances
			Mr. Samuel	Advances	Commitments	Outstanding	Outstanding
1986 Q.1	7,934	3,608	3,217	4,326	8,386	6,361	101,723
Q.2	9,176	4,323	3,147	4,853	10,501	7,686	106,576
Q.3	10,360	4,776	3,158	5,584	10,499	7,825	112,160
Q.4	9,467	4,689	3,451	4,778	8,464	6,822	116,938

Notes: 1. Relationships between columns -

4 = 1-2

6 = 6 at end of previous period - 1+5

7 = 7 at end of previous period +4

2. Relationships with other tables -

Table A5 shows the annual totals for the figures in Columns 1-5 and the fourth quarter figures for balances outstanding.

Table A7 shows the actual figures.

- 3. The figures for balances outstanding are seasonally adjusted to the end-year figures; i.e. they are equal to the actual end-year figures plus the seasonally adjusted figures for net advances.
- 4. There is a slight discontinuity in the balances outstanding series in the fourth quarter of 196%.
- 5. There is discontinuity in the commitments outstanding series at the end of 1975 and in the first quarters of 1980, 1981, 1982 and 1984.
 (There is a fixed difference between the actual and seasonally adjusted figures at the end of each year and this needs adjusting from time to time.)

Table A9 Advances - Annual Figures

Year	Amounts	s (£m)				Number	(thousar	nds)		100 2 183
	1	2	3	4	5	6	7	8	9	10
	New	Other	All	Other	Total	New	Other	All	Other	Total
	Houses	Houses	Houses	Advances	racesty.	Houses	Houses	Houses	Advances	needla ees
1955					399					
1956					331					
1957					376					
1958	140				381	78				289
1959	182				519	99				370
										12
1960	206				558	105				387
1961	207				544	103				364
1962	214				618	102				378
1963	255				852	112				477
1964	358				1,052	139				535
1965	369	579	948	17	965	132	250	382	7	389
1966	416	801	1,217	28	1,245	146	315	461	11	472
1967	461	985	1,446	31	1,477	147	357	504	13	517
1968	510	1,047	1,557	30	1,587	155	343	498	13	511
1969	451	1,076	1,527	29	1,556	128	332	460	12	472
1970	510	1,492	2,002	19	2,021	133	407	540	4	544
1971	713	2,016	2,729	29	2,758	165	488	653	7	660
1972	862	2,752	3,614	35	3,649	164	517	681	9	690
1973	903	2,601	3,504	36	3,540	142	403	545	6	551
1974	700	2,220	2,920	30	2,950	102	331	433	5	438
975	946	4,003	4,949	16	4,965	121	529	651	wast 12, 75	652
976	1,125	4,972	6,097	20	6,117	129	586	715	2	717
1977	1,175	5,698	6,873	16	6,889	122	615	737	1	738
978	1,504	7,204	8,708	26	8,734	134	668	802	2	804
979	1,519	7,562	9,081	22	9,103	117	598	715	- 0 1	715
980	1,406	8,184	9,590	24	9,614	94	584	675	2	677
981	1,456	9,406	10,862	1,129	11,991	87	649	736	2	736
982	1,716	11.831	13,547	1,792	15,339	94	766	861		861
983	2,330	14,867	17,197	2,066	19,263	111	839	950		950
984	2,900	18,637	21,537	2,497	24,034	130	954	1,086		1,083
005	2 000	20. 775	07.035	7.016	06 (01		46	A, 962		
985	2,900	20,375	23,275	3,216	26,491	119	954	1,073		1,073
986	3,517	28,161	31,678	5,259	36,937	120	1,112	1,231		1,231

Notes: 1. Relationships between columns -

3 = 1+2

5 = 3+4

8 = 6+7

10 = 8+9

2. Relationships with other tables -

Column 5 = Column 1 of Table A5.

Table A10 shows the figures on a quarterly basis.

Table F2 shows the figures in Column 5 on a monthly basis.

- 3. Other advances include loans to builders, loans to housing associations, loans on commercial properties etc., but see note 4.
- 4. The figures for numbers reflect the number of house purchases financed by building societies. However, until 1981 the figures for amounts include second and subsequent parts of instalment loans on new houses and, more particularly, further advances to existing borrowers (mainly to finance improvements). From 1981 further advances etc are included in column 4 and column 3 refers only to loans for house purchase.
- 5. The quality of the series has improved markedly since 1975 following the introduction of a new return.
- 6. The term "houses" includes all units of accommodation.
- 7. Since 1975 the individual figures have been rounded and hence the rows may not balance.

	1	2	3	4	E		7	0	0	10
				4	5	6	7	8	9	10
	New	Other	AII	Other	Total	New	Other	All	Other	Tota
	Houses	Houses	Houses	Advances		Houses	Houses	Houses	Advance	S
1955 Q.1					92					
Q.2					111					
Q.3					106					
Q.4					90					
4.4					90					
956 Q.1					84					
Q.2					86					
Q.3					79					
Q.4					82					
957 Q.1					81					
Q.2					101					
Q.3					105					
Q.4					89					
958 Q.1	30				82	17				
Q.2	34				93	19				
Q.3	36				97	20				
Q.4	40				109	22				
959 Q.1	32				93	19				
Q.2	46				131	25				
Q.3	51				149	27				
Q.4	53				146	28				
960 Q.1	46				128	23				
Q.2	51				141	27				
Q.3	55				148	28				
Q.4	54				141	27				
961 Q.1	47				122	24				
Q.2	53				142	26				
Q.3	52				144	26				
Q.4	55				136	27				
962 Q.1	42				114	21				
Q.2	52				145	25				
Q.3	57				174	28				
Q.4	63				185	28				
63 Q.1	42				144	19				
Q.2	65				205	27				
Q.3	76				245	32				
Q.4	72				258	34				
064 Q.1	75				225	30				
Q.2	87				271	34				
Q.3	99				282	38				
Q.4	97				274	37				
CF 0 :		3 4 530	uma I a							
065 Q.1	88	141	229	4	233	31	60	91	1	
0.2	89	126	215	4	219	33	56	89	1	
Q.3 Q.4	86 106	129 183	215 289	3 6	218 295	32 36	55 79	87 115	3	

1967 Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q	Q.2 Q.3 Q.4 Q.1 Q.2 Q.3 Q.4 Q.1 Q.2 Q.3 Q.4	1 New Houses 95 109 113 99 95 114 122 130 141 130 127 112	2 Other Houses 186 223 221 171 175 241 279 290 282 269 266	3 A11 Houses 281 332 334 270 270 355 401 420	4 Other Advances 7 8 8 5 6 6 6 12 7	5 Total 288 340 342 275 276 361 413	6 New Houses 34 38 39 35	7 Other Houses 77 86 84 68	8 AII Houses 111 124 123 103	9 Other Advances 2 4 3 2	10 Total 113 128 126
1967 Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q	Q.2 Q.3 Q.4 Q.1 Q.2 Q.3 Q.4 Q.1 Q.2 Q.3 Q.4	95 109 113 99 95 114 122 130 141 130 127	186 223 221 171 175 241 279 290 282 269	281 332 334 270 270 355 401 420	7 8 8 5 6 6 6 12	288 340 342 275 276 361	34 38 39 35	77 86 84 68	111 124 123	Advances 2 4 3	113 128 126
1967 Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q	Q.2 Q.3 Q.4 Q.1 Q.2 Q.3 Q.4 Q.1 Q.2 Q.3 Q.4	109 113 99 95 114 122 130 141 130 127	223 221 171 175 241 279 290 282 269	332 334 270 270 355 401 420	8 8 5 6 6	340 342 275 276 361	38 39 35	86 84 68	124 123	4 3	128
1967 Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q	Q.2 Q.3 Q.4 Q.1 Q.2 Q.3 Q.4 Q.1 Q.2 Q.3 Q.4	109 113 99 95 114 122 130 141 130 127	223 221 171 175 241 279 290 282 269	332 334 270 270 355 401 420	8 8 5 6 6	340 342 275 276 361	38 39 35	86 84 68	124 123	4 3	128
1967 Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q	Q.3 Q.4 Q.1 Q.2 Q.3 Q.4 Q.1 Q.2 Q.3 Q.4	113 99 95 114 122 130 141 130 127	221 171 175 241 279 290 282 269	334 270 270 355 401 420	8 5 6 6 12	342 275 276 361	39 35 32	84 68	123	3	126
1967 Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q	Q.4 Q.1 Q.2 Q.3 Q.4 Q.1 Q.2 Q.3 Q.3	99 95 114 122 130 141 130 127	171 175 241 279 290 282 269	270 270 355 401 420	5 6 6 12	275 276 361	35 32	68			
1967 Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q	Q.1 Q.2 Q.3 Q.4 Q.1 Q.2 Q.3 Q.3	95 114 122 130 141 130 127	175 241 279 290 282 269	270 355 401 420	6 6 12	276 361	32		103	2	1111
1968 Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q	Q.2 Q.3 Q.4 Q.1 Q.2 Q.3 Q.4	114 122 130 141 130 127	241 279 290 282 269	355 401 420	6 12	361		AND THE PERSON			10.
1968 Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q	Q.3 Q.4 Q.1 Q.2 Q.3 Q.4	122 130 141 130 127	279 290 282 269	401 420	12			68	100	3	103
1968 Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q	Q.4 Q.1 Q.2 Q.3 Q.4	130 141 130 127	290 282 269	420		413	37	87	124	3	127
1968 Q Q Q Q 1969 Q Q Q Q Q Q Q	Q.1 Q.2 Q.3 Q.4	141 130 127	282 269		7		38	98	136	5	141
1969 Q Q Q Q Q Q Q Q Q Q	Q.2 Q.3 Q.4	130 127	269	423		427	40	104	144	2	146
1969 Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q	Q.3 Q.4 Q.1	127		,	8	431	42	94	136	4	140
1969 Q Q Q Q 1970 Q Q Q	Q.4 Q.1		266	399	8	407	42	87	129	3	13:
1969 Q Q Q Q 1970 Q Q Q Q	Q.1	112		393	8	401	38	86	124	3	127
Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q			230	342	6	348	33	76	109	3	112
Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q		110	245	355	6	361	32	77	109	4	113
Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q Q		120	260	380	5	385	34	82	116	2	118
Q 1970 Q Q Q Q Q	2.3	117	299	416	3	419	33	92	125	1	126
Q Q Q 1971 Q	2.4	104	272	376	15	391	29	81	110	5	115
Q Q Q 1971 Q				Y. 0.1						100	
Q Q 1971 Q Q		100	281	381	3	384	28	79	107	the I	108
Q 1971 Q Q	2.2	127	366	493	4	497	34	103	137	tec th	138
1971 Q Q	2.3	138	424	562	6	568	35	114	149	1	150
Q	2.4	145	421	566	6	572	36	111	147	800 1	148
	2.1	136	367	503	6	509	33	100	133	1	134
0	2.2	180	490	670	7	677	43	121	164	2	166
	2.3	196	584	780	6	786	45	136	181	2	183
Q	2.4	201	575	776	10	786	44	131	175	2	17
1972 Q	2.1	198	563	761	8	769	42	119	161	2	16:
Q	2.2	225	690	915	10	925	44	135	179	2	18
Q	2.3	216	796	1,012	8	1,020	40	139	179	2	18
Q	2.4	223	703	926	9	935	38	124	162	3	165
1973 Q	0.1	239	745	984	9	993	39	118	157	2	159
	2.2	238	624	862	16	878	39	97	136	2	13
	2.3	230	680	910	5	915	35	105	140	1	14
	2.4	196	552	748	6	754	29	83	112	1	11:
1074 0		150	161	600			0.1		0.7		
1974 Q	2.2	159 148	461 397	620 545	4	624	24	69	93	ate 1	9.
	2.3	186	610	796	8 7	553 803	22 27	61	83	1	120
	2.4	207	752	959	11	970	29	92 109	119 138	2	12
7	4.4	201	132	909	22	910	29	109	100	2	141
1975 Q		197	764	961	4	965	26	107	134		13
	2.2	241	962	1,203	5	1,208	32	130	161	1	16
	2.3	250	1,120	1,370	5	1,374	32	145	176	1	17
Q	2.4	258	1,155	1,414	4	1,418	32	148	179	1	18
1976 Q	2.1	237	1,078	1,315	4	1,319	29	133	162	_	16
	2.2	295	1,293	1,589	5	1,594	34	154	188	1	
		305	1,370	1,675	6	1,681	34	157	191	1	19
Q	2.3	287	1,231	1,518	5	1,523	32	142	174		17

Quar	ter	Amounts	(£m)				Number	(thousar	nds)	and the second	
		1	2	3	4	5	6	7	8	9	10
		New	Other	All	Other	Total	New	Other	AII	Other	Total
		Houses	Houses	Houses	Advances		Houses	Houses	Houses	Advances	
									ANT		
1977	Q.1	235	1,023	1,258	3	1,261	26	115	141	907 5.0	141
	Q.2	275	1,222	1,499	3	1,502	30	138	168	211 276	168
	Q.3	319	1,664	1,982	4	1,986	33	178	211		211
	Q.4	345	1,790	2,134	6	2,140	34	184	218	-	218
1978	Q.1	340	1,744	2,084	5	2,089	32	173	205	1	206
	Q.2	416	1,855	2,270	8	2,278	38	175	213	1	214
	Q.3	373	1,836	2,209	6	2,215	32	164	197	1	197
	Q.4	375	1,770	2,146	5	2,152	32	155	187	000	187
1979	Q.1	334	1,725	2,059	6	2,065	27	144	171	orr ste	171
	Q.2	395	1,855	2,250	6	2,256	31	150	181	101 1 1	181
	Q.3	408	2,061	2,469	5	2,474	31	159	190	011 50	190
	Q.4	382	1,921	2,303	5	2,308	28	145	173	-	173
1980	Q.1	326	1,703	2,029	5	2,034	23	129	152	911 1-9	152
	0.2	344	1,791	2,135	7	2,141	24	132	155	P.20	155
	Q.3	355	2,202	2,557	5	2,562	23	156	178	TIC E.C	179
	Q.4	381	2,487	2,868	9	2,877	24	167	190	A01 A-0	191
	4.4	201	2,407	2,000	,	2,077	24	107	190		191
981	Q.1	342	2,172	2,514	227	2,741	21	154	176		176
	Q.2	387	2,602	2,989	280	3,269	23	177	200		200
	Q.3	369	2,491	2,860	304	3,164	22	168	189		189
	Q.4	358	2,141	2,499	318	2,817	21	150	171		171
982	Q.1	291	1,930	2,221	335	2,556	17	135	152		152
	Q.2	421	2,939	3,360	436	3,796	24	196	220		220
	0.3	438	3,256	3,694	455	4,149	24	208	232		232
	Q.4	566	3,706	4,272	566	4.838	29	227	257		257
	4.4	200	3,700	4,272	700	4,000	29	221	251		251
983	Q.1	486	3,740	4,226	543	4,769	24	219	243		243
	Q.2	587	3,772	4,359	544	4,903	28	215	243		243
	Q.3	593	3,648	4,241	478	4,719	28	202	230		230
	Q.4	664	3,707	4,371	501	4,872	31	202	235		233
984	0.1	578	3,834	4,412	520	4,932	26	205	231		231
	Q.2	760	4,927	5,687	755	6,442	35	255	290		290
	Q.3	780	5,294	6,074	615						
	Q.4	782	4,582	5,364	607	6,689	35	264	298		298
	V1	702	4, 302	2,204	607	5,971	34	230	264		264
985		574	4,146	4,720	628	5,348	25	208	234		234
	Q.2	743	4,931	5,174	748	6,422	31	235	267		267
	Q.3	719	5,267	5,985	819	6,804	30	248	278		278
	Q.4	836	5,825	6,661	985	7,646	33	263	294		294
986	0.1	636	5,255	5,891	935	6,826	23	224	247		247
	Q.2	910	7,219								
	Q.3			8,129	1,312	9,441	32	293	325		325
		975	8,482	9,457		11,052	33	326	358		358
	Q.4	995	7,208	8,203	1,415	9,618	32	269	301		301

- Notes: 1. Relationships between columns -
 - 3 = 1+2
 - 5 = 3+4
 - 8 = 6+7 10 = 8+9
 - 2. Relationships with other tables -
 - Column 5 = Column 1 of Table A7.
 - Table A9 shows the annual totals.
 - Table F2 shows the figures in Column 5 on a monthly basis.
 - 3. The last five footnotes to Table A9 apply equally to this table.

Table All Net New Commitments - Annual Figures

Year	Amounts	s (£m)				Number	(thousar			
	1	2	3	4	5	6	7	8	9	10
	New	Other	AII	Other	Total	New	Other	AII	Other	Total
	Houses	Houses	Houses	Advances		Houses	Houses	Houses	Advances	
1955										
1956										
1957										
958										
959										
960										
1961										
962										
1963										
1964										
1965					1,003					
1966					1,223					
1967					1,649					
1968	506				1,480	148				494
1969	484				1,580	135				48:
1970	619				2,188	159				595
1971	840				3,013	192				719
1972	964				3,802	175				72
1973	816				3,254	127				51:
1974	704				3,115	101				47:
1975	994	4,292	5,286	16	5,302	124	557	682	1	68.
1976	1,119	4,949	6,086	20	6,089	125	579	704	3	70
1977	1,260	6,249	7,508	16	7,524	125	661	786	2	788
1978	1,523	7,166	8,689	21	8,710	131	652	782	2	78
1979	1,498	7,605	9,103	16	9,119	111	593	705	-	70!
1980	1,444	8,764	10,208	20	10,228	94	600	693	2	69
1981	1,427	9,280	10,707	1,241	11,948	84	639	722		72
1982	1,931	12,925	14,856	2,043	16,899	100	809	909		90
983	2,419	14,886	17,305	2,049	19,354	113	815	929		• 92
1984	2,980	19,067	22,047	2,584	24,631	133	960	1,093		1,09
1985	2,937	21,230	24,193	3,570	27,763	118	960	1,078		1,07
1986	3,624	28,705	32,320	5,519	37,850	120	1,083	1,204		1,20
300	3,024	20,700	52,520	2,515	2.,550	0	,,,,,	,		,

Notes: I. Relationships between columns -

3 = 1+2

5 = 3+4

8 = 6+7

10 = 8+9

2. Relationships with other tables -Column 5 = Column 5 of Table A5. Table A12 shows the figures on a quarterly basis.

3. The last five footnotes to Table A9 apply equally to this table.

Table A12 Net New Commitments - Quarterly Figures

)uar	ter	Amounts					Number	(thousa				
		1 Den TON	2	3	4	5	6	7	8	9		10
		New	Other Houses	Houses	Other Advance	Total	New Houses	Other	All	Other		Total
		Houses	nouses	nouses	Advance	5	nouses	Houses	Houses	Advanc	es	
965	Q.1					226						
,0,	Q.2					188						
	Q.3					274						
	Q.4					315						
966	Q.1					347						
	Q.2					350						
	Q.3					283						
	Q.4					243						
967	Q.1					347						
	Q.2					435						
	Q.3					432	42					150
	Q.4	146				435	44					150
1060	0.1	157				449	45					150
908	0.1	157				354	37					111
	0.2					351	34					117
	Q.3 Q.4	108				326	32					106
	4.4	100				720	22					.00
1969	Q.1	134				398	38					124
	Q.2					407	36					125
	Q.3					392	31					121
	Q.4	110				383	30					113
1970	Q.1	135				457	36					130
	Q.2	162				561	42					15:
	Q.3	156				586	40					156
	Q.4	161				584	41					156
1971	Q.1	180				626	43					159
	Q.2					777	51					190
	Q.3					819	49					19
	Q.4	222				791	49					179
						040.2.	into I.					
1972	Q.1	254				937	51					19
	Q.2					1,079	51					21
	Q.3					933	38					17
	Q.4	215				853	35					15
1073	Q.1	246				968	39	316.7				15
1313	Q.2					797	33					12
	Q.3					843	31					13
	Q.4					646	23					9
		,,,,				5,5						
1974	Q.1	142				527	21					8
	Q.2					638	24					10
	Q.3					962	29					14
	Q.4					988	27					14
1975	Q.1	225	879	1,104	4	1,108	30	12	1 15	1	-	15
	Q. 2			1,383	4	1,387	33	14	9 18	2	-	18
	Q.3			1,404	3	1,407	31	14	6 17	7	-	17
	Q.4	255		1,395	5	1,400	30	14	2 17	2	1	17

Table A12 (continued) Net New Commitments - Quarterly Figures

Quarter	Amount					Number	(thousan		_	10
	1	2	3	4	5	6	7	8	9	10
	New	Other	AII	Other	Total	New	Other	AII	Other	Total
	Houses	Houses	Houses	Advances	The same	Houses	Houses	Houses	Advances	
1076 0	1 207	1 216	1,513	6	1,519	34	146	180	1	181
1976 Q. Q.		1,216	1,627	7	1,634	33	152	185	1	186
		1,327	1,609	4	1,613	32	153	184	1	185
Q.		1,080	1,319	4	1,323	27	128	154	1	155
Ų.	4 250	1,000	1,515		1,525					
1977 Q.	1 250	1,042	1,292	3	1,295	26	119	145	-	146
Q.	2 307	1,512	1,820	4	1,824	32	168	200	-	200
Q.	3 327	1,785	2,112	4	2,116	32	185	217	-	21
Q.	4 376	1,909	2,284	5	2,289	35	190	225		225
1070 0		4 007	2.716	,	2 722	38	183	221	1	223
1978 Q.		1,887	2,316	7	2,322 2,144	33	160	193	14	194
Q.		1,755	2,135	8		30	159	189	1	189
Q.		1,784	2,135	3	2,138	29	150	179	BET EN	179
Q.	4 363	1,740	2,103	3	2,106	29	150	179	201 54	
1979 Q.	1 387	1,813	2,200	4	2,204	30	151	181	-	18
Q.		1,952	2,339	4	2,343	30	151	181	12	18
Q.		1,968	2,343	5	2,347	26	150	177		17
Q.		1,874	2,222	3	2,229	25	141	166	701 63	16
					7,118	199				
1980 Q.		1,849	2,205	2	2,207	24	138	162	ACT 154	16:
Q.		2,031	2,377	5	2,382	24	141	165	129	16!
Q.	3 374	2,336	2,710	6	2,716	24	158	181	rec si	18:
Q.	4 367	2,547	2,914	9	2,923	22	164	185	1	186
1981 Q.	1 392	2,493	2,885	279	3,164	23	170	194		19
Q.		2,556	2,943	331	3,274	23	171	193		19.
Q.		2,307	2,639	323	2,962	19	159	178		17
Q.		1,924	2,240	308	2,548	19	139	157		15
4.	7 310	1,524	2,240	300	2,510			200		
1982 Q.	1 387	2,497	2,884	400	3,284	22	170	191		19
Q.		3,223	3,721	519	4,240	25	207	231		23
Q.		3,315	3.783	519	4,302	24	200	225		22
Q.		3,890	4,468	605	5,073	29	233	262		26
		14. 856								
1983 Q.	1 599	3,830	4,429	611	5,040	28	215	243		24
Q.	2 606	3,528	4,134	590	4,724	29	195	224		22
Q.	3 562	3,595	4,157	395	4,552	26	194	220		22
Q.	4 652	3,933	4,585	453	5,038	30	211	242		24
1001					F 0==			67-		0.7
1984 Q.		4,562	5,300	532	5,832	34	239	273		27
Q.		5,432	6,310	827	7,137	39	270	309		30
Q.		4,714	5,385	620	6,005	30	233	263		26
Q.	4 693	4,359	5,052	605	5,657	31	218	249		24
1985 Q.	1 708	4,619	5,327	735	6,062	29	220	249		24
Q.			5,947	956	6,903	31	245	277		27
Q.		5,407	6,117	877	6,994	28	243	270		27
Q.		6,000	6,802	1,002	7,804	30	252	282		28
					300			7		
1986 Q.	1 791	6,045	6,836	1,022	7,859	28	242	271		27
Q.	2 1,105	8,597	9,702	1,678	11,380	38	338	368		36
Q.	3 949	8,100	9,049	1,685	10,734	30	295	326		32
Q.	4 781	5,962	6,744	1,133	7,877	24	215	239	1000	23

Notes: 1. Relationships between columns -3 = 1+2 5 = 3+4 8 = 6+7 10 = 8+9

- 2. Relationships with other tables -Column 5 = Column 5 of Table A7. Table A11 shows the annual totals.
- 3. The last five footnotes to Table A9 apply equally to this table.

Table A13 Assets & Liabilities - End Year Figures (Book Value) (£m)

	1	2					Assets				
		2	3	4	5	6	7	8	9	10	11
	Shares &	Accrued	Govt	Other	Other	Reserves	Mortgages	Cash	Invest-	Other	Total
	Deposits	Interest	Loans	Borrowing	Liabs				ments	Assets	Assets
1955	1,956	3	-		21	96	1,758	58	244	16	2,076
1956	2,106	6	-		26	102	1,884	61	279	16	2,240
1957	2,273	8	-		33	108	2,039	59	305	19	2,422
1958	2,471	9	-		38	119	2,188	71	356	22	2,637
1959	2,740	9	8		33	133	2,419	73	401	20	2,923
1960	2,945	10	45		39	144	2,659	72	419	33	3,183
1961	3,149	9	91		45	158	2,880	76	460	36	3,452
1962	3,518	14	82		50	176	3,156	82	562	40	3,840
1963	4,013	15	75		55	201	3,578	87	648	46	4,359
1964	4,516	18	72		68	214	4,124	82	627	55	4,888
1965	5,167	18	71		87	234	4,583	100	831	63	5,577
1956	5,891	29	67		102	261	5,250	108	921	71	6,350
1967	6,990	53	64		126	290	6,080	132	1,230	81	7,523
1968	7,757	64	62		155	319	6,940	130	1,190	97	8,357
1969	8,652	83	59		196	346	7,722	146	1,360	108	9,336
1970	10,142	90	56		249	403	8,810	187	1,817	126	10,940
971	12,176	105	38		265	483	10,410	211	2,296	150	13,067
972	14,369	135	35		277	570	12,625	265	2,318	178	15,386
973	16,531	190	32		284	672	14,624	454	2,409	222	17,709
974	18,524	242	358		463	702	16,114	606	3,286	283	20,289
975	22,696	275	23		570	800	18,882	630	4,531	321	24,364
976	26,101	340	20		700	970	22,500	633	4,526	472	28,131
977	32,200	388	13		789	1,290	26,600	925	6,552	603	34,680
978	37,022	492	9		709	1,491	31,715	971	6,314	723	39,723
979	42,791	705	6		990	1,634	36,986	972	7,308	860	46,126
980	49,950	964	3	35	1,437	1,917	42,708	1,696	8,850	1,052	54,306
981	57,146	1,004	-	137	1,673	2,332		2,043	9,935	1,275	62,292
982	67,661	999	_	389	1,749	2,829	57,186	3,348	11,688	1,405	73,627
983	78,225	1,125	-		1,956	3,510		3,831	13,414	1,481	86,840
984	91,442	1,359	-		2,604	4,140	82,686	4,265	14,742		103,345
985	104,870	1,611	-	6,281	3,516	4,952	97,397	7.042	14,931	1,860	121,230
986	117,554	1,965			2,728			7,058	14,791		140,806

Notes: 1. Relationships between columns - 11 = 7+8+9+10 = 1+2+3+4+5+66 = 11-1-2-3-4-5

2. Relationships with other tables -

Table A14 shows the figures as a percentage of the figures in Column 10.

Table A15 shows the figures on a quarterly basis.

Column 1 = Column 7 of Table A1.

Column 7 = Column 7 of Table A5.

Column 9 = Column 9 of Table A16.

Column 9 = Previous year's figure + Column 9 of Table A18 after allowing for differences between book value and cash transactions.

Unadjusted Q.4 figures in Table A23 = Columns 8 & 9 as a percentage of Column 11.

The Government loans' figures comprise £100 million advanced from 1959 for on-lending on old houses and £500 million advanced in 1974 in return for societies agreeing not to increase mortgage rates. Both loans have been entirely repaid.

Table A14 Assets & Liabilities - End Year Figures (Book Value) (Percentage of Total)

Year	Liabiliti						Assets				
	1	2	3	4	5	6	7	8	9	10	11
	Shares &	Accrued	Govt	Other	Other	Reserves	Mortgages	Cash	Invest-	Other	Total
	Deposits	Interest	Loans	Borrowing	Liabs				ments	Assets	Assets
1955	94.2	0.1	2 - 150		1.0	4.6	84.7	2.8	11.8	0.8	100
1956	94.0	0.3	- 518		1.2	4.6	84-1	2.7	12.5	0.7	100
1957	93.8	0.3	- 157		1.4	4.5	84.2	2.4	12.6	0.8	100
1958	93.7	0.3	- 901		1.4	4.5	83.0	2.7	13.5	0.8	100
1959	93.7	0.3	0.3		1.1	4.6	82.8	2.5	13.7	1.0	100
1960	92.5	0.3	1.4		1.2	4.5	83.5	2.3	13.2	1.0	100
1961	91.2	0.3	2.6		1.3	4.6	83.4	2.2	13.3	1.0	100
1962	91.6	0.4	2.1		1.3	4.6	82.2	2.1	14.6	1.0	100
1963	92.1	0.3	1.7		1.3	4.6	82.1	2.0	14.9	1.1	100
1964	92.4	0.4	1.5		1.4	4.4	84.4	1.7	12.8	1.1	100
1965	92.6	0.3	1.3		1.6	4.2	82.2	1.8	14.9	1.1	100
1966	92.8	0.5	1.1		1.6	4.1	82.7	1.7	14.5	1.1	100
1967	92.9	0.7	0.9		1.7	3.9	80.8	1.8	16.3	1.1	100
1968	92.8	0.8	0.7		1.9	3.8	83.0	1.6	14.2	1.2	100
1969	92.7	0.9	0.6		2.1	3.7	82.7	1.6	14.6	1.2	100
1970	92.7	0.8	0.5		2.3	3.7	80.5	1.7	16.6	1.2	100
1971	93.2	0.8	0.3		2.0	3.7	79.7	1.6	17.6	1.1	100
1972	93.4	0.9	0.2		1.8	3.7	82.1	1.7	15.1	1.2	100
1973	93.3	1.1	0.2		1.6	3.8	82.6	2.6	13.6	1.3	100
1974	91.3	1.2	1.8		2.3	3.5	79.4	3.0	16.2	1.4	100
1975	93.2	1.1	0.1		2.3	3.3	77.5	2.6	18.6	1.3	100
1976	92.8	1.2	0.1		2.5	3.4	80.0	2.3	16.1	1.7	100
1977	92.8	1.1	y - 1888		2.3	3.7	76.7	2.7	18.9	1.7	100
1978	93.2	1.2	9 - 108		1.8	3.8	79.8	2.4	15.9	1.8	100
1979	92.8	1.5	- 669		2.1	3.5	80.2	2.1	15.8	1.9	100
Čt 7											
1980	92.0	1.8	- 807	0.1	2.6	3.5	78.6	3.1	16.3	1.9	100
1981	91.7	1.6	705 - 7	0.2	2.7	3.7	78.7	3.3	15.9	2.0	100
1982	91.9	1.4	4- 828	0.5	2.4	3.8	77.7	4.5	15.9	1.9	100
1983	90.1	1.3	- 088	2.3	2.3	4.0	78.4	4.4	15.4	1.7	100
1984	88.5	1.3	-	3.7	2.5	4.0	80.0	4.1	14.3	1.6	100
1985	86.5	1.3	- 636	5.2	2.9	4.1	80.3	5.8	12.3	1.5	100
1986	83.5	1.4	9 - 980	8.9	1.9	4.3	83.0	5.0	10.5	1.4	100

Notes: 1. Relationships between columns -

11 = 7+8+9+10 = 1+2+3+4+5+6

6 = 11-1-2-3-4-5

2. Relationships with other tables -

Table A14 shows the figures in Table A13 as a percentage of the figures in Column 11 (total assets) of Table A13.

Quarter	Liabiliti	es						Assets		100 150	1 (5 () 1)		Quarter	Liabiliti	es						Assets				
	1	2	3	4	5		6	7	8 9		10	11		1	2	3	4	5	6		7	8	9	10	11
	Shares &	Accrued	Govt	Other	0	ther	Reserve	s Mortgages	Cash In	nvest-	Other	Total	17 01	Shares &	Accrued	Govt	Other	Other	R	eserves	Mortgages	Cash	Invest-		Total
<u> </u>	Deposits	Interest	Loans	Borrowin	ng L	iabs	Listonia	STORE ANDRE	me	ents	Assets	Assets	1 1000	Deposits	Interest	Loans	Borrowing	Liabs		78677	1100	OTHER PERSON	ments		Assets
1955 Q.1	1,814	4	_			10	90	1,621	282		15	1,918	1965 Q•1	4,608	22	72		24		218	1 231	40	(17		
Q.2		2				16	90	1,677	270		15		A CONTRACTOR OF THE CONTRACTOR	4,707	30	71		50		222	4,234	40	613	57	4,944
Q.3		5	_			21	93	1,727	278		16	1,962	0.2	4,931	40	71		63		228	4,331	70	620	59	5,080
Q.4		3	_			21	96	1,758	302		16		0.3		18	71		87			4,426	73	773	61	5,333
191901	1,550	rael au				-		2,430	302		73.18	2,076	Q.4	5,167	10	589,81		0/		234	4,583	100	831	63	5,577
1956 Q.1	1,989	8	-			14	97	1,793	299		16	2,108	1966 Q.1	5,401	34	70		34		241	4,742	69	904	65	5,780
Q.2	2,022	5	-			11	99	1,828	293		16	2,137	Q.2	5,569	42	69		57		249	4,935	68	916	67	5,986
Q.3	2,057	8	-			23	101	1,856	317		16	2,189	Q.3	5,714	47	68		76		255	5,120	73	904	69	6,166
Q.4	2,106	6	-			26	102	1,884	340		16	2,240	Q.4	5,891	29	67		102		261	5,250	108	921	71	6,350
1957 Q.1	2,148	11	_			15	103	1,914	346		17	2,271	1007.0.1	6 120	47	66		46		266	F 707	70	1 010		
Q.2		8	_			27	105	1,961	359		17	2,331	1967 Q.1	6,129	59	65		46		266	5,393	70	1,018	73	6,554
Q.3		12	_			34	106	2,009	360		18	2,381	0.2	6,403		65		72		275	5,594	68	1,136	76	6,874
Q.4		8	-			33	108	2,039	364		19	2,422	Q.3 Q.4	6,694	69 53	64		101 126		283 290	5,829 6,080	97 132	1,208	78 81	7,212
													203	0,550	1939	, 1911		120		230	0,000	132	1,200	01	7,523
1958 Q.1	2,310	12	-			15	110	2,071	356		20	2,447	1968 Q.1	7,148	69	64		64		297	6,343	55	1,160	84	7,642
Q.2		10	-			22	113	2,109	370		20	2,499	0.2	7,329	84	63		86		305	6,569	. 68	1,142	88	7,867
Q.3		13	-			29	116	2,148	391		21	2,560	Q.3	7,486	95	63		118		312	6,777	84	1,121	92	8,074
Q.4	2,471	9	-			38	119	2,188	427		22	2,631	Q.4	7,757	64	62		155		319	6,940	130	1,190	97	8,357
1959 Q.1	2,551	10	_			19	123	2,223	456		24	2,703	1000 6 1	7.062	00	62		76		770	7 470	00		-	
0.2	2,618	9	-			20	127	2,283	465		26	2,774	1969 Q.1	7,962	82	62		76		330	7,132	82	1,200	98	8,512
0.3		11	1			28	130	2,356	461		28	2,845	Q.2 Q.3	8,189	96	61		109 153		335	7,322	82	1,285	101	8,790
Q.4	2,740	9	8			33	133	2,419	474		30	2,923	0.4	8,378 8,652	110 83	60 59		196		339 346	7,532 7,722	91 146	1,313	104	9,040 9,336
													1,31 003-		a-878	Se 999.99				340	,,,,,	140	1,500	100	3,330
1960 Q.1	2,801	11	13			10	136	2,473	43	424	31	2,971	1970 Q.1	8,932	97	59		94		352	7,923	91	1,409	111	9,534
Q.2	2,853	10	20			13	139	2,535	41	472	32	3,035	Q.2	9,268	103	58		136		367	8,192	118	1,508	114	9,932
Q.3	2,893	11	27			27	141	2,601	40	425	33	3,099	Q.3	9,663	119	57		194		387	8,502	147	1,651	120	10,420
Q.4	2,945	10	45			39	144	2,659	72	419	33	3,183	Q.4	10,142	90	56		249		403	8,810	187	1,817	126	10,940
1961 Q.1	3,004	13	47			4	148	2,708	40	434	34	3,216	1971 Q.1	10,536	111	56		90		409	9,099	151	1,824	128	11,202
Q.2	3,056	10	54			12	150	2,766	42	439	35	3,282	Q.2	10,989	107	55		143				123		128	
Q.3	3,097	11	79			31	154	2,828	42	466	36	3,372	0.3	11,512	129	54		205		432 457	9,492 9,960	150	1,975 2,105	142	11,726
Q.4		9	91			45	158	2,880	76	460		3,452		12,176	105	38		265		483	10,410		2,105		13,067
1062.0.1	7 070							1,04	14,951		10.00		275 675										9817		
1962 Q.1	3,230	14	91			10	162	2,922	48	500		3,507		12,755	130	37		59	9		10,875		2,340		13,521
Q.2	3,317	12	90			23	167	2,985	44	542		3,609		13,329	126	36		68	36		11,446	165	2,400	166	14,177
Q.3	3,406 3,518	15	89			29	171	3,069	49	553		3,710	0.3	13,768	159	35		77	14		12,078		2,278		14,736
Q.4	2,210	14	82			50	176	3,156	82	562	40	3,840	Q.4	14,369	135	35		84	17		12,625	265	2,318	178	15,386
1963 Q.1	3,644	17	81			17	181	3,213	54	632	41	3,940	1- 1973 Q.1	14,803	176	34		71	1		13,269	190	2,076	180	15,724
Q.2	3,751	15	80			26	187	3,316	50	651		4,059		15,576	175	33		78							16,572
Q.3	3,871	17	80			34	193	3,446	54	651		4,195	0.3	16,033	246	32		88			13,769 14,272		2,290 2,385	211	
Q.4	4,013	15	75			55	201	3,578	87	648		4,359	Q.4	16,531	190	32		95			14,272		2,409	222	
1064.0.4	4 164					Mar I	r buston						13,00 - 139		21 129,5	1114		3,466				125	1	31. TA	
1964 Q.1	4,164	19	75			25	204	3,694	62	682		4,487	1974 Q.1	16,666	261	31		77	73		14,942	264	2,290	235	17,731
0.2	4,293	16	74			40	208	3,840	56	683	52	4,631		17,140	252	230		89	93		15,184	380	2,700	251	18,515
Q.3	4,400	21	73			45	210	3,989	59	647	54	4,749	Q.3	17,687	315	512		1,04	14		15,599	487	3,205	267	19,558
Q.4	4,516	18	72			68	214	4,124	82	627	55	4,888	Q.4	18,524	242	358		1,16	55		16,114	606	3,286	283	20,289

Table A15 (continued) Assets & Liabilities - End Quarter Figures (Book Value) (£m)

Quar	ter	Liabiliti	es					Assets		= 9	10	
		1	2	3	4	5 6	and the second s	7	8	9	10	11
		Shares &	Accrued	Govt	Other	Other Re	serves	Mortgages	Cash	Invest-	Other	Tot
	a tracti	Deposits	Interest	Loans	Borrowing					ments	Assets	Ass
											130	8897
1975	Q.1	19,433	314	148		879		16,648	385	3,453	288	20,
	Q.2	20,612	297	30		1,027		17,301	409	3,950	306	21,
	Q.3	21,600	341	25		1,195		18,069	517	4,262	313	23
	Q.4	22,696	275	23		1,370		18,882	630	4,531	321	24
1976	Q.1	23,913	357	23		1,073		19,684	428	4,895	359	25
	0.2	24,854	333	23		1,266		20,658	391	5,052	375	
	Q.3	25,571	387	21		1,517		21,666	433	4,971	426	26
	0.4	26,101	340	20		1,670		22,500	633	4,526	472	27
				20		1,070		22,500	000	4,520	4/2	28
1977	Q.1	26,934	461	18		1,311		23,281	271	4,643	529	28
	Q.2	28,671	440	16		1,611		24,165	483	5,514	576	30
	Q.3	30,130	482	15		1,896		25,345	658	5,930	590	32
	Q.4	32,200	388	13		2,079		26,600	925	6,552	603	34
978	0-1	33,486	416	12		1,760		27.866	700	6 475	677	-
	0.2	34,559	336	11						6,475	633	35
	Q.3	35,592	469	10		2,017		29,210	745	6,301	667	36
	Q.4					2,135		30,490	848	6,163	705	38
	Q.4	37,022	492	9		2,200		31,715	971	6,314	723	39
979	Q.1	38,228	549	8		2,150		32,982	618	6,572	763	40
	Q.2	39,671	498	8		2,368		34,334	626	6,781	804	42
	Q.3	41,101	776	7		2,601		35,747	731	7,160	847	44
	Q.4	42,791	705	6		2,624		36,986	972	7,308	860	46,
980	0.1	43,998	975	5		2 200		30 220	E06	7 676	005	47
	0.2	45,674	854	4		2,288		38,228	586	7,535	905	47
	Q.3	47,497	1,058			2,756		39,485	696	8,122	957	49,
	0.4	49,950	964	3	75	3,201		40,996	1,095	8,643	1,018	51,
	Ų.4	49,900	904)	35	3,354		42,708	1,696	8,850	1,052	54,
981	Q.1	51,803	1,080	2	49	2,640		44,301	1,276	8,880	1,117	55,
	Q.2	53,937	906	1	73	3,010		46,147	1,369	9,226	1,185	57,
	Q.3	55,534	1,079	999	103	3,590		47,740				
	Q.4	57,146	1,004	01×301	137	4,005		49,039	1,737	9,572 9,935	1,257	60,
			03.14			,,005		45,055	2,045	9,900	1,213	02,
982	Q.1	58,946	1,284	ALASE	190	3,174		50,337	1,745	10,190	1,322	63,
	Q.2	61,548	1,049	A	251	3,554		52,356	1,894	10,781	1,371	66,
	Q.3	64,253	1,253	-	342	3,824		54,495		11,266	1,422	69,
	Q.4	67,661	999	-	389	4,578		57,186		11,688	1,405	73,
983	0.1	69,502	1,095	692561	484	3,245		50.070	1 762	11 142	1 447	7.4
	Q.2	71,513	944	ERE SEL	853	4,081		59,979		11,142	1,443	74,
	Q.3	74,279	1,259	248.70	1,368			62,778		11,113	1,482	77,
	Q.4	78,225	1,125	153.01	2,024	4,349 5,466				11,915	1,521	81,
		4.564				,,400		30,114	ارن,ر	13,414	1,481	86,
984 (2.1	81,752	1,440	-	2,141	4,494		71,121	2,765	14,426	1,515	89,
(2.2	84,801	1,231	60.73	2,451	5,094				14,320	1,599	93,
(2.3	87,254	1,605	-	3,349	5,911				14,254	1,672	98,
(2.4	91,442	1,359	111331	3,800	6,744				14,742	1,652	103,

Table A15 (continued) Assets & Liabilities - End Quarter Figures (Book Value) (£m)

Quarter	Liabiliti	es			Assets							
	1	2	3	4	5 6	7	8	9	10	11		
	Shares &	Accrued	Govt	Other	Other Reserves	Mortgages	Cash	Invest-	Other	Total		
	Deposits	Interest	Loans	Borrowing	Liabs	they in the column		ments	Assets	Assets		
1985 Q.1	94.090	1,708	_	3,703	5.564	85,860	2,798	14 600	1 705	105 005		
0.2		1,853	-	4,042	6,373	89,618	3,592	14,682	1,725	105,065		
Q.3	100,465	2,365	-	4,500	7,431	93,183	5,196	14,474	1,908	114,761		
Q.4	104,870	1,611	-	6,281	8,468	97,397	7,042	14,931	1,860	121,230		
1986 Q.1	108,460	2,258	-	6,794	6,687	101,305	5,246	15.711	1.937	124,199		
Q.2	111,446	2,133	-	7,791	7,723	106,367	5,086	15,633	2,012	129.098		
Q.3	112,814	2,424	-	11,224	7,999	112,154	5,755	14,475	2,077	134,461		
Q.4	117,554	1,965	-	12,567	8,720	116,938	7,058	14,791	2,019	140,806		

Notes: 1. Relationships between columns - 11 = 7+8+9+10 = 1+2+3+4+5+66 = 11-1-2-3-4-5

2. Relationships with other tables -

Table A13 shows the fourth quarter figures.

Column 1 = Column 7 of Table A3.

Column 7 = Column 7 of Table A7.

Column 8 = Previous quarter's figure + Column 9 of Table A19 after allowing for differences between book value and cash transactions.

Unadjusted figures in Table A23 = Columns 8 & 9 as a percentage of Column 10.

3. There are discontinuities between the third and fourth quarter in some of the figures. Quarterly figures for assets and liabilities at book value are not collected; the figures for the first three quarters of each year are taken to be equal to balances at the end of the previous year plus net acquisitions at cash value.

Table A16 Investments - End Year Figures (Book Value) (£m)

Year	1	2	3	4	5	6	7	8	9	lable	196							8	
	Local	Treasury	Tax	Sterling	Other	Local	British	Overseas	Total	year	1	2	3	4 5		6	7	8	9
	Authority	Bills	Instruments		Current	Authority	Government	Government		lea.	Local	Treasury	Tax	Sterling C		Local	British	Overseas	Total
	Short Term					Long Term	Securities	Investments			Authority	Bills	Instruments	CDs C	Current		Government		
											Short Term					Long Term	Securities	Investments	
1955									244 -										
1956									279	1955									100
1957									305	1956									100
1958									356	1957									100
1959									401	1958									100
						91 - 9 - 15 - 6s		255		1959									100
1960	18	16	195,501-	16		155	209	4	419							- 22/28			
1961	43	4	201 E 11 -	17		160	231	4	460	1960	4.3	3.8	- 0	3.8		37.0	49.9	1.0	100
1962	63	6	BIN BIT	21		209	258	4		1961	9.3	0.9	- 42	3.7		34.8	50.2	0.9	100
1963	71	5	-	23		248	294	6		1962	11.2	1.1		3.7		37.2	45.9	0.7	100
1964	66	3	-	20)	232	300	6	627	1963	11.0	0.8	-	3.5		38.3	45.4	0.9	100
										1964	10.5	0.5	- T	3.2		37.0	47.8	1.0	100
1965	139	7	15	8		309	348	5	831				47			7			- 5000
1966	130	9	8	9		356	405	4		1965	16.7	0.8	1.8	1.0		37.2	41.9	0.6	100
1967	183	6	16	14		471	535	5		1966	14-1	1.0	0.9	1.0		38.7	44.0	0.4	100
1968	217	1	11	22		443	491	5		1967	14.9	0.5	1.3	1.1		38.3	43.5	0.4	100
1969	269	1	9	46	5	459	573	3	1,360	1968	18.2	0.1	0.9	1.8		37.2	41.3	0.4	100
						ALL DON'T GOLD	14510 C14 01	163.		1969	19.8	0.1	0.7	3.4		33.8	42.1	0.2	100
1970	349	1	17	99		558	790	3	1,817				2	12.		70.7		2.0	400
1971	350	1	21	87	40	625	1,170	2	2,296	ESS.	19.2	0.1	0.9	5.4		30.7	43.5	0.2	100
1972	298	a many with	13	191	42	630	1,139	5		1971	15.2	-	0.9	3.8	1.7	27.2	51.0	0.1	100
1973	346	49.5	5	211	43	598	1,201	5		1972	12.9	- 1	0.6	8.2	1.8	27.2	49.1	0.2	100
1974	741	100-00	earning it was to	286	78	913	1,262	6	3,286	1973	14.4	-	0.2	8.8	1.8	24.8	49.9	0.2	100
						36, 956		.355k Janes		1974	22.6	-	30	8.7	2.4	27.8	38.4	0.2	100
1975	649	48	Traus OT-UE	257	99	1,569	1,903	6	4,531		44.7			e 7	2.2	74.6	42.0		100
1976	452	15	1000	303	96	1,580	2,075	4		197.5	14.3	1.1	12	5.7	2.2	34.6	42.0	0.1	100
1977	842	35	73	210	400	2,234	2,755	3		1976	10.0	0.3	16. 700	6.7	2.1	34.9	45.8	0.1	100
1978	695	10	97	332	34	1,982	3,163	1,000		1977 .	12.9	0.5	1.1	3.2	6.1	34.1	42.0	-	100
1979	940	10.	239	284	10	1,808	4,027	250 71,051		1978 .	11.0	0.2	1.5	5.3	0.5	31.4	50.1	-	100
										1979	12.9	o	3.3	3.9	0.1	24.7	55.1	- 696	100
1980	1,528	1,000	199	472	7	1,685	4,959	1,500	8,850	4000						15 40 055			100
1981	1,218		227	688	11	1,484	6,307			1980	17.3	- 1	2.2	5.3	0.1	19.0	56.0	-	100
1982	691	1,075	245	821	21	1,852	8,054	4		1981	12.3	-	2.3	6.9	0.1	14.9	63.5		100
1983	663	1,005	252	924	80	1,788	9,704	3		1982	5.9		2.1	7.0	0.1	15.8	68.9		100
1984	793	10	437	945	50	1,699	10,805	2	14,741	1983	4.9		1.9	6.9	0.6	13.3	72.3	-	100
										1984	5.4	0.1	3.0	6.4	0.3	11.5	73.3	- Total	100
1985	571	2	500	1,291	114	1,509	10,937	7	14,931	1005			7. T			M. J			100.5
1986	264	8	849	2,440	417	1,222	9,585	3	1 -1 , 1 , 1	1985	3.8	-	3.3	8.6	0.8	10.1	73.3	-	100.0
	67,381	499			All I				200	1986	1.8	0.1	5.7	16.5	2.8	8.3	64.8		100.0

Notes: 1. Relationship between columns - 9 = 1+2+3+4+5+6+7+8

2. Relationships with other tables -Column 9 = Column 9 of Table A13. Table A17 shows the figures as a percentage of the figures in Column 9.

3. The figures are all equal to the figures for the previous year plus the figures in Table A18 after allowing for any differences between book values and cash transactions.

Notes: I. Relationship between columns - 9 = 1+2+3+4+5+6+7+8

Relationship with other tables -The table shows the figures in Table A16 as a percentage of the figures in Column 9 of Table A16.

Investments - End Year Figures (Book Value) Percentage of Total

Table A18 Net Acquisition of Investments, (Cash Transactions) Annual Figures (£m)

Year	1	2	3	4	5	6	7	8	9
	Local	Treasury	Tax	Sterling	Other	Local	British	Overseas	Tota
	Authority	Bills	Instruments	CDs	Current	Authority	Government	Government	
	Short Term					Long Term	Securities	Investments	
1955									
1956									
1957									
1958									
1959									
1960	8	- 1	_	-	1	- 9	21	_	
1961	25	- 12			1	5	22	<u>-</u>	
1962	20	2			4	50	26	- 6-1	1
1963	8	- 1			2	39	35	2	
1964	- 5	- 2	- 2		2-5	- 16	4	50.11	60
1965	73	4	37.0		2	77	46	2-91	2
1966	- 9	2	- 7		1	47	62	- 1	-
1967	53	- 3	8		5	114	124	1007	3
1968	34	- 5	- 5		8	- 28	- 48	2 (+4)	4
1969	52	72.0	- 2		4	16	81	- 2	1
1970	80	1.54	8	50	2	98	215	8.61	
1971	1	- 1	4	17	11	66	372	- 1	4
1972	- 52	0.010	- 8	104	2	2	- 38	3	4
1973	48	20.10	- 8	20	1	- 32	62	25.27	
1974	395	-1.03	- 5	75	35	315	61	1	8
1975	- 92	48		- 29	21	656	641		
1976	- 197	- 33	1	46	- 3	11	641 172	-	1,2
1977	390	20	72	- 93	304	654	680	- 2 - 1	2 0
1978	- 147	- 25	24		- 366	- 307	382	- 1	2,0
1979	245	- 10	142	- 48	- 25	- 171	822	- 1	9
1980	588	1.88	- 40	100	7	- 126	077		
1981	- 325		28	188	- 3	- 126 - 211	873	-	1,4
1982	- 527	-0.83	18	216	4		1,251	FLATE	9
1983	- 28	11.14	7	133 103	10 59	338 - 98	1,471	4	1,4
1984	130	10	185	21	- 30	- 98	1,188	16.8	1,2
1 204	150	.10	10)	21	- 50	- 106	797	- 10.4	1,0
1985	- 222	- 8	63	346	64	- 182	174	5	2
1986	- 307	6	349	1,149	303		- 1,435	- 4	- 2

Notes: 1. Relationship between columns - 9 = 1+2+3+4+5+6+7+8

2. Relationship with other tables -

The figures are equal to the changes in the annual figures in Table A16 after allowing for any difference between cash transactions and b ∞ k value.

3. Table A19 shows the quarterly figures.

Table A19 Net Acquisition of Investments (Cash Transactions) Quarterly Figures (£m)

Quart	er	1		2		3			4		5		6		7		8			9	
		Local		Tre Bi	easury	Tax	trume	nts	Ster	ling		her rrent	Loca			tish ernment		erse	as ment	To	tal
			Term	51	13	1,13	TT GINO									urities			ment	s	
	0 1		4		13					2-	5			2		13					23
1960			3		5		_				_		-	6		1					3
	Q.2		2	20_	12		_				3			3		6					2
	Q.3 Q.4		3	TE-	7		-				1		E	4		1		-		-	6
1961	Q.1		8	arı	9		-			188-	2			7		11		-			15
	Q.2		3	36-	3		-				-			2		3		-			5
	Q.3		18		2		-				-			2		5		-			27
	Q.4		4	-	2		-				3		-	6		3		-		-	6
1962			17		-		7-			-	1			11		13					40
	Q.2		11		2		-				3			17		9		-			42
	Q.3	-	4	KOK-	1		-				1			12		3		-			11
	Q.4	-	4								,			10				Ī			9
1963	Q.1		24	-	1		- 3				1			19		28		2			70
	Q.2		7		1		-				1			5		5		-			19
	Q.3	-	12		-		2				-			5		4		-		-	1
	Q.4	-	11	Ei-	1		1				-			10		- 2		-		-	3
1964			17	61-	6		- 6				-			8		10		-			35
	Q.2		11	01-	2		4				-			-		10		- 7			1
	Q.3		21	00-	5		-				-		-	8		- 1		-		-	35 22
	Q.4		10				Ī				-		-	16		- 15		Ī			22
1965			4		1		- 9				-		-	11		9		-		979-	14
	Q.2		23		-		3				1		-	7		- 15		-			5
	Q.3		78		1		6				-			52		16 36		-			153 58
	Q.4	-	24		2		-				1			43		20		Ī			20
1966			15		-		- 9			113-	- 1			40 6		30 25		- 1			75 13
	Q.2		16	7 7 2	1		1				1			3		- 9				_	11
	Q.4		8	AB	4		1				1			4		16		-			18
1967			12	SI-							2			42		41		-			95
	Q.2		40		9						2			19		38		-			115
	Q.3		20				-				1			27				-			71
	Q.4	-	19	505	9		-				-			26		22		'			21
1968	Q. 1	- 1	27	1005	2		- 2				2		57-	- 10		- 33		-		14 F	72
	Q.2	2	4	099-	4		- 4				2			- 12		- 5		-		-	19
	Q.3		7		3		3							- 12		- 11		-		-	22
	Q.4		64	801	2		- 2				2			6		1		-	4-5		69
1969	Q.1	-	4				-				1			1		4		- 1			
	Q.2	2	26				- 2				1			4		47		-	9-9		76
	Q. :		18		-		-				2			5		- 7		-			18
	0.4	4	4											6		37		- 1			46

Quarte	er	1	2	3	4	5	6	7	8 9
		Local	Treasury	Tax	Sterling	Other	Local	British	Overseas To
		Authority	Bills	Instruments	CDs	Current	Authority		Government
		Short Term	a is to proper in the				Long Term	Securities	
970 Q	2.1	- 55	Er -	3	- 2	- 2	4	104	- 150 000
Ç	2.2	51	-	2	9	-	28	9	7 5.0
Ç	2.3	29		1	22	2	38	45	2 2.0
Ç	2.4	55	-	2	21	2	28	57	- 4,0
1971 Q	2.1	- 64	-	-	- 39	-	- 6	116	8 7 140 1891
Ç	2.2	16	-		13	3	21	96	0.2 - 7 3
Q	2.3	21	-	4	10	2	13	77	0.3 - 7 18
	2.4	28	2 2 -	a	33	6	38	83	s -1 1 s.o
902	Maria								
1972 Q	2.1	- 41	217 -	- 5	- 18	- 5	35	68	71 - 1.0 500
	2.2	23	ē -	tr -	110	7	6	- 87	1 1 5.0
	2.3	- 68	E 4 -	- 2	- 3	1	- 22	- 29	£ 1 2.0 -
	2.4	34	- 1	- 1	15	- 1	- 17	10	1 1 1 1 1 1
3011									
1973 Q	2.1	- 101	35 5 -	- 8	- 84	1	- 33	- 17	NS 7 - 1.0 EX-
	2.2	173	2 " -	2 -	2	-	- 1	40	7 - 8 - 5-8
	2.3	- 86	_		119	-	10	52	SI E.O
	2.4	62		01 8-	- 17	-	- 8	- 13	11 4 - 1.0
271									
1974 Q	0.1	- 2	61 -	- 5	- 52	- 12	- 29	- 19	11 7 - 1.0 10 -
	2.2	235			31	19	51	74	0.2 11
	2.3	179			89	24	157	56	12 1 - 20
	2.4	- 17	Ar		7	4	136	- 50	1 3.0
W. A.	,	92					056		
1975 Q	0.1	- 127	-, 21 _		- 138	-	219	213	1-3-10-20
	2.2	63	100	12.	71	6	261	96	1 - 5.5
		- 26			65	10	129	134	85 2 - 6.0
	2.3	- 20	48		- 27	5	47	198	15 L - N.O
4	V • 4	- 2	40		= 21		7,	1 30	
1976 Q	1	- 27	- 29	7.4 10	- 15	5	181	249	21 7 -0 A M.
			43	1	76	6	114	- 29	- 1
	2.2	- 53 45	27		52	- 7	- 66	- 132	4:
						- 7	- 218	84	a - h - a - h -
Ç	2.4	- 162	- 74	188	- 67	- /	- 210	04	
1077 0	1	190	- 12		_ 175	2	111	12	
1977 Ç		180	- 12	- 1	- 175 153	2			51, - 1.9 Tool
	2.2	49	36	6	153	260	404		0.2 - 6 40
	2.3	52	- 28	40	- 66	44	74		02" - 2.0
Ç	2.4	109	24	27	- 5	- 2	65	405	CI 1 A.O.
079	1	_ 177	- (= 12	07	-	_ 00	250	TO 1 800-
1978 Ç		- 133	- 6	- 12	- 93	5	- 88	250	
	2.2	- 39	- 28	- 32	47	- 73	- 113	65	
	2.3	117	1	26	121	- 298	- 46	- 39	9.3 7
Ç	2.4	- 92	8	43	47	-	- 60	106	50 - 1 s.C
1979 Ç		126	17	113	- 61	- 1	- 103	167	110 20
	2.2	19	- 2	32	- 14	- 10	- 91	276	- 1 5.0
	2.3	214	- 24	- 11	44	- 24	- 11	169	9,5- 113
Ç	2.4	- 114	- 1	8	- 17	11	12	210	a - a.o.

Quarter	1	2	3	4	5	6	7	8	9
	Local	Treasury	Tax	Sterling	Other	Local		Overseas	Total
	Authority	Bills	Instruments	CDs	Current	Authority	Government	Government	
110 3000	Short Term		7		TOTAL ST	Long Term	Securities	Investments	
	106		140	100				Invalidador de	and the same
1980 Q.		-	- 148	95	- 2	- 12	192	-	227
Q.		27	- 3	53	- 3	18	166	-	587
Q.		- 27	21	25	1	- 128	408	-	521
Q.4	- 107	3 -	90	15	1	- 8	157	-	145
1981 Q.1		9 -	- 41	- 139	1	- 113	600	-	30
Q.2		1	15	10	- 1	- 73	336	-	346
Q.:		B	- 201	172	4.0 - 1	21	148	1917	346
Q.4	- 112		55	173	4	- 46	167	-	241
1982 Q.1		a	- 73	- 252	- 3	39	538	-	255
Q.2		3 - 1	7	336	5	16	389	1	591
Q.3		9 5 1-	85	- 105	4	191	422	3	485
Q.4	- 255	5 - T	- 1	154	4	92	122		116
1983 Q.1		o.	- 65	- 238	6	- 140	- 119	-	- 546
Q. 2	- 28	- 43 s.	g 00°	27	3	- 17	- 13	- 1	- 29
Q.3	- 16	¥ 97 0.	34	167	18	32	567	100	802
Q.4	6		38	147	32	27	753		1,003
1984 Q.1	126	200,1	- 79	315	- 1	198	453	927 . (1,012
Q.2	- 81	80	21	- 188	19	- 203	247	- 1	- 106
Q.3	81	- 13	33	22	- 23	- 72	- 94		- 66
Q. 4	4	- 57	210	- 128	- 25	- 29	191		166
									,,,,
1985 Q.1	- 131	- 10	- 105	- 125	69	- 86	327	1	- 60
Q.2	72	210,0	35	171	- 16	18	- 284	1	- 3
Q.3	- 91	201.4	25	358	- 20	- 3	- 495	1	- 225
Q.4	- 72	2	108	- 58	31	- 111	626	2	528
	559 ₁					100	7-6 1 101-5	478.4	720
1986 Q.1	- 13	- 1	45	1,173	58	- 15	- 466	- 1	780
0.2		7	377	- 94	201	- 76	- 234	- 1	- 77
0.3		122,8	- 84	- 148	- 65	- 102	- 741	- 100,000	
Q.4		d Ist,8	11	218	109	- 97	6	- 1	-1,158 226
Maria Maria	THE REAL PROPERTY.		r	210	100	,			220

Notes: 1. Relationship between columns 9 = 1+2+3+4+5+6+7+8

> 2. Relationship with other tables -Table A18 shows the annual totals.

Table A20 Sources & Uses of Funds (Cash Transactions) - Annual Figures (£m)

Year	Sources of	Funds								Uses of F	unds		
	Shares and												
	1	2	3	4		5	6		7	8	9	10	11
	Principal	Interest	Gov	t Other		Other	r Re	eserves	Total	Mortgage	Cash	Investments	Other
			Loa	ns Borro	owing	Liab	s		Sources	Assets			Asset
									& Uses			<u> </u>	1991
1955	157	37		-		1		5	200	180	-	19	1
1956	103	50		-		5		6	164	126	3	35	
1957	120	49		-		7		6	182	155	- 2	26	3
1958	150	49		-		5		11	215	149	12	51	3
1959	221	48		8	-	5		14	286	231	2	45	8
1960	162	44		37		6		11	260	240	- 1	18	3
1961	152	51		46		6		14	269	221	4	41	3
1962	309	65	-	9		5		18	388	276	6	102	4
1963	429	67	-	7		5		24	518	422	5	85	6
1964	435	71	-	3		13		11	527	546	- 5	- 21	7
1965	548	103	-	2		18		20	687	459	18	202	8
1966	605	130	-	4		21		27	779	667	8	95	9
1967	964	159	-	3		24		29	1,159	823	24	302	10
1968	594	184	-	4		31		25	830	860	- 2	- 44	16
1969	674	240	-	3		20		27	958	782	16	149	11
1970	1,213	284	-	3		7		99	1,600	1,088	41	453	18
1971	1,700	349	-	18		1		86	2,118	1,600	24	470	24
1972	1,801	422	-	3			89		2,309	2,215	54	12	28
1973	1,512	705	-	3			109		2,323	1,999	189	91	44
1974	1,165	880		326			209		2,580	1,490	152	877	.61
1975	3,191	1,014	- :	335			205		4,075	2,768	24	1,245	38
1976	2,278	1,192	-	3			300		3,767	3,618	3	- 5	151
1977	4,722	1,425	-	7			409		6,549	4,100	292	2,026	131
1978	3,310	1,616	-	4			63		4,985	5,115	46	- 319	143
1979	3,515	2,467	-	3			415		6,394	5,271	1	955	168
1980	3,816	3,602	-	3			740		8,155	5,722	724	1,480	229
1981	3,601	3,635	-	3	102		589		7,924	6,331	347	963	283
1982	6,466	4,044		-	252		335		11,097	8,147	1,305	1,447	198
1983	6,839	3,851		- 1	,635		472		12,797	10,928	483	1,230	156
1984	8,572	4,879			,776	1,0	056		16,283	14,572	434	1,006	271
1985	7,462	5,966		- 2	2,481	1,	805		18,041	14,711	2,777	232	321
1986	6,592	6,092			,286		208		19,634	19,541	16	- 215	292

Notes: 1. Relationships between columns -

7 = 1+2+3+4+5+6 7 = 8+9+10+11

2. Relationships with other tables -

Column 1 = Column 3 of Table A1.

Column 2 = Column 4 of Table A1 + change in interest accrued.

Column 8 = Column 4 of Table A5.

Column 9 = Change in Column 8 of Table A13.

Column 10 = Change in Column 9 of Table A13 after adjustments for differences between changes in book values and cash transactions.

Table A21 shows the figures as percentage of the figures in Column 6. Table A22 shows the figures on a quarterly basis.

Table A21 Sources & Uses of Funds (Cash Transactions) - Percentage of Total

Year	Sources of	Funds								Uses of F	unds	Ge Attacked	
1901	Shares and	Deposits	8.3										
	1	2	3	4	5		6		7	8	9	10	11
	Principal	Interest	Govt	Other		ther	Re	serves	Total	Mortgage	Cash	Investments	Other
			Loans	Borro	wing L	iabs			Sources	Assets			Assets
									& Uses				
-	170												
1955	78.5	18.5	-			0.5		2.5	100	90.0	-	9.5	0.5
1956	62.8	30.5	-			3.0		3.7	100	76.8	1.8	21.3	-
1957	65.9	26.9	-			3.8		3.3	100	85.2 -	1.1	14.3	1.6
1958	69.8	22.8	-			2.3		5.1	100	69.3	5.6	23.7	1.4
1959	77.3	16.8	2.1	8	-	1.7		4.9	100	80.8	0.7	15.7	2.8
1960	62.3	16.9	14-	2		2.3		4.2	100	92.3 -	0.4	6.9	1.2
1961	56.5	19.0	17.	1		2.2		5.2	100	82.2	1.5	15.2	1.1
1962	79.6	16.8	- 2.	3		1.3		4.6	100	71.1	1.5	26.3	1.0
1963	82.8	12.9	- 1.	4		1.0		4.6	100	81.5	1.0	16.4	1.2
1964	82.5	13.5	- 0.	6		2.5		2.1	100	103.6 -	0.9	- 4.0	1.3
1965	79.8	15.0	- 0.	3		2.6		2.9	100	66.8	2.6	29.4	1.2
1966	77.7	16.7	- 0.	5		2.7		3.5	100	85.6	1.0	12.2	1.2
1967	82.2	13.6	- 0.	3		2.0		2.5	100	71.0	2.1	26.1	0.9
1968	71.6	22.2	- 0.	5		3.7		3.0	100	103.6 -	0.2	- 5.3	1.9
1969	70.4	25.1	- 0.	3		2.1		2.8	100	81.6	1.7	15.6	1.1
1970	75.8	17.8	- 0.	2		0.4		6.2	100	68.0	2.6	28.3	1.1
1971	80.3	16.5	- 0.	8		-		4.1	100	75.5	1.1	22.2	1.1
1972	78.0	18.3	- 0.	1			3.9		100	95.9	2.3	0.5	1.2
1973	65.1	30.3	- 0.	1			4.7		100	86.1	8.1	3.9	1.9
1974	45.2	34.1	12.	6			8.1		100	57.8	5.9	34.0	2.4
1975	78.3	24.9	- 8.	2			5.0		100	67.9	0.6	30.6	0.9
1976	60.5	31.6	- 0.	1			8.0		100	96.0	0.1	- 0.1	4.0
1977	72.1	21.8	- 0.	1			6.2		100	62.6	4.5	30.9	2.0
1978	66.4	32.4	-				1.3		100	102.6	0.9	- 4.6	2.9
1979	55.0	38.6	-				6.5		100	82.4	-	14.9	2.6
13.													
1980	46.8	44.2	_				9.1		100	70.2	8.9	18.1	2.8
1981	45.4	45.9	_		1.3		7.4		100	79.9	4.4	12.2	3.6
1982	58.3	36.4	-		2.3		3.0		100	73.4	11.8	13.0	1.8
1983	53.4	30.1	_		2.8		3.7		100	85.4	3.8	9.6	1.2
1984	52.6	30.0	_		0.9		6.5		100	89.5	2.7	6.2	1.7
-1985	41.4	33.1	_		3.8		10.0		100	81.5	15.4	1.3	1.8
1986	33.6	31.0	_		2.0		1.1		100	99.5	0.1	- 1.1	1.5
1200													

Notes: 1. Relationships between columns -

7 = 1+2+3+4+5+6 7 = 8+9+10+11

2. Relationship with other tables -Table A20 shows the actual figures.

Quarter	Sources of	Funds					2	Uses of F	unds	17-1-70-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-	Quarter	Sources o	f Funds						Uses of	Funds		
433, 101	Shares and								danu 9, to	Sources o	Quarter	Shares and	d Deposits									early -
	1	2	3	4	5	6	7	8	9	10		1	2	3	4	5	6	7	8	9	10	11
	Principal	Interest	Govt	Other	Other	Reserves	Total	Mortgage		Investments Oth		Principal	Interest	Gov	t Other	Other	Reserve	s Total	Mortgage	Cash	Investments	Other
	nembers with		Loans		ng Liabs		Sources	Assets		Asso	at next			Loa	ns Borrowir	ng Liabs			Assets			Assets
			No. of Con-			e entre de la companya del la companya de la compan	& Uses	(000)		1.03			2778	kA33				& Uses				
1955 Q.1	45	8	-		- 10	- 1	42	43	5 -	1	1965 Q.1	70	26		-	- 44	4	56	110	- 42	- 14	2
Q.2	29	9	-		6	3-0 -	44	56	- 1	2	Q.2	84	23	-	1	24	4	134	97	30	5	2
Q.3		10	ar _		5	3	59	50		8	Q.3		32	-	1	14	6	253	95	3	153	2
Q.4	42	10	## " -		-	3	55	31	2	24	Q.4	192	22		-	24	6	244	157	27	58	2
																	_	205	150		75	
1956 Q.1	25	13	-		- 7	1	32	35	· -		1966 Q.1	214	36	-	1	- 51	/	205 207	159 193	- 31 - 1	75 13	2
Q.2		11	-		- 3	2	29	35			Q.2		29	-		24	8	181	185	5	- 11	2
0.3		12	-		12	2	52	28			Q.3		38		1	20	6	186	130	35	18	7
Q.4	33	14	-		3	1	51	28	2	.23	Q.4	126	27	-	Name of the last o	28	0	100	150	27	10	
U.S.						541	77	70				21.0	77			- 56	3	203	143	- 38	95	3
1957 Q.1	34	13			- 11	1	37	30		6	1967 Q-1	219	37 38	_	1	26	6	317	201	- 2	115	3
Q.2		11	-		12	2	60	47	-b. '	3	Q.2		39	-	Name of	29	7	337	235	29	71	2
Q.3		13	an 3		,	2	50 35	48		1	Q.3	262 235	45	M-200	1	25	6	302	244	35	21	2
Q.4	22	12	1		- 1	2	22	30		4	Q.4	255	40		101.1	25	ŭ	302	+ 1000		FE. T 100	
1958 Q.1	28	13	7. 3		- 18	2	25	32	# _	8	1000 0 1	128	46	_	1	- 61	5	117	263	- 77	- 72	3
		12	eor _		7	3	52	38		4	1968 Q.1		45	_	100	22	7	224	226	13	- 19	4
Q.2 Q.3		12	15 3		7	3	61	39		1 - 0	Q.2 Q.3		50		1	33	6	206	208	16	- 22	4
Q.4		12			9	3	77	40		36	Q.4		43	E . 37	1	37	7	283	163	46	69	5
4.4	22	12				***		0412	79		4.4	157	m 1 8500		Section 1							
1959 0.1	71	10	er -		- 19	4	66	35	2	29	1969 Q.1	169	54		4-04 735.16	- 80	11	154	192	- 48	9	1
Q.2	53	13			1	4	71	60		9	Q.2		63	-	1	24	5	269	190	-	76	3
0.3		12	88 1		8	3	71	73	on -		Q.3		64	-	1	34	4	240	210	9	18	3
Q.4	50	13	7		5	3	78	63		3	0.4		59	-	1	42	7	295	190	55	46	4
	44.897																					
1960 Q.1	53	10	5		- 23	3	48	54	- 30	23	1970 0.1	228	68		_	- 99	4	201	201	- 55	52	3
Q.2	39	12	7		3	3	64	62	- 2	3	Q.2	269	71	-	1	36	23	398	269	27		3
Q.3		9	7		14	2	64	66	- 1	- 2	Q.3		72	-	1	34	37	482	310	29		6
Q.4	38	13	18		12	3	84	58	32	- 6	Q.4	376	73	-	\$100.5	36	35	519	308	40	165	6
1961 Q.1	49	13	2		- 35	4	33	49	- 32	15	1971 Q.1	331	85		-	- 120	- 34		289	- 36		2
Q.2	37	12	7		8	2	66	58	2	5	Q.2	366	82	-	1	41	34			- 28		8
Q.3	31	11	25		19	4	90	62	-	27	Q.3		91	-	1	50	33		468	27		6
Q.4	35	15	12		14	4	80	52	34	- 6	Q.4	548	91	-	16	30	53	706	450	61	187	8
																					7.4	7
1962 Q.1	70	16	-		- 35	4	55	42	- 28	40	1972 Q.1		101	-	1		159	444	465			7
Q.2		17			13	5	102	63	- 4	42	Q.2		95	-	1		87	656	571			9
Q.3		14			6	4	101	84	5	2-6511	Q.3		113	-	1		88	559	632			5
Q.4	93	18	- 7		21	5	130	87	33	9	Q.4	464	113		- 4.4		73	650	547	58	40	
																		770	644	- 75	- 242	11
1963 Q.1	114		- 1		- 33	5	100	57		70	1973 Q.1		139	-			136	338	644			11
Q.2		18			9	6	119	103		19	Q.2		175	-			77	848	500			11
Q.3			Luba 🥞 :		8	6	136	130	4	-	Q.3		189	-	1		98	625	503			11
Q.4	121	19	- 5		21	7	163	132	33	- 4	Q.4	240	202				70	512	352	125	24	
1044	dela	an a sa			45.						1074	VVIII (C			691.5		107	22	710	- 190	- 119	13
1964 Q.1	139	16	econ la		- 30	3	128		- 25	35	1974 Q.		227		1		183	22				16
Q.2		18			15	3	143		- 6	1	Q.:		208		199		120	784	242 415			16
Q.3	94	18			5	2	118	149	3	- 35	Q.:		222		282		151	1,043	515			16
0.4	94	19	- 1		23	3	138	135	23	- 22	Q.,	541	223	-	154		121	731	213			
											The state of the s											

Table A22 (continued) Sources & Uses of Funds (Cash Transactions) - Quarterly Figures (£m)

Quarter	Sources o	f Funds					Uses of	Funds	so ted 2	
	The second secon	d Deposits	200							
	1 Principal	2	3 Govt Loans	4 Other Borrowing	5 6 Other Reserves Liabs	7 Total Sources & Uses	8 Mortgage Assets		10 Investments	
1955 0.	45 - A55A	081								
975 Q.	1 730	251	- 210		- 286	485	534	- 221	167	
Q.	2 912	250	- 118		148	1,192	653	24	497	
Q.	3 783	249	- 5		168	1,195	768	108	312	
Q.	4 766	264	- 2		175	1,203	813	113	269	
1976 Q.	1 1,002	297	-		- 297	1,002	802	- 202	364	
Q.		272	-		193	1,110	874	- 37	157	
Q.		288	- 2		251	1,020	1,008	42	- 81	
Q.		335	- 1		153	635	834	200	- 445	
957 Q.	24 1482	131			750	507	701	760	10 10 10	
1977 Q.		390	- 2		- 359	593	781	- 362	117	
Q.		354	- 2		300	2,014	884	212	871	
Q.		344	- 1		285	1,785	1,180	175	416	
Q.	4 1,639	339	- 2		183	2,157	1,255	267	622	
1978 Q.	1 995	319	- 1		- 319	994	1,266	- 225	- 77	
		299	- 1		257	1,249	1,344	45	- 174	
Q.		423	- 1		118	1,283	1,280	83	- 118	
Q.					7	1,459	1,225	143	50	
Q.	4 878	575	- 1			1,409	1,225	143	30	
1979 Q.	1 817	446	- 1		- 50	1,212	1,267	- 353	258	
Q.	2 825	567	-		218	1,610	1,352	8	209	
Q.	3 980	728	- 1		233	1,940	1,413	105	379	
Q.	4 893	726	- 1		15	1,633	1,239	241	109	
1980 Q.	1 659	818	- 1		- 348	1,128	1,242	- 386	227	
Q.		825	- 1		452	2,006	1,257	110	587	
Q.		900	- 1		466	2,492	1,511	399	521	
Q.		1,059	-		170	2,529	1,712	601	145	
1981 Q.		855	- 1	14	- 714	1,268	1,593	- 420	30	
Q.		818	- 1	24	370	2,353	1,846	93	346	
Q.		874	- 1	30	580	2,379	1,593	368	346	
Q.	4 451	1,086	-	34	353	1,924	1,299	306	241	
982 Q.	1 1,022	1,058	-	53	- 831	1,302	1,298	- 298	255	
Q.		969	-	61	380	2,808	2,019	149	591	
Q.		1,056	-	91	270	3,270	2,139	595	485	
Q.		961	-	47	516	3,717	2,691	859	116	
003 0	1 1 112	025	- 66	05	1 777	600	2 707	1 500	- F46	
983 Q.		825	1	95	-1,333	699		-1,586	- 546	
Q.		850	-	369	836	3,065	2,799	256	- 29	
Q.		1,046		515	268	3,864	2,579	1 360	802	
Q.	4 2,682	1,130	-	656	701	5,169	2,757	1,369	1,003	
984 Q.	1 2,622	1,220	-	117	- 972	2,987	3,007	-1,066	1,012	
Q.		1,034	-	310	600	3,750	4,052	- 280	- 106	
Q.		1,189	-	898	817	4,542	4,111	424	- 66	
Q.		1,436		451	611	5,004	3,402	1,356	166	

Table A22 (continued) Sources & Uses of Funds (Cash Transactions) - Quarterly Figures (£m)

Quarter	Sources of	Funds			-			Uses of	Funds	7597	
	Shares and 1 Principal	2 Interest	3 Govt Loans	4 Other Borrowing	5 Other Liabs	6 Reserves	7 Total Sources & Uses	8 Mortgage Assets	9 e Cash	10 Investments	11 Other Assets
1985 Q.1	1,582	1,066	160	- 97	-1,180		1,637	3,174	-1,467	- 145	73
Q.2		1,755	-	339	809		4,679	3,758	794	36	91
Q.3		1,155	-	458	1,058		5,038	3,565	1,604	- 223	92
Q.4	2,415	1,990	1.01	1,781	1,118		6,687	4,214	1,846	564	65
1986 Q.1	2,208	1,382	- 1	513	-1,781		1,157	3,908	-1,796	-1,032	77
0.2	1,423	1,563	-	997	1,037		4,658	5,057	- 160	- 314	75
Q.3	162	1,206	-	3,433	276		5,934	5,792	669	- 592	65
Q.4	2,799	1,941	-	1,343	676		7,885	4,784	1,303	1,723	75

Notes: 1. Relationships between columns -Relationships between columns = 7 = 1+2+3+4+5+6

7 = 8+9+10+11

2. Relationships with other tables -

Table A20 shows the annual total for the figures.

Column 1 = Column 3 of Table A3.

Column 2 = Column 4 of Table A3 + change in interest accrued.

Column 8 = Column 4 of Table A7.

Column 9 = Change in Column 8 of Table A15.

Column 10 = Change in Column 8. Column 10 = Change in Column 9 of Table A15 after adjustment for

differences between changes in book values and cash transactions.

Table A23 Liquidity Ratio - End Period (%)

Year	Unadjus	ted			Seasona	lly Adjuste	d	
	Q.1	Q.2	Q.3	Q.4	Q.1	Q.2	Q.3	Q.4
		47.0	47.0			17.0	17.0	14.5
1955	14.7	13.8	13.8	14.5	14.7	13.8	13.8	14.5
1956	14.2	13.7	14.5	15.2	14.2	13.7	14.5	15.2
1957	15.2	15.4	15.1	15.0	15.2	15.4 14.8	15.1	15.0
1958	14.5	14.8	15.3	16.2	14.5			16.2
1959	16.9	16.8	16.2	16.2	16.9	16.8	16.2	16.2
1960	15.7	15.4	15.0	15.4	15.7	15.4	15.0	15.4
1961	14.8	14.7	15.1	15.5	14.8	14.7	15.1	15.5
1962	15.7	16.0	16.2	16.8	15.8	16.1	16.2	16.5
1963	17.5	17.3	16.9	16.8	17.6	17.4	16.9	16.5
1964	16.5	16.0	14.9	14.5	16.8	16.1	14.9	14.1
1965	13.2	13.6	15.9	16.7	13.5	13.7	15.8	16.3
1966	16.9	16.5	15.9	16.2	17.2	16.6	15.8	15.8
1967	16.6	17.5	18.1	18.1	17.0	17.6	18.0	17.6
1968	15.9	15.5	15.0	15.9	16.3	15.6	14.9	15.4
1969	15.1	15.6	15.5	16.1	15.5	15.7	15.4	15.6
				100	* 010030	00000012018	a i riang ti ja ka	8 815
1970	15.8	16.4	17.3	18.4	16.2	16.5	17.2	17.9
1971	17.6	17.9	18.2	19.1	18.0	17.9	18.1	18.6
1972	18.3	17.9	16.6	16.5	18.8	17.9	16.5	16.0
1973	14.4	15.8	15.9	16.3	15.0	15.8	15.7	15.8
1974	14.5	16.7	18.9	19.2	15.1	16.7	18.6	18.7
1975	18.5	19.9	20.6	21.0	19.1	19.9	20.3	20.5
1976	21.0	20.6	19.7	18.3	21.5	20.6	19.5	17.8
1977	17.1	19.5	20.3	21.6	17.6	19.5	20.1	21.0
1978	20.1	19.0	18.4	18.4	20.6	19.1	18.2	17.8
1979	17.6	17.5	17.8	18.0	18.1	17.6	17.6	17.4
1000	17.2	10.0	10.0	10.4	17.6	10.2	10.7	16
1980	17.2	18.0	18.9	19.4	17.6	18.2	18.7	18.
1981	18.2	18.4	18.8	19.1	18.6	18.6	18.6	18.4
1982	18.8	19.2	20.1	20.5	19.2	19.4	19.9	19.7
1983	17.5	17.2	18.0	19.9	17.9	17.5	17.9	19.1
1984	19.3	18.4	18.0	18.8	19.6	18.7	17.9	18.0
1985	16.6	16.6	17.1	18.1	17.0	17.0	17.1	17.1
	16.9	16.1	15.1	15.5	17.0	16.4	15.3	15.2

Notes: 1. Relationship with other tables -

The unadjusted figures are equal to the figures in Column 8 (cash) and Column 9 (investments) of Table A15 as a percentage of those in column 11 (total assets).

2. Liquidity is seasonally high at the end of each year largely because tax payments are made by societies in January.

SECTION 3

THE PUBLICATION OF BUILDING SOCIETY FINANCIAL STATISTICS

The various statistics in this Part are published through the following media -

Building Society Monthly Statistics

This is a monthly press release published by The Building Societies
Association within three weeks of the end of each month (a copy is sent
to each member society). The release comprises a run of monthly,
quarterly and annual figures for shares and deposits (receipts,
withdrawals, net receipts, interest credited (seasonally adjusted as
well as actual) and increase in balances), lending (advances, repayments
of principal, net advances of principal, net new commitments and
commitments outstanding) and the liquidity ratio (seasonally adjusted as
well as actual).

Financial Statistics

This monthly publication of the Central Statistical Office provides the most comprehensive coverage of building society financial statistics. Table 7.6 comprises monthly, quarterly and annual figures (actual and seasonally adjusted) for all the components of shares and deposits, lending and also net investments and the liquidity ratio. Table 7.7 shows end-year figures for assets and liabilities at book value, net acquisition of assets and liabilities at cash value and a more detailed analysis of holdings and net acquisitions of investments. Table 7.8 shows monthly, quarterly and annual figures for value of advances and net new commitments split between new and existing dwellings and for the number of advances and net new commitments.

Economic Trends

This monthly publication of the Central Statistical Office shows, in Table 20, a long run of monthly, quarterly and annual figures for commitments and advances on new dwellings, on a seasonally adjusted basis only.

BSA Bulletin

This quarterly publication of The Building Societies Association is published about one month after the end of each quarter. Table 6 shows building society assets and liabilities; Table 7, sources and uses of funds; Table 8, shares and deposits; Table 9, lending and Tables 10 and 11 comprise a detailed analysis of advances and net new commitments.

Housing and Construction Statistics

This quarterly publication of the Department of the Environment, the Scottish Development Department and the Welsh Office is published in two parts. Part 1 is published about three months after the end of the relevant quarter. Table 1.9 shows building society advances and commitments split between new and existing dwellings. A longer run of figures is published in Housing and Construction Statistics 1976-86.

Economic Trends - Annual Supplement

This annual publication of the Central Statistical Office shows quarterly and annual figures, both actual and seasonally adjusted, for commitments on new dwellings (since 1972) and advances on new dwellings (since 1975).

PART E

REGISTRY OF FRIENDLY SOCIETIES' STATISTICS ON BUILDING SOCIETIES, 1890-1986

Until The Building Societies Association and the Central Statistical Office started collecting detailed financial statistics in 1955 the only comprehensive source of aggregated statistics on building societies were the Annual Reports on building societies published by the Chief Registrar of Friendly Societies. That the Chief Registrar should produce an Annual Report was provided for in the 1894 Building Societies Act. These Reports provide fairly detailed statistics for 1891, 1893 and all subsequent years. In interpreting the figures, it should be borne in mind that the statistics for the earlier years are not as reliable as those for more recent years.

Although the statistics from the Chief Registrar start in 1890, it is helpful, at this stage, to note that the Royal Commission on Building Societies which reported in 1871, estimated that, in the previous year, there was a total of 2,088 societies with a total membership of 820,000 and total assets of £18,286,000.

Tables B1 to B9 set out the main statistics from the Chief Registrar's Reports. Before noting particular points which apply to the individual tables, the following general points should be noted -

- The Chief Registrar calculates figures by adding statistics from the annual returns provided by each society. Unfortunately, societies do not all have the same balance sheet date. In particular, three of the largest six societies have balance sheet dates other than 31 December. The largest society the Halifax) has a balance sheet date of 31 January while the fourth and fifth largest societies (the Leeds Permanent and Woolwich Equitable) have balance sheet dates of 30 September. To some extent, these divergences cancel each other out, and the majority of other societies have balance sheet dates of 31 December. However, in general, the aggregation of annual return figures understates the actual figures for a calendar year, at the present time by about 1.0 per cent. in respect of total assets.
- (b) In 1928 the volume of data collected and published by the Chief Registrar was increased considerably. At the same time, there was a change in the method of aggregating societies' figures. Previously, what had happened was that the statistics of all societies with balance sheet dates in the year in question were added. However, as the Halifax Building Society, the largest society, had a balance sheet date of 31 January, this method meant, in effect, adding the previous year's figures for the Halifax together with current year figures for other societies. The Chief Registrar therefore changed to adding statistics for financial years ending between 1 February of one year

and 31 January of the next year. This practice continues to the present day. Thus, it should be noted that there is an important discontinuity in the series in 1928.

- (c) The figures for the years 1890 to 1894 include Ireland except the figure for the number of societies.
- (d) The sharp fall in the various statistics in 1893 followed the crash of the Liberator Building Society.
 - (e) The figures for 1895 are inflated by the inclusion, for the first time, of 995 unincorporated societies with 75,444 members and £5,527,124 due on mortgages.
 - (f) The figures for 1911 reflect the failure of the Birkbeck Building Society in that year.
 - (g) From 1 January 1987 the Commission became responsible for 3 Northern Ireland Societies and the figures for 1986 now include these societies.

Turning to individual tables, Table B1 shows additions to and removals from the register of building societies. A continuous series of figures is available only from 1919 and there is a gap in the series between 1938 and 1952.

Table B2 shows the number of societies, investors and borrowers. As has already been noted, the figures for 1890-1894 include Irish societies in respect of the number of shareholders but not in respect of the number of societies. Another major point to note is that prior to 1928, the figures for shareholders include borrowers who were not also shareholders, hence the apparent reduction in the number of shareholders in 1928. There is also a considerable element of double-counting in respect of numbers of accounts. In particular, this applies to shareholders as many investors have accounts with more than one society. The latest market research data indicates that there are, perhaps, more than 28 million individual investors with societies.

Table B3 shows the number of branches and staff. Figures on branches are available from 1967 and figures on staff are available from 1969.

Table B4 shows assets and liabilities since 1890. The following points should be noted -

- (a) Before 1980 the figures for other liabilities include loans. Since 1980 loans have been included under the heading 'Deposits'.
- (b) Before 1914, the figures for mortgages include properties in absolute possession.
- (c) In 1937, £2 million was transferred from the other liabilities category to deposits.
- (d) The effect of the change in method of calculation, in 1928, was to increase mortgage balances due by £2 million.
- (e) Unlike Table A13, building society holdings of building society CDs have not been netted out.

Table B5 shows the distribution of assets of the largest 20 societies from 1928.

Table B6 shows advances and management expenses from 1901. The figures for numbers reflect the total number of loans made, including further advances, and thus are not a good indication of the number of house purchases financed by building societies. The figures for management expenses are frequently shown in the form of the management expenses ratio. This is equal to management expenses during the year, as a percentage of mean assets during the same year.

Table B7 shows new mortgages and further advances. No figures are available on further advances prior to 1961. The figures include second or subsequent advances on mortgages where the first advance was made before commencement of the financial year.

Table B8 shows the composition of management expenses. A consistent series of figures for most of the components is available only from 1968.

Table B9 shows figures for income and expenditure. A consistent series of figures for most of the components is available only from 1967. Prior to 1973, bank interest, commission, rents and other were grouped together under the heading 'Other Income'; since 1973 bank interest has been included under the heading of 'Investment Interest'.

The Chief Registrar publishes statistics on building societies in The Annual Report of the Chief Registrar of Friendly Societies, now replaced by the Annual Report of the Building Societies Commission. This Report also gives a short run of past figures for the major variables. A long run of the Chief Registrar's figures is published each year in the Building Societies Year Book, published by Franey & Co., 7 Swallow Place, London W1R 8AB. This Year Book is available in many public libraries. The Building Societies Association estimates the Chief Registrar's figures for each year in about July of the following year and the results are published by the Association in its annual report on the activities of building societies. The latest edition is Building Society Fact Book 1987. The Building Societies Commission's Report is published in the Autumn of each year.

Table B1 Additions to and Removals from the Register of Building Societies

Year		2	A STATE OF THE PARTY OF THE PAR	from Register				
	1 On Register	2 Added to	3	4	5	6	7	7 6 0
	at Beginning	Register	Dis- solved	Engagements Transferred	Unions	Other	On Register	
	of Year	Register	sorved	ir ansterred			End of Year	
1021	OT TOU	134					THE RESERVE TO THE RE	
1919	1,336	7	18		- 21	17	1,311	
1920	1,311	8	28	1	_	20	1,271	
1921	1,271	5	26	_ 5	2	22	1,226	
1922	1,226	9	24	1	2	24	1,184	
1923	1,184	10	24	-		20	1,151	
1924	1,151	9	20	2	-	26	1,112	
1925	1,112	7	10	1	3	13	1,092	
1926	1,092	6	21	_				
		11			-	13	1,064	
1927	1,064		11	-	-	10	1,054	
1928	1,054	10	8	1	-	18	1,035	
1929	1,035	10	11	-	-	8	1,026	
1930	1,026						1,026	
1931	1,026						1,013	
1932	1,013	12	6	-	-	5	1,014	
1933	1,014	17	8	1	-	9	1,013	
1934	1,013	15	8	1	4	8	1,007	
1935	1,007	17	11	4 4	2	12	999	
1936	999						985	
1937	985	14	8	2	4	6	977	
1938	977	S and	26			ŭ	971	
1939	971						960	
1940	960						952	
1941	952						947	
1942	947						931	
1943	931						924	
1944	924						905	
1945	905						890	
1946	890						874	
1947	874						858	
1948	858						847	
1949	847						835	
1050							010	
1950	835						819	
1951	819						807	
1952	807						796	
1953	796	6	5	14	alama M	1	782	
1954	782	6	1	7	no i neo . ne	3	777	
1955	777	11		1		1	783	
1956			name per	4	entralpor		773	
	783	8	2	11	-	5	755	
1957	773	9	1	24	2	-		
1958	755	9		13	5	2	744	
1959	744	5	-	17	-	-	732	

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Table B1 (continued) Additions to and Removals from the Register of Building Societies

Year				Removed	from Register			
	1		2	3	4	5	6	7
	On Regi	ster	Added to	Dis-	Engagements	Unions	Other	On Register a
	at Begi	nning	Register	solved	Transferred			End of Year
	of Year							
1960	732		13	7				1,336
1961	726		4	3	14	-	2	726
1962	706		3	2	20	3	4	706
1963	681		4			4	2	681
1964	662		3	1	15	4	3	662
1904	002		3	3	19	4	4	635
1965	635		4	5	13	6	10	COE
1966	605		6	1	20	8	6	605
1967	576		1	1	19	2		576
1968	554		2	2	27	-	1	554
1969	525		3	1	19		2	525
					19	2	2	504
1970	504		4	_	22	2	3	481
1971	481		2	-	16		_	167
1972	467		3	1	13	_	_	456
1973	456		2	1	8	2	_	447
974	447		1	2	30	<u> </u>	_	116
								410
975	416		1	1	31	2	1	382
976	382		_	_	13	-	5	364
977	364		3	1	16	2	9	339
978	339		2	_	22	2	1	
979	316		1	1	26	2	1	316
					20	2	'	287
980	287		1	2	11		2	277
981	273		<u> </u>	2	17		2	273
982	253		1	-	24	_	1	253
983	227		2	_	17	2	1	227
984	206			1		2	4	206
					13	-	2	190
985	190			1	19	,	2	459
986	167		4		15	1	2	167
					19	2	3	151

Notes: 1. Relationships between columns -

1 = 7 at end of previous period

7 = 1+2-3-4-5-6

2. Between the beginning of 1938 and the end of 1952, 53 societies were added to the register and 128 were removed on termination or cancellation of registration; 16 amalgamations and 90 transfers of engagements were registered during the same period.

3. Three of the societies added to the register in 1986 were previously registered in Northern Ireland.

Table B2 Number of Building Societies, Investors and Borrowers

Year	1 Number of Societies	2 Sharehold	ders	3 Deposito	rs	4 Borrowers	5 All Accounts
Account	Societies	000's	onsi spojek	000's	a) esto and	000's	000's
1000	2,795	650					2000
1890 1891	0.700	659					
1892	2 002						
1893	2,802						
1894	2,700	599					
	7 (10						
1895	3,642	631					
1896	2,983						
1897	2,616	606					
1898	2,494	600					
1899	2,378	590					
1900	2,286	585					
1901	2,208	578					
1902	2,145	581					
1903	2,073	FOO					
1904	2,018	EOO					
1905	1,950	602					
1906	1,916	608					
1907	1,863	615					
1908	1,829	616					
1909	1,777	624					
1909	1,777	024					
1010	1 727						
1910	1,723	626					
1911	1,644	603					
1912	1,609						
1913	1,550						
1914	1,506	627					
272							
1915	1,451	626					
1916	1,402	620					
1917	1,366	613					
1918	1,336	625					
1919	1,311	672					
1920	1,271	748					
1921	1,226	789					
1922	1,184	826					
1923	1,151	006					
1924	1,112	1 001					
1925	1,092	1,129					
1926	1,064	1,257					
927	1,054						
		1,416		757		F5.4	2 041
1928	1,035	1,130		357		554	2,041
1929	1,026	1,265		394		629	2,288

Table B2 (continued) <u>Number of Building Societies, Investors and Borrowers</u>

Year	1	2	3	4	5
	Number of	Shareholders	Depositors	Borrowers	All Accounts
	Societies	000's	000's	000's	000's
4070					TIES VIET
1930	1,026	1,449	428	720	2,597
1931	1,013	1,578	465	803	2,846
1932	1,014	1,629	546	869	3,107
1933	1,013	1,748	631	949	3,328
1934	1,007	1,858	695	1,067	3,620
1935	999	1,939	764	1,180	3,883
1936	985	2,011	777	1,295	4,083
1937	977	2,084	794	1,392	4,270
1938	971	2,153	804	1,478	4,436
1939	960	2,152	795	1,526	4,473
1940	952	2,088	771	1,503	4 362
1941	947	2,040	758		4,362
1942	931	2,010	756	1,471	4,270
1943	924	2,021		1,437	4,202
1944	905	2,049	756	1,390	4,167
	303	2,049	754	1,361	4,165
945	890	2,065	747	1,338	4,150
946	874	2,055	731	1,336	4,123
947	858	2,069	716	1,358	4,143
948	847	2,112	703	1,381	4,196
949	835	2,178	680	1,443	4,301
950	819	2,256	654	1,508	4,418
951	807	2,359	624	1,579	4,563
952	796	2,471	603	1,654	
953	782	2,619	594	1,754	4,728
954	777	2,802	591	1,879	4,967 5,272
955	783	3,019	579	1 001	190
956	773	3,234	573	1,981	5,580
957	755	3,423		2,039	5,846
958	744	3,608	572	2,091	6,086
959	732	3,817	579 570	2,149	6,336
260			SAF	2,246	6,633
960	726	3,910	571	2,349	6,830
961	706	4,122	570	2,425	7,117
962	681	4,490	579	2,510	7,579
63	662	4,894	592	2,625	8,112
964	635	5,284	592	2,757	8,633
65	605	5,861	593	2 945	0.000
66	576	6,563	588	2,845	9,299
67	554	7,397		2,992	10,144
68	525	8,178	596	3,166	11,159
69	504	9,085	619 615	3,334 3,470	12,131 13,170
09					

Table B2 (continued) Number of Building Societies, Investors and Borrowers

Year	1	2	3	4	5
	Number of	Shareholders	Depositors	Borrowers	All Accounts
	Societies				
	Pff Logs	000's	000's	000's	000's
1970	481	10,265	618	3,655	14,538
1971	467	11,568	655	3,896	16,119
1972	456	12,874	675	4,126	17,675
1973	447	14,385	672	4,204	19,261
1974	416	15,856	641	4,250	20,747
1975	382	17,916	677	4,397	22,990
1976	364	19,991	712	4,609	25,312
1977	339	22,536	760	4,836	28,132
1978	316	24,999	781	5,108	30,888
1979	287	27,878	797	5,251	33,926
1980	273	30,636	915	5,383	36,934
1981	253	33,388	995	5,490	39,873
1982	227	36,607	1,094	5,645	43,346
1983	206	37,711	1,200	5,928	44,839
1984	190	39,380	1,550	6,315	47,245
1985	167	39,997	2,150	6,659	48.806
1986	151	40,560	2,850	7,023	50,433

Note: 1. Relationship between columns - 5= 2+3+4

Table B3 Number of Branches and Staff

Year				Full Time Staff				
	and the second	2	3	4	5	6		
	Number of Societies with	Number of Branches	Number of Shareholders	Chief Offices	Branches	Total		
	Branches		per Branch					
1967	103	1,542	4,797					
1968	101	1,662	4,921					
1969	105	1,807	5,028	10,490	12,267	22,757		
1970	109	2,016	5,092	10,711	13,405	24,116		
1971	117	2,261	5,116	11,112	15,066	26,178		
1972	121	2,522	5,105	11,472	16,721	28,193		
1973	124	2,808	5,123	11,637	18,045	29,682		
1974	120	3,099	5,116	11,482	19,292	30,774		
1075								
1975	120	3,375	5,308	11,787	20,698	32,485		
1976	118	3,696	5,409	12,198	22,475	34,673		
1977	127	4,130	5,457	12,781	25,095	37,876		
1978	123	4,595	5,440	13,483	27,387	40,870		
1979	120	5,147	5,416	13,975	29,988	43,963		
1980	120	5,684	5.390	14,237	32,181	46 410		
981	116	6,162	5,418	14,388	33,328	46,418		
982	125	6,480	5,649	14,676	34,426	47,716		
983	116	6,643	5,677	15,380	35,381	49,102		
984	115	6,816	5,778	15,772	35,888	50,761 51,660		
985	107	6,926	5,775	16,361	36,801	53 172		
986	98	6,954	5,833	17,662	38,168	53,172 55,830		

Note: 1. Relationships between Columns -

6 = 4+5

9 = 7+8

12 = 10+11

Year		Part Time S	taff			Total Staff			
		7	8	9		10	11	12	
		Chief	Branches	Total		Chief	Branches	Total	
		Offices				Offices			
	303	100	84 4		16	316		25 00	
967									
1968									
969		958	271	1,229		11,448	12,538	23,986	
970		708	342	1,050		11,419	13,747	25,166	
1971		778	460	1,238		11,890	15,526	27,416	
1972		844	536	1,380		12,316	17,257	29,573	
973		956	674	1,630		12,593	18,719	31,312	
974		1,037	874	1,911		12,519	20,166	32,685	
1975		1,154	1,310	2,464		12,941	22,008	34,949	
1976		1,169	1,535	2,704		13,367	24,010	37,377	
1977		1,162	2,051	3,213		13,943	27,146	41,089	
1978		1,104	2,958	4,062		14,587	30,345	44,932	
1979		1,156	4,051	5,207		15,131	34,039	49,170	
1980		1,129	5,180	6,309		15,366	37,361	52,727	
1981		1,132	6,529	7,661		15,520	39,857	55,377	
1982		1,097	7,950	9,047		15,773	42,376	58,149	
1983		1,145	9,286	10,431		16,525	44,667	61,192	
984		1,247	10,207	11,454		17,019	46,095	63,114	
985		1,292	11,227	12,519		17,663	48,028	65,691	
986		1,323	12,113	13,436		17,794	50,281	69,266	
						1.195			

1890 1891 1892 1893 1894 1895 1896 1897 1898 1899 1900 1901 1902 1903 1904	hares	2 Deposits	3 Government Loans	4 Other Liabilities	5 Reserves	6 Mortgages 48 48 41 40	7 Cash & Investments	8 Other Assets	9 Total Assets
1891 1892 1893 1894 1895 1896 1897 1898 1899 1900 1901 1902 1903 1904 1905 1906 1907		15,727	2,563 2,862 346,160 226,160 075,500 605,550	4,797 4,921 5,935,1		48	2,26,889 2	534 634	
1891 1892 1893 1894 1895 1896 1897 1898 1899 1900 1901 1902 1903 1904 1905 1906 1907						48		50 60 70 000	51
1892 1893 1894 1895 1896 1897 1898 1899 1900 1901 1902 1903 1904 1905 1906 1907						41			
1893 1894 1895 1896 1897 1898 1899 1900 1901 1902 1903 1904 1905 1906 1907									
1894 1895 1896 1897 1898 1899 1900 1901 1902 1903 1904 1905 1906 1907									
1895 1896 1897 1898 1899 1900 1901 1902 1903 1904 1905 1906 1907						40			
1896 1897 1898 1899 1900 1901 1902 1903 1904 1905 1906 1907									
1896 1897 1898 1899 1900 1901 1902 1903 1904 1905 1906 1907									
1897 1898 1899 1900 1901 1902 1903 1904 1905 1906 1907						43			
1898 1899 1900 1901 1902 1903 1904 1905 1906 1907						43			
1899 1900 1901 1902 1903 1904 1905 1906 1907						43			
1900 1901 1902 1903 1904 1905 1906 1907						44			
1901 1902 1903 1904 1905 1906 1907						45			
1901 1902 1903 1904 1905 1906 1907									
1902 1903 1904 1905 1906 1907						46			60
1903 1904 1905 1906 1907						47			
1904 1905 1906 1907						48			
1905 1906 1907						50			
1906 1907						52			
1906 1907									
1907						53			
						54			
1908						56			
						57			
1909						58			
						TELESTIC .			
1910						60			76
1911						60			10
1912	45	16			3	60			
1913	46	16	-		4	61			CE.
1914	47	16	-		4	61			65
						0,			66
1915	47	16			4	60			
1916	47	15			4	57			66
1917	47	14			4	54		7	65
1918	51	14			4			9	64
1919	57	16			4	53		14	68
					5	58		18	77
1920	64	19	-		5	69		17	87
1921	71	19			5	76		19	95
1922	80	20			6	84			107
1923	93	24			7	99			
	109	28	-		8	120			125 145
1925	127	32							
	148	30		4	9	146			169
	173	33		5	10	171			194
	213			5	12	198			223
	250	36 30		5	14	228			268
929	200	39	ACCUSE BUILDING	8	16	268	CONTRACTOR OF THE PARTY OF THE	14	313

Year	Liabiliti	es				Assets		Teal Line	Sal.
100.	1	2	3	4	5	6	7	8	9
	Shares	Deposits	Government	Other	Reserves	Mortgages	Cash &	Other	Total
	reself atti	entropy et	Loans	Liabilities		Married	Investments	Assets	Assets
1930	303	45	227-3	6	18	316		55	371
1931	342	50	3055C-00.	7	20	360		59	419
1932	381	62	ATOM: - SHOR	5	22	388		81	469
1933	395	76	200-N3	6	24	424		78	501
1934	424	97	9.000-07-0	7	27	476		79	556
					A Property and the second				
1935	447	115	- 10 miles	9	31	530		72	602
1936	481	128	Annah - Mari	13	34	587		70	656
1937	517	143	787 E.D - 272 C.D.	11	38	636		74	710
1938	548	156	886-16	13	42	687		72	759
1939	559	152	7/108-30	18	44	706		68	773
1940	552	142	BETTER-THE	16	46	678		78	756
1941	549	139		16	46	644		105	749
1942	551	140	A 500 - 100 A	15	47	608		145	753
1943	565	143	#12# - 12#	13	49	576		193	769
1944	585	149	60730 - 18 m	09/11	51	562		234	795
1945	605	155	Richt-SE	5/211	53	573		251	824
1946	646	164	Titage - 6 Se	11	56	640		236	877
1947	702	180		13	59	733		221	954
1948	768	192	- ·	15	63	837		201	1,038
1949	856	202	- 1100	17	67	954	177	11	1,142
1950	962	205	-11	17	71	1,060	183	13	1,256
1951	1,057	208	122 - 19-9	18	74	1,158	185	13	1,357
1952	1,186	197	133 -1147	17	77	1,263	203	12	1,478
1953	1,338	203	-	18	83	1,396	234	12	1,643
1954	1,535	222	149 - 11-9	20	90	1,574	279	15	1,867
1955	1,732	217	171 -1150	21	96	1,752	297	16	2,065
1956	1,909	193	181 - 11.4	26	101	1,879	336	16	2,230
1957	2,085	189	214 - 11.4	33	107	2,032	364	19	2,415
1958	2,269	198	-	37	117	2,179	421	22	2,621
1959	2,523	214	6	32	131	2,406	471	30	2,907
1960	2,721	222	43	38	142	2,647	486	33	3,166
1961	2,921	226	90	45	156	2,871	530	36	3,437
1962	3,265	242	83	50	174	3,138	637	40	3,815
1963	3,733	271	80	54	194	3,556	730	46	4,331
1964	4,219	293	74	66	213	4,092	717	53	4,863
	1 136					Mar Than			
1965	4,849	295	71	80	238	4,544	926	61	5,532
1966	5,595	299	69	81	262	5,219	1,018	69	6,306
1967	6,665	322	66		290	6,038	1,328	80	7,446
1968	7,453	335	63	126	321	6,901	1,306	92	8,298
1969	8,376	347	60	165	340	7,705	1,481	103	9,289
	3,3.3	47.7	-					The state of	100000

Table B4 (continued) Assets & Liabilities - Balance Sheet Figures (£m)

Year	Liabilit	ies				Assets		il on a	The
	1	2	3	4	5	6	7 \$	8	9
	Shares	Deposits	Government	Other	Reserves	Mortgages	Cash &	Other	Total
-			Loans	Liabilities	rii idali.	2000.)	Investment	s Assets	Asset
1970	9,788	382	56	201	392	8,752	1,948	120	10,819
1971	11,698	490	38	214	478	10,332	2,444	144	12,919
1972	13,821	592	35	244	554	12,546	2,524	175	15,246
1973	16,021	596	32	279	616	14,532	2,787	226	17,545
1974	18,021	633	339	410	690	16,030	3,783	280	20,094
1975	22,134	762	29	489	790	18,802	5,063	338	24,204
1976	25,760	848	19	599	977	22,565	5,247	391	28,202
1977	31,110	1,244	14	676	1,264	26,427	7,410	452	34,288
1978	36,186	1,254	10	612	1,477	31,598	7,415	525	39,538
1979	42,023	1,281	7	837	1,641	36,801	8,365	624	45,789
1980	48,915	1,762	3	1,229	1,888	42,437	10,606	750	53,793
1981	55,463	2,577	100-	1,495	2,279	48,875	12,056	884	61,815
1982	64,968	3,532	908-	1,730	2,803	56,696	15,356	981	73,033
1983	75,197	5,601	242-	1,588	3,487	67,474	17,317	1,078	85,869
1984	88,087	8,426	939-	2,067	4,109	81,882	19,608	1,199	102,689
1985	102,332	10,751	MARK-	2,768	4,913	96,765	22,699	1,314	120,764
1986	115,551	16,862	dia-	2,250	5,939	115,669	23,459	1,474	140,603
1907									1307

Note: 1. Relationship between columns - 9 = 6+7+8 = 1+2+3+4+5

Table B5 <u>Distribution of Assets</u>

Year	Largest	5	Next 5		Largest	10	Next 10		Largest 20			
	1	2	3	4	5	6	7	8	9	10	11	
	Total	Share	Total	Share	Total	Share	Total	Share	Total	Share	All societies	
	Assets	of	Assets	of	Assets	of	Assets	of	Assets	of	Total Assets	
		Total		Total		Tota1		Total		Total		
	£m	\$	£m	1	£m	25	£m	3	£m	25	£m	
1020	97	36.1	35	13.1	132	49.2	34	12.7	166	61.9	260	
1928	113	36.3	45	14.2	158	50.5	39	12.4	197	62.8	268	
1929	112	20.2	40	1702	130	30.3	29	12.4	197	02.0	313	
1930	145	39.1	53	14.4	198	53.4	43	11.6	241	65.0	371	
1931	168	40.1	59	14-1	227	54.2	48	11.5	275	65.6	419	
1932	193	41.0	64	13.6	256	54.6	53	11.2	309	65.8	469	
1933	203	40.4	66	13.1	268	53.5	55	11.0	323	64.6	501	
1934	226	40.6	70	12.6	295	53.1	59	10.7	355	64.0	556	
STATE	244	10.1	4-2 206	10.7	715	F2.4	67	10.5	770	10.0	81 (181	
1935	241	40.1	74	12.3	315	52.4	63	10.5	378	62.8	602	
1936	261	39.7	79	12.0	340	51.7	68	10.4	408	62.1	656	
1937	280	39.4	84	11.9	365	51.3	73	10.3	438	61.6	710	
1938	296	39.0	91	12.0	387	51.0	79	10.4	465	61.3	759	
1939	298	38.5	93	12.0	391	50.5	81	10.4	472	61.0	773	
1940	287	38.0	93	12.3	380	50.3	79	10.5	459	60.7	756	
1941	285	38.0	93	12.4	378	50.4	80	10.6	457	61.1	749	
1942	286	38.0	95	12.7	381	50.6	82	10.9	463	61.5	753	
1943	326	42.4	77	10.1	404	52.4	79	10.2	482	62.7	769	
1944	334	41.9	79	10.0	413	51.9	86	10.8	499	62.7	795	
1945	339	41.2	94	11.4	433	52.5	90	10.9	523	63.4	824	
1946	352	40.1	104	11.9	456	52.0	103	11.8	559	63.8	877	
1947	372	39.0	112	11.8	485	50.8	121	12.7	606	63.5	954	
1948	388	37.4	122	11.8	510	49.2	138	13.3	648	62.4	1,038	
1949	420	36.8	133	11.7	553	48.4	153	13.4	707	61.9	1,142	
1950	469	37.3	145	11.5	614	48.9	170	13.6	785	62.5	1,256	
1951	512	37.7	157	11.6	669	49.3	184	13.5	852	62.8	1,357	
1952	567	38.3	171	11.6	738	49.9	196	13.3	934	63.2	1,478	
1953	643	39.1	187	11.4	830	50.5	214	13.0	1,044	63.6	1,643	
1954	755	40.4	214	11.4	968	51.9	240	12.8	1,208	64.7	1,867	
1055	0.77	40.5	276		1 072	F1 0	257	12.4	1 320	64.4	2,065	
1955	837	40.5	236	11.4	1,072	51.9	257	12.4	1,329	64.7	2,230	
1956	928	41.6	250	11.2	1,177	52.8	266	11.9	1,443			
1957	1,029	42.6	268	11.1	1,297	53.7	283	11.7	1,580	65.4	2,415 2,621	
1958	1,153	44.0	292	11.1	1,445	55.1	304	11.6	1,749	67.4	2,907	
1959	1,295	44.5	325	11.2	1,620	55.7	341	11.7	1,961	07.4	2,507	
1960	1,435	45.3	366	11.6	1,801	56.9	371	11.7	2,171	68.6	3,166	
1961	1,136	33.0	347	10.1	1,482	43.1	382	11.1	1,865	54.3	3,437	
1962	1,257	33.0	392	10.3	1,650	43.2	424	11.1	2,074	54.3	3,815	
1963	1,434	33.1	465	10.7	1,898	43.8	484	11.2	2,382	55.0	4,331	
1964	2,275	46.8	626	12.9	2,900	59.6	543	11.2	3,443	70.8	4,863	
1065	2 607	4	706		7 700		606	12.4	4 075	73.7	5,532	
1965 1966	2,603	47.1	786	14.2	3,389	61.3	686	12.4	4,075	75.1	6,306	
	3,006	47.7	923	14.6	3,929	62.3	810	12.8	4,739	76.0	7,446	
1967 1968	3,602	48.4	1,089	14.6	4,691	63.0	968	13.0 13.4	5,659 6,370	76.8	8,298	
1969	4,057	48.9	1,198	14.4	5,256	63.3	1,114	13.4	7,152		9,289	
1909	4,606	49.6	1,316	14.2	5,923	63.8	1,229	13.2	1,102	,,,,	,,200	

Table B5 (continued) <u>Distribution of Assets</u>

Year	Largest	5	Next 5	137	Largest	10	Next 10		Largest	20	A CONTRACT
	1	2	3	4	5	6	7	8	9	10	11
	Total	Share	Total	Share	Total	Share	Total	Share	Total	Share	All societ
	Assets	of	Assets	of	Assets	of	Assets	of	Assets	of	Total Asset
		Total		Total		Tota1		Total		Total	- , , , , , ,
	£m	16	£m	%	£m	\$	£m	26	£m	2	£m
1970	5,416	50.1	1,539	14.2	6,955	64.3	1,414	13.1	8,369	77.4	10,819
1971	6,516	50.4	1,861	14.4	8,377	64.8	1,756	13.6	10,133	78.4	
1972	7,705	50.5	2,214	14.5	9,919	65.1	2,069	13.6	11,987	78.6	12,919
1973	8,971	51.1	2,525	14.4	11.496	65.5	2,348	13.4	13.844	78.9	15,246
1974	10,478	52.1	3,035	15.1	13,513	67.2	2,882	14.3	16,394	81.6	17,545 20,094
1975	12,797	52.9	3,701	15.3	16,498	68.2	3,432	14.2	19,930	82.3	24,204
1976	15,144	53.7	4,257	15.1	19,401	68.8	3,943	14.0	23,344	82.8	28,202
1977	18,391	53.6	5,324	15.5	23,715	69.2	4,856	14.2	28,571	83.3	34,288
1978	21,489	54.4	6,412	16.2	27,901	70.6	5,319 .	13.5	33,220	84.0	39,538
1979	25,192	55.0	7,198	15.7	32,390	70.7	6,099	13.3	38,489	84.1	45,789
1980	29,798	55.4	8,419	15.7	38,217	71.0	7,157	13.3	45.374	84.3	53,793
1981	34,077	55.1	9,638	15.6	43,715	70.7	8,698	14.1	52,413	84.8	61,815
1982	40,665	55.7	12,663	17.3	53,329	73.0	9,733	13.3	63,062	86.3	73,033
1983	47,807	55.7	15,075	17.6	62,882	73.2	11,865	13.8	74,746	87.0	85,869
1984	57,845	56.3	17,707	17.2	75,552	73.6	14,507	14.1	90,059	87.7	102,689
1985	68,293	56.6	24,027	19.9	92,321	76.4	14,691	12.2	107,012	88.6	120,764
1986	79,865	56.9	27,819	19.8	107,684	76.7	17,708	12.6	125,392	89.2	140,603

Notes: 1. Relationships between columns - 5 = 1+3 9 = 5+7

- 2. Column 2 = Column 1 as % of Column 11
 Column 4 = Column 3 as % of Column 11
 Column 6 = Column 5 as % of Column 11
 Column 8 = Column 7 as % of Column 11
 Column 10 = Column 9 as % of Column 11
- 3. Relationship with other tables -Column 11 = Column 9 of Table B4.

Table B6 Advances and Management Expenses

Year	Advances			Year	Advances				
	Numbers	Amount	Management Expenses			Numbers	Amount	Management Expenses	
			Plus Depreciat	tion				Plus Deprec	iation
	000's	£m	£m			000's	£m	£m	
1900					1945	121	98	4.1	
901		9			1946	207	188	5.2	
902		9			1947	243	242	5.9	
903		10			1948	259	264	6.6	
904		10			1949	301	276	7.2	
905		9			1950	302	270	7.6	
1906		9			1951	299	268	8.2	
1907		10			1952	284	266	8.8	
1908		9			1953	307	299	9.5	
909		9			1954	353	373	10.8	
, , , , ,								11107	
1910		9			1955	342	394	12.0	
1911		9			1956	276	335	13.0	
		8			1957	296	374	14.1	
1912			0.4						
1913		9	0.4		1958	289	375	15.4	
1914		9	0.4		1959	370	517	17.1	
		8.337 _ 1	so cer			4 4		0.6151	
1915		7	0.4		1960	387	560	18	
1916		5	0.4		1961	364	546	20	
1917		4	0.4		1962	378	613	22	
1918		7	0.4		1963	477	849	25	
1919		16	0.5		1964	535	1,043	28	
1920		25	0.6		1965	457	955	32	
1921		20	0.6		1966	536	1,245	37	
1922		23	0.7		1967	586	1,463	42	
1923		32	0.8		1968	595	1,590	49	
1924		41	0.9		1969	545	1,559	57	
,,,,,					1,505		.,,,,,		
1925		50	1.1		1970	624	1,954	68	
1926		52			1971	769	2,705	85	
			1.2						
1927	7.0	56	1.3		1972	893	3,630	102	
1928	116	59	1.6		1973	720	3,513	119	
1929	141	75	1.8		1974	546	2,945	145	
1930	159	89	2.1		1975	798	4,908	197	
1931	162	90	2.4		1976	913	6,183	237	
1932	159	82	2.5		1977	946	6,745	297	
1933	197	103	2.7		1978	1,184	8,808	363	
1934	238	125	3.0		1979	1,040	9,002	449	
1935	241	131	3.4		1980	936	9,503	590	
1936	252	140	3.8		1981	1,096	12,005	732	
1937	241	137	3.9		1982	1,322	15,036	875	
1938	232	137	4.1		1983		19,347	1,002	
1939	167	95	4.0		1984	1,658	23,771	1,110	
	107	,,	7.0		1304	,,000	20,771	,,,,	
1940	43	21	3.4		1005	1,678	26,508	1,265	
			3.4						
1941	22	10	3.4		1986	2,062	35,913	1,437	
1942	32	16	3.5						
1943	48	28	3.5						
1944	75	53	3.7						

Table B7 New Mortgages and Further Advances

Year	New Mor	tgages		Advances on g Mortgages	as Per	Advances Cent. of ortgages
	Number	Amount	Number	Amount	Number	Amount
	000's	£m	000's	£m		
1961	231	403	45	11	16.2	2.7
1962	203	390	36	10	14.6	2.5
1963	377	808	79	24	16.9	2.8
1964	426	1,000	93	30	17.3	2.8
1965	368	917	71	24	15.5	2.5
1966	444	1,204	76	28	14.2	2.3
1967	477	1,400	85	34	14.6	2.3
1968	489	1,526	82	34	14.0	2.2
1969	457	1,500	67	33	12.5	2.1
1970	528	1,888	79	42	12.7	2.2
1971	638	2,611	112	70	14.7	2.6
1972	673	3,446	199	152	22.4	4.2
1973	543	3,324	155	150	21.6	4.3
1974	431	2,804	98	110	18.0	3.7
1975	643	4,711	141	167	17.8	3.4
1976	718	5,921	179	228	19.7	3.7
1977	737	6,459	192	250	20.4	3.7
1978	820	8,251	344	516	29.1	5.9
1979	727	8,414	293	548	28.2	6.1
1980	680	8,878	237	584	25.3	6.1
981	754	11,100	325	863	29.5	7.2
982	862	13,735	443	1,258	33.5	8.4
983	1,006	17,817	484	1,466	32.0	7.6
984	1,120	21,959	513	1,736	30.9	7.3
985	1,146	24,580	508	1,847	30.3	7.0
986	1,335	32,983	700	2,814	33.9	7.8

Table B8 Composition of Management Expenses (£m)

				I fiction on the						
Year	1 5 5	2	3	4		5		6	7	8
	Directors'	Staff	Office	Adverti	sing	Comm	ission and	Depreciation	Other	Total
V 5 0.00	Emoluments	t Lacced	Expense	es		Agen	cy Fees	JUL SOUSTINE	Expenses	
1968	1	25	11	3		5			4	49
1969	1	29	13	4		6			4	57
1970	1	34	15	4		8			5	68
1971	1	42	19	5		11			6	85
1972	1	50	24	6		14			8	102
1973	2	58	29	7		14			9	119
1974	2	75	35	8		13		9	3	145
1975	2	103	47	9		19		11	4	197
1976	2	122	60	12		21		15	6	237
1977	4	149	74	17		29		18	6	297
1978	5	184	91	21		33		23	7	363
1979	5	231	110	29		38		28	9	449
1980	6	309	150	37		41		37	9	590
1981	7	372	191	48		49		55	10	732
1982	7	437	229	62		61		69	11	875
1983	8	478	251	77		70		80	38	1,002
1984	8	525	288	80		92		100	17	1,110
										1982
1985	9	586	328	100		103		114	24	1,265
1986	10	651	360	113		111		133	58	1,437

Note: 1. Relationship between tables - 8 = 1+2+3+4+5+6+7

Table B9 Income and Expenditure (£m)

Year		Income				Expendit	ure	Euranea	Acres Maria
		1 Mortgage Interest	2 Investment Interest	3 Other	4 Total	5 Manageme Expenses	nt	6 Share Deposit & Loan	7 Income Tax on Interest
	1,0,1							Interest	
1967		405	60	14	479	42		274	123
1968		483	69	16	568	49		326	151
1969		590	81	19	690	57		401	189
						3		08	103
1970		706	97	24	827	68		470	226
1971		819	120	27	964	85		555	248
1972		945	132	33	1,110	102		651	277
1973		1,298	150	64	1,513	119		1,010	311
1974		1,689	295	30	2,014	145		1,317	449
								,,,,,,	447
1975		1,929	415	42	2,386	197		1,505	555
1976		2,288	530	56	2,873	237		1,737	660
1977		2,706	585	61	3,352	297		2.050	694
1978		2,770	661	75	3,506	363		2,244	667
1979		4,082	800	95	4,977	449		3,396	925
					18			12.0	
1980		5,913	1,072	117	7,102	590		4,846	1,372
1981		6,398	1,213	146	7.757	732		4,982	1,624
982		7,031	1,466	164	8,661	875		5,572	1,883
1983		6,846	1,406	246	8,498	1,002		5,423	1,780
984		8,844	1,654	297	10,795	1,110		6,900	2,240
985	1	2,028	2,136	311	14,475	1,265		9,124	2,899
986	1	2,820	2,299	393	15,512	1,437		9,762	2,939

Note: | 1. Relationships between Columns -

4 = 1+2+3

9 = 5+6+7+8

10 = 4-9

12 = 10+11

Year					
	8	9	10	11	12
	Corporation Tax	Total	Income Less	Investment	Added to
			Expenditure	Profits	General
					Reserves
1967	17	456	24	5	28
	18	544	25	5	29
1968	19	666	23	2	
1969	19	000	25	2	25
1970	26	790	37	15	52
1971	30	916	48	38	86
1972	31	1,062	48	28	76
1973	28	1,469	44	18	62
1974	40	1,952	63	11	73
1975	52	2,308	78	22	100
1976	95	2,729	144	43	187
1977	119	3,160	192	95	287
1978	90	3,364	142	70	212
1979	81	4,851	126	38	164
1980	117	6,925	177	70	247
1981	163	7,501	256	135	391
1982	134	8,464	197	327	524
1983	103	8,308	190	505	695
1984	236	10,486	309	313	622
1985	480	13,768	707	66	773
1986	567	14,706	806	199	1,004

PART C

RATES OF INTEREST

Rates of interest are crucial to the operation of building societies. This part of the paper brings together the available statistics of building society interest rates and also, for comparative purposes, details of changes in Bank Rate/Minimum Lending Rate/Clearing Bank Base Rates.

Table C1 shows average rates of interest actually paid and charged by building societies. The figures are derived from the Annual Reports of the Chief Registrar of Friendly Societies and are thus consistent with the figures in Part B.

Table C2 records changes in building society rates of interest. It will be noted that there is a close similarity between the interest rates in Table C1 and those in Table C2.

Table C3 records Bank Rate/Minimum Lending Rate/Clearing Bank Base Rates - a proxy for the general level of short-term interest rates.

Year	1 Mo	rtgage	2 Deposit	3 Share	4 Share Rat	е	
	Ra %		Rate £	Rate %		quivalent)	
1920	-				<i>R</i>		
1921				4.26	6.09		
1922				4.36	5.81		
1923				4.33	5.59		
1924				4.37	5.64		
1925				4.35	5.44		
1926				4.39	5.49		
1927				4.39	5.49		
1928				4.54	5.68		
1929				4.54	5.68		
4070				4.65	6 00		
1930				4.62	6.00		
1931					6.16		
1932				4.52	6.03		
1933				3.95	5.27		
1934				3.80	4.90		
1935				3.64	4.70		
				3.45	4.73		
1936				3.38	4.51		
1937	12.5	02	2.77				
1938		.82 .79	2.73 2.76	3.37 3.40	4.65 5.23		
1939	0.11	• 19	2.70	J•40	3.23		
1940	4	.76	2.71	3.27	5.69		
1941	4	.74	2.48	2.83	5.66		
1942	4	•77	2.17	2.48	4.96		
1943	4	.80	2.08	2.40	4.80		
1944	4	-71	1.98	2.36	4.72		
1045	Separat as	60	1 01	2.34	4.68		
1945		•68	1.91		3.91		
1946		• 35	1.71	2.15			
1947		•29	1.68	2.15	3.91		
1948		• 24	1.67	2.16	3.93 3.91		
1949	4	•20	1.65	2.15	2.91		
1950	4	.18	1.65	2.22	4.02		
1951		•19	1.66	2.22	4.23		
1952		.32	1.79	2.38	4.53		
1953		•55	1.86	2.45	4.45		
1954		• 58	1.88	2.45	4.45		
erer qualet		POSTS LIGHT ST. 1					
1955	4	.66	2.01	2.61	4.54		
1956	5	.32	2.44	3.08	5.36		
1957	5	.98	2.83	3.45	6.00		
1958		5.13	2.91	3.48	6.05		
1959		5.98	2.87	3.43	5.60		
MARGERIA SAL			The bidster	s spinish it leads	Area Agent		
1960		. 89	2.94	3.37	5.50		
1961		5.28	3.11	3.54	5.78		
1962		6.61	3.26	3.70	6.04		
1963		5.27	3.15	3.56	5.81		
1964	+	.16	3.11	3.50	5.71		

Year	1	2	3	4
	Mortgage	Deposit	Share	Share Rate
	Rate	Rate	Rate	(Gross Equivalent
	1/2	9,	1	16
1965	6.63	3.39	3.78	6.43
1966	6.95	3.62	4.01	6.83
1967	7.20	3.80	4.20	7.15
1968	7.46	3.94	4.37	7.44
1969	8.08	4.42	4.82	8.20
970	8.58	4.53	4.94	8.41
971	8.59	4.39	4.95	8.08
972	8.26	4.61	4.88	7.97
973	9.59	6.04	6.51	9.30
974	11.05	6.88	7.53	10.94
975	11.08	6.74	7.21	11.09
976	11.06	6.61	7.02	10.80
977	11.05	6.13	6.98	10.58
978	9.55	5.65	6.46	9.64
979	11.94	7.67	8.45	12.07
980	14.92	9.71	10.34	14.77
981	14.01	8.71	9.19	13.13
982	13.30	9.12	8.80	12.57
983	11.03		7.27	10.39
984	11.84		7.74	11.06
985	13.47		8.69	12.41
986	12.07		7.75	10.92

- Sources: 1. The figures in the first three columns are all taken from the Annual Reports of the Chief Registrar of Friendly Societies. Earlier figures are taken from an article by Herbert Ashworth entitled "Perennial Problem of Interest Rates" published in the Investors Chronicle June 5 1959.
- Notes: 1. The figures in the first three columns are calculated from the balance sheets of societies for financial years ending between 1 February one year and 31 January the following year and, before 1928, for financial years ending in the relevant calendar year. The figures are calculated by using interest paid or received and mean balances during the relevant period.
 - The gross equivalent share rate figures are calculated by grossing up the actual figures at the standard or basic rate of tax. The tax rates are those applying to tax years and thus are not strictly comparable with the balance sheet figures. For example, the 1986 figure is calculated by applying the 1985/86 basic rate (29 per cent.) to the balance sheet figures for financial years ending between 1 February 1986 and 31 January 1987.
 - 3. Average deposit rates are not available after 1982 (the figures for interest paid on deposits include interest paid on loans from 1983 onwards).

Year	Month of	Ordinary Shares	S	Personal Deposi	its	New Mortgag	es
	Recommendation/	Effective	Rate	Effective	Rate	Effective	Rate
	Advice/Change	Date	2	Date	%	Date	16
939	September					a resease.	5.50
,,,	November		3.50				
	December		3.30				5.00
	December						
945	September						4.00
1947	Sep rember						
051	Annil		2.25		2.00		
951	April		2.25				
			2 50				4.50
1952	March	April	2.50				4.50
					2.50		5.00
955	July	September	3.00	September	2.50		5.25
	November						3.23
							F F0
1956	April					May	5.50
	July	October	3.50	October	3.00		6.00
1959	May	July	3.25			July	5.50
1960	May	July	3.50				6.00
	July			August	3.25		
	114 141						
1961	May	October	3.75				6.50
,,,,,	July			October	3.50		
	3419						
1067	lanuary	April	3.50	April	3.25	February	6.00
1963	January	Aprili	3.30	,φ			
	23 June	Cohousey	3.75	February	3.50	February	6.75
1965	January	February	4.00	July	3.75	1 05. 40. 7	
	June	July	4.00	July	3.73		
							7.12
1966	May	1 1067	4.25	January 1967	4.00		
	December	January 1967	4.23	Januar y 1507	4.00		
	2 Resemble		4.50	May	4.25	May	7.62
1968	April	May	4.50	May	4.23	ridy	
	e mai grada mana	to the supply farm	E 00	A! !	4.75	April	8.50
1969	March	April	5.00	April	4.13	Aprili	
			. 75	1072	4.50	November	8.00
1971	October October	January 1972	4.75	January 1972	4.50	November	0.00
							0.5
1972	September	October	5.25	October	5.00		8.5
1973	January	February	5.60	February	5.35		
	March	April	6.30	April	6.05		
	April	May	6.75	May	6.50		9.5
	August	of the Pilipage :					10.0
	September	October	7.50	October	7.25		11.0
	ness of her her the						
1975	April	June	7.00	June	6.75		
1313	лрі і і			of all and a serie	DOL TO BE		
1076	16 30 2 30 2 30	May	6.50	May	6.25		10.5
1976	April	May	7.80	November	7.55		12.2
	October	November	7.00	MOVEMBEL	,•55		
	19 Roymotion	6.40	7.00	Many	6.75		11.2
1977	April	May	7.00	May			10.5
	June	July	6.70	July	6.45 5.75		9.5
	September	November	6.00	October			

Year	Month of	Ordinary Sh	ares	Perso	nal Depo	sits	New Mortga	ages
	Recommendation	Effective	Rate	Effec	tive	Rate	Effective	Rate
	Advice/Change	Date	18	Date		1	Date	2
1978	January	February	5.50	Febru	ary	5.25	Andentsel	8.50
	June	July	6.70	July		6.45		9.75
	November	December	8.00	Decem	ber	7.75		11.75
1979	July	August	8.75	Augus	+	8.50	January 19	980 12.50
	November	December	10.50	Decem	ber	10.25		15.00
								1621
1980	December	January 198	1 9.25	Januar	ry 1981	9.00		14.00
1981	March	April	8.50	April		8.25		13.00
	October	November	9.75	Novemb	ber	9.50		15.00
1982	March	April	8.75					13.50
	August	September	7.75					12.00
	November	December	6.25					10.00
1983	June	July	7.25					11.25
1984	March	April	6.25					10.25
	July	August	7.75					12.50
	November		6.75				13,43	1.75-12.00
1985	January		7.50				10-39 VIST 1	2.75-13.00
	March		8.25				11.00 1	3.75-14.00
	August		7.00					12.75
1986	March		6.00					12.00
	May		5.25					11.00
	October		6.00				1	2.25-12.37

- Notes: 1. Prior to October 1983 the Association recommended rates of interest which societies should pay to investors and charge on annuity loans to owner-occupiers. Societies were not obliged to follow the recommendations although a majority elected to do so.
 - 2. Between October 1983 and November 1984 the Association's recommended rates were replaced by advised rates.
 - 3. In November 1984 the previous advised rates were withdrawn. The rates charged and offered by the largest societies are shown from that date.
 - 4. Normally, changes in recommended mortgage rates applied immediately for new loans although on some occasions a date has been specified. No firm dates were set with respect to existing loans. Rates of interest on existing loans were usually reduced on the first of the month following the recommendation or as soon as practicable thereafter. Rates of interest can only be increased in accordance with the period of notice given in the mortgage deed. Ten years ago a three month period of notice was normal but now most mortgage deeds provide for one month's notice or no notice (in which case the rate will probably be increased on the first of the month following the recommendation).
 - 5. The Association ceased recommending personal deposit interest rates from April 1982.

Table C3 Bank Rate/Minimum Lending Rate/Base Rate

ear	Date of Change		Year Date of Change
	Date and Month	Rate	Date and Month Rat
939	A August	4.00	1968 21 March 7.5
929	4 August 28 September	3.00	1968 21 March 7.5
	26 October	2.00	19 September 7.0
	20 OCTOB e i	2.00	1969 27 February 8.0
951	8 November	2.50	1909 27 1051 dail y
901	0 1101011001	2.50	1970 5 March 7.5
952	11 March	4.00	15 April 7.0
,,,	TT Flui CII		COLUMN TO THE CO
953	17 September	3.50	1971 1 April 6.0
			2 September 5.0
954	13 May	3.00	
	to the final agraphic		1972 22 June 6.0
955	27 January	4.50	13 October 7.3
	International State		27 October 7.5
956	16 February	5.50	1 December 7.
	Z. Until Lillagers		8 December 8.0
957	7 February	5.00	22 December 9.
	19 September	7.00	
			1973 19 January 8.
958	20 March	6.00	23 March 8.
	22 May	5.50	13 April 8.
	19 June	5.00	19 April 8.
	14 August	4.50	11 May 8.
	20 November	4.00	18 May 7.
			22 June 7.
960	21 January	5.00	20 July 9.
	23 June	6.00	27 July 11.
	27 October	5.50	19 October 11.
	8 December	5.00	13 November 13.
061	26 1.1	7.00	1974 4 January 12.
961	26 July	7.00	
	5 October	6.50	1 February 12. 5 April 12.
	2 November	6.00	11 April 12.
062	8 March	5.50	24 May 11.
962	8 March	5.00	20 September 11.
	22 March		20 September 11.
	26 April	4.30	1975 17 January 11.
963	3 January	4.00	24 January 11.
			7 February 10.
964	27 February		14 February 10.
904			7 March 10.
	25 NOVelliber		21 March 10.
965	3 June		18 April 9.
905	y Julie		2 May 10.
966	14 July		25 July 11.
900	14 July		3 October 12
967	26 January		14 November 11.
307	16 March		28 November 11
		5.50	24 December 11
		6.00	
		6.50	
		8.00	

Table C3 (continued) Bank Rate/Minimum Lending Rate/Base Rate

Year	10000	ate of Change	0.1.	Year	Date of Change	Rate
	Da	ate and Month	Rate		Date and Month	
1076			*	D [7,
1976	2		11.00	Base F	кате	
		January	10.75	1981	16 Contembor	14.00
		January		1901	16 September	16.00
		January	10.00 9.50		1 October 13 October	15.50
		February	9.25		9 November	15.00
	5	February March	9.00		3 December	14.50
		April	10.50) becember	14.50
		May	11.50	1982	22 January	14.00
		September	13.00	1902	25 February	13.50
	7		15.00		12 March	13.00
		November	14.75		8 June	12.50
		December	14.50		13 July	12.00
		December	14.25		2 August	11.50
		December	14.25		18 August	11.00
977	7	January	14.00		31 August	10.50
		January	13.25		7 October	10.00
		January	12.25		14 October	9.50
	3		12.00		4 November	9.00
		March	11.00		26 November	10.00 - 10
		March	10.50		20 (10 (01))	10000
		March	9.50	1983	12 January	11.00
		April	9.25	1,000	15 March	10.50
		April	9.00		15 April	10.00
		April	8.75		15 June	9.50
		April	8.25		4 October	9.00
		May	8.00		7 0010001	3.00
		August	7.50	1984	7 March	8.75 - 9
		August	7.00	00.8	15 March	8.50 - 8
	9		6.50		10 May	9.00 - 9
		September	6.00		27 June	9.25
	7	October	5.50		9 July	10.00
		October	5.00		11 July	10.00 - 12
		November	7.00		12 July	12.00
	-	THE VEHILDET	7.00		9 August	11.50
978	6	January	6.50		10 August	11.00
		April	7.50		20 August	10.50
	5	May	8.75		7 November	10.00
		May	9.00		20 November	9.75 - 10
		June	10.00		23 November	9.50 - 9
	9	November	12.50		y th year.	
				1985	11 January	10.50
979	8	February	14.00		14 January	12.00
	1	March	13.00		28 January	14.00
		April	12.00		20 March	13.50 - 14
		June	14.00		21 March	13.50
		November	17.00		29 March	13.00 - 13
					2 April	13.00 - 13
980	3	July	16.00		12 April	12.75 - 13
1.14		November	14.00		19 April	12.50 - 12
			1-00		12 June	12.50
981	10	March	12.00		7 July	12.00 - 12
			12.00		16 July	12.00
hisr	ate	obtained until	20 August		29 July	11.50 - 12
ALTERNATION OF		MLR was suspend			30 July	11.50

Table C3 (continued) Bank Rate/Minimum Lending Rate/Base Rate

Year	Date of Change		
	Date and Month	Rate	
		9,	
Base F	Rate		
1986	10 March	10.50	
	19 March	10.00	
	8 April	11.00 - 11	•50
	9 April	11.00	
	24 April	10.50	
	27 May	10.00	
	14 October	11.00	

- Notes: 1. Bank Rate/Minimum Lending Rate was, technically, the rate at which the Bank of England lent to the market. The rate moved in line with short-term interest rates.
 - 2. Until 13 October 1972, Bank Rate was a rate administered by the Bank of EnglandFrom 13 October 1972, Bank Rate became Minimum Lending Rate and was normally
 0.5 per cent. higher than the average discount rate for Treasury bills
 established at the most recent tender, rounded to the nearest 0.25 per cent.
 above. The Bank retained the right to administer MLR, and used this power
 extensively in 1977. On 25 May 1978 the Bank announced that the rate would,
 in future, be determined by administrative decision. On 20 August 1981 the Bank
 suspended MLR. From that date London Clearing Bank Base Rates are given. On 14
 January 1985 the Bank re-introduced MLR for one day at 12%.

HOUSE PRICES

This Part is an up-dated version of an article entitled "House Prices" which was published in the July 1976 issue of Facts & Figures, (now the BSA Bulletin).

Changes in house prices are exceptionally difficult to measure accurately. The main reasons for this are as follows -

- (a) A house, unlike (say) a brick or milk is not a single definable commodity. A very large range of houses is sold in the course of any one year and, furthermore, the pattern of houses sold can change significantly in the short term. Thus there is no such thing as the "price" of housing; all that can be measured is the average price of houses that have changed hands.
- (b) In the long term, houses increase in quality and thus a comparison of a simple house price index with a general index of prices will overstate the relative increase in the price of houses.
- (c) The established house price series are based on building society figures and can reflect only the price of houses mortgaged to building societies.
- (d) It is difficult to fix a time at which house prices are actually agreed. There are two important stages in the mortgage process which are relevant. The mortgage approval stage is when the buyer accepts the offer of advance from a society and when the selling price is finally agreed. Thus house prices at the approval stage in any one month reflect agreed selling prices in that month. The second stage is the completion stage at which the house physically changes hands. Completion is generally 2-3 months after approval and it follows that prices at the completion stage reflect agreed selling prices 2-3 months previously. There has frequently been confusion as to whether price indices reflect what is happening at the approval or the completion stage.

These problems have been accentuated by the need to use a large sample in order to obtain meaningful results and by the difficulty of obtaining compatible information from a wide variety of lending institutions. In 1972 these factors became particularly important in view of the house price "explosion". At the time, there were two official sources of house price information based on building society returns -

(a) A DOE/BSA index of new house prices which had been running since 1956. This index was based on quarterly returns from a panel of 80 building societies accounting for some 75 per cent. of building society lending. All new houses mortgaged to these building societies were covered and the sampling error was therefore thought to be small.

(b) A 5 per cent. sample survey of all mortgage completions which was instituted in 1966. This had the merit of covering both new and existing houses but the small size of the sample meant that not too much weight could be placed on the results.

The new house price indices derived from the two sources began to diverge markedly in 1972 and it was discovered that for the DoE/BSA return some societies had been reporting prices at the completion stage and others prices at the approval stage. Societies were asked what practice they had adopted and this enabled two sub-series - for the approval and completion stages - to be calculated. These series have subsequently been published in Housing and Construction Statistics and the BSA Bulletin.

It was felt necessary to obtain more comprehensive information on house prices, particularly for secondhand houses, and for this reason a new monthly building society return, designated BS4, was introduced in early 1974. This return provides information on the number and value of mortgage advances and house prices for new and secondhand houses at both approval and completion stage. Some 50 societies comprising 90 per cent. of the total assets of the building society movement completed the return and this large sample meant that much more reliability could be placed on the resultant figures.

Following some initial teething troubles, the quality of the BS4 returns has improved and it has now become one of the two main sources of official house price information. (See the notes on Table E7 on page 119 for details on the other main source.) The DoE/BSA new house price index had been discontinued and the sample survey is now used only for information on building society lending that is not available from the BSA.

In 1981 the details of the BS4 return were revised and the sample reduced to the largest 17 (16 by the end of 1986) societies, comprising over 80 per cent. of the total assets of the building society industry. The revised return enables the average price of houses for which there is a free market value to be calculated. The previous return made no distinction between such houses, and, for example, council houses purchased at a discount. The reduced sample and the changed definition mean that there is a minor discontinuity in the series between the end of 1980 and the beginning of 1981.

The BS4 house price figures are released monthly through the BSA monthly figures press release and are subsequently published in Housing and Construction
Statistics and the BSA Bulletin.

Reliable figures from the BS4 return are available only from the beginning of 1975 but it is obviously helpful to use existing data to provide a consistent back run of figures. The Department of the Environment has therefore adjusted past figures from the various sources to make them compatible with the BS4 series. For existing dwellings the sample survey has been used to calculate figures at the completion stage back to 1966. Because the sample survey figures are only based on a five per cent. sample they should be treated with caution and they are not a reliable indicator of short-term trends. For new houses it is the DoE/BSA index, based on a very large sample, which has been adjusted. The figures for the period since 1967 are reasonably reliable but those between 1963 and 1966 are based on a smaller sample and are therefore subject to a greater margin of error. It is not possible to break down the new house price series into approval and completion stage figures before 1963. However, by chance, in that year the approval and completion stage average prices were the same and, for the purposes of any long-term comparison, it can be assumed that this applied throughout the period between 1956 and 1962.

Table D1 shows the house prices on an annual basis and Table D2 shows the comparative quarterly figures.

In the next part of this Compendium, Table E6 shows regional average house prices on an annual and a quarterly basis and Table E7 shows mix adjusted regional house price indices on an annual and a quarterly basis.

Year	At Mortgage	Approval S	tage		At Mortgage	At Mortgage Completion Stage				
	New Houses	Existing	Existing Houses All Houses			Existing	Houses	All Houses		
	£	£		£	£	£		£		
1956	2,280				2,280					
1957	2,330				2,330					
1958	2,390				2,390					
1959	2,410				2,410					
1960	2,530				2,530					
1961	2,770				2,770					
1962	2,950				2,950					
1963	3,160				3,160					
1964	3,460				3,360					
1965	3,820				3,660					
1966	4,100				3,910	3,820		3,850		
1967	4,340				4,150	4,050		4,080		
1968	4,640				4,330	4,340		4,340		
1969	4,880				4,690	4,650		4,660		
1970	5,180				4,990	5,010		5,000		
1971	5,970				5,510	5,710		5,650		
1972	7,850				6,920	7,610		7,420		
1973	10,690				9,630	10,170		10,020		
1974	11,340				11,140	11,090		11,100		
1975	12,406	12,057		12,119	12,234	11,880		11,945		
1976	13,442	12,906		12,999	13,132	12,679		12,759		
1977	14,768	13,764		13,922	14,343	13,589		13,712		
1978	17,685	16,026		16,297	16,792	15,447		15,674		
1979	22,728	20,739		21,047	21,455	19,886		20,143		
1980	27,244	23,854		24,307	26,131	23,085		23,514		
1981	28,028	24,374		24,810	27,910	24,040		24,503		
1982	28,508	25,167		25,553	27,914	24,149		24,577		
1983	31,678	28,146		28,593	30,943	26,662		27,192		
1984	34,160	30,344		30,812	33,416	29,112		29,648		
1985	37,304	32,673		33,188	36,295	31,299		31,876		
1986	43,647	37,500		38,121	42,319	36,238		36,869		

Period	At Mortgage	Approval S	Stage	and the second second	At Mortgag		on Stage	TO STATE OF
	New Houses	Existing	Houses	All Houses	New Houses	Existing	Houses	All Houses
	£	£		£	£	£		£
1956 Q.1	2,240				2,240			
Q.2	2,280				2,280			
Q.3	2,300				2,300			
Q.4	2,280				2,280			
1957 Q.1	2,290				2,290			
Q.2	2,290				2,290			
Q.3	2,340				2,340			
Q.4	2,380							
4.4	2,500				2,380			
050 0 1	2.760				0.760			
958 Q.1	2,360				2,360			
Q.2	-,				2,400			
Q.3	2,410				2,410			
Q.4	2,390				2,390			
959 Q.1	2,390				2,390			
Q.2					2,400			
Q.3	2,410				2,310			
Q.4	-, '''							
4.4	-,				2,420			
960 Q.1	2,750				2,430			
Q.2	2,400				2,480			
Q.3	2,500				2,560			
Q.4	2,640				2,640			
961 Q.1	2,690				2,690			
Q.2					2,740			
Q.3	-, , , ,							
The state of the s	-,				2,790			
Q.4	-,000				2,850			
962 Q.1	-, > 10				2,910			
Q.2	2,930				2,930			
Q.3	2,950				2,950			
Q.4	3,010				3,010			
963 Q.1	3,080				3,110			
Q.2	3,130				3,120			
Q.3	3,160				3,190			
Q.4	3,280				3,190			
					3,130			
964 Q.1	3,370				3,340			
Q.2	3,420				3,340			
Q.3	3,520							
					3,390			
Q.4	3,600				3,420			
965 Q.1	3,700				3,560			
Q.2	3,800				3,600			
Q.3	3,850				3,680			
Q.4	3,920				3,790			
966 Q.1	4,010				3,800	3,580		3,660
Q.2	4,080				3,910	3,750		3,800
4.7								
Q.3	4,210				3,930	3,950		3,950

Period	At Mortg	age Approval	Stage		At Mortgag	ge Completion Stage	be) 16 ²
	New Hous	es Existing	Houses	All Houses	New Houses	s Existing Houses	All Houses
3	£	£		£	£	£	£
1967 Q.1	4,270				4,020	3,920	3,950
Q.2	4,310				4,160	4,020	4,070
Q.3	4,360				4,170	4,180	4,170
Q.4	4,420				4,230	4,040	4,100
15.233						10,20 (01,01	1.0
968 Q.1	4,510				4,200	4,190	4,190
Q.2	4,700				4,320	4,280	4,300
Q.3	4,690				4,350	4,510	4,460
Q.4	4,710				4,470	4,420	4,440
4.4	4,710				4,470	7,420	4,440
000 0 1	4 720				4 550	4 490	4,500
969 Q.1	4,720				4,550	4,480	
Q.2	4,840				4,660	4,580	4,610
Q.3	4,940				4,740	4,780	4,770
Q.4	5,040				4,790	4,370	4,750
970 Q.1	5,000				4,870	4,780	4,810
Q.2	5,180				4,890	4,840	4,850
Q.3	5,300				5,060	5,120	5,110
Q.4	5,230				5,100	5,170	5,150
589 DX						132,35 000,75	
1971 Q.1	5,600				5,190	5,270	5,240
Q.2	5,770				5,390	5,470	5,450
					5,570	5,870	5,790
Q.3	6,190						6,000
Q.4	6,350				5,760	6,090	0,000
							. 7.10
972 Q.1	6,650				6,080	6,440	6,340
Q.2	7,380				6,430	7,010	6,850
Q.3	8,680				7,240	8,220	7,960
Q.4	9,440				7,930	8,750	8,520
1973 Q.1	10,150				8,810	9,400	9,240
Q.2	10,640				9,460	9,910	9,780
Q.3	10,960				9,970	10,590	10,420
Q.4	11,240				10,340	10,920	10,760
4.4	11,210				,	34,926 31,289	2.0
1974 0 1	11,230				10,850	11,010	10,960
1974 Q.1					10,960	10,800	10,840
Q.2							
Q.3	11,450				11,200	11,170	11,170
Q.4	11,490				11,420	11,220	11,270
1975 Q.1	11,818	11,411		11,492	11,852	11,288	11,399
Q.2	12,401	12,053		12,117	12,052	11,609	11,695
Q.3	12,664	12,351		12,403	12,404	12,247	12,275
Q.4		12,291		12,367	12,566	12,189	12,255
1976 Q.1	12,942	12,321		12,432	12,738	12,191	12,286
Q.2		12,864		12,956	12,948	12,448	12,538
Q.3		13,282		13,350	13,274	13,026	13,070
						12,996	13,091
Q.4	13,831	13,170		13,280	13,522	12,330	13,031
1977 Q.1	13,986	13,171		13,312	13,813	13,023	13,159
Q.2		13,522		13,672	13,931	13,260	13,376
Q.3		13,955		14,102	14,523	13,818	13,926
							14,115
Q.4	15,442	14,153		14,353	14,900	13,970	14,115

Table D2 (continued) Average House Prices, Quarterly Figures, 1956-1986

Period	At Mort	gage .	Approval	Stage		At Mortgage	Completio	n Stage	
	New Hous	1.070	Existing		All Houses	New Houses	Existing	Houses	All Houses
	£		£		£	£	£		£
1003.0.1									To Tall
1978 Q.1	16,185		14,414		14,711	15,556	14,236		14,443
Q.2	17,115		15,358		15,655	16,157	14,689		14,951
Q.3	18,389		16,917		17,147	17,219	16,036		16,233
Q.4	19,550		17,765		18,049	18,343	17,046		17,270
1979 Q.1	20,612		18,445		18,804	19,579	18,025		18,270
Q.2	22,118		20,120		20,435	20,696	18,940		19,242
Q.3	23,650		21,795		22,069	21,895	20,753		20,939
Q.4	25,036		22,724		23,065	23,588	21,746		22,047
1980 Q.1	26,191		22,888		23,385	24,524	21,956		22,349
Q.2	27,208		23,965		24,429	25,710	22,566		23,051
Q.3	27,715		24,191		24,633	26,763	23,688		24,100
Q.4	27,952		24,223		24,664	27,466	23,804		24,267
1981 Q.1	28,512		24,286		24,796	27,847	23,902		24,383
Q.2	28,621		25,122		25,537	28,232	24,329		24,780
Q.3	27,990		24,561		24,952	28,135	24,575		24,984
Q.4	26,794		23,360		23,790	27,392	23,229		23,756
1982 Q.1	27,123		23,353		23,804	27,122	22,674		23,188
Q.2	28,391		24,974		25,362	27,389	23,619		24,042
Q.3	28,594		25,621		25,955	28,040	24,764		25,115
Q.4	29,605		26,301		26,688	28,678	24,908		25,360
1983 Q.1	30,570		26,403		26,904	29,791	25,234		25,706
Q.2	31,825		28,126		28,612	30,562	25,989		26,547
Q.3	32,245		29,398		29,756	31,486	27,724		28,213
Q.4	32,096		28,830		29,251	31,665	27,846		28,383
									2.0
1984 Q.1	33,086		28,874		29,400	32,054	27,481		28,034
	34,345		30,543		31,021	32,858	28,626		29,146
Q.3	34,906		31,289		31,706	34,272	30,248		30,728
Q.4	34,338		30,636		31,097	34,172	29,764		30,360
									2.0
1985 Q.1	35,658		31,084		31,630	34,842	29,644		30,229
Q.2	36,556		32,385		32,860	35,584	30,899		31,473
Q.3	37,625		33,082		33,561	36,316	31,714		32,226
Q.4	39,458		33,970		34,553	38,070	32,663		33,288
200 ATA									5.0
1986 Q.1	40,470		34,717		35,318	39,261	33,099		33,716
Q.2	43,443		37,484		38,098	40,908	35,044		35,660
Q.3	45,065		38,911		39,495	43,267	37,579		38,134
Q.4	45,749		38,681		39,410	44,969	38,490		39,222
	,,,,		20,001		22,410	44,009	50,450		33, LLL

THE FIVE PER CENT SAMPLE SURVEY OF BUILDING SOCIETY MORTGAGES

This part of the Compendium describes the five per cent. sample survey of building society mortgage completions and sets out some of the major statistical series derived from the sample survey. This introduction draws heavily on the CSO publication The Five Per Cent Sample Survey of Building Society Mortgages by A W Evans, Studies in Official Statistics No 26, HMSO, 1975.

The sample survey is the principal source of detailed statistics on the distribution of building society mortgage loans. The survey is run by the Department of the Environment in co-operation with The Building Societies Association. The survey began in late 1965 and coverage was increased to its present level in the second quarter of 1976. The present system of analysis began with the data for the second quarter of 1968.

The larger societies are asked to complete questionnaires on a sample of five per cent. of new mortgage advances they make to home-buyers. The smaller societies provide a slightly larger sample. In practice, the sample size averages between 4 per cent. and 4½ per cent. of the total number of loans given by societies. Questionnaires covering mortgage advances completed during each month are returned by each society in a batch after the end of the month. The data are processed by the Department of the Environment.

The questionnaire seeks information about -

(a) The mortgage advance -

the amount advanced;

whether the advance is to be used wholly for the purchase of the property;

the period over which the advance is due to be repaid;

the gross interest rate charged initially;

the initial monthly repayment;

the method of repayment.

(b) The dwelling -

purchase price;

location;

period of construction;

type of dwelling;

freehold or leasehold;

number of habitable rooms;
whether there is a bathroom;
whether there is a garage;
net rateable value.

(c) The main applicant -

sex;

age;

basic income;

any other income on which the mortgage is based; previous tenure.

Some 150 computer tabulations are now produced from the survey data for each quarter. Most, but not all, of the tabulations have been produced since the second quarter of 1968. The computer tabulations are not published in full but are available for serious researchers.

The major results of the sample survey are published as follows -

(a) About four months after the end of the relevant quarter, some of the statistics are published in five tables in the BSA Bulletin.

Table 12 shows the percentage of mortgages going to first-time buyers, the average dwelling price which they pay, their average advance and their average income;

Table 13 shows similar data for former owner-occupiers;

Table 14 analyses the distribution of mortgages by age of borrowers, previous tenure of borrowers, type of mortgage, house prices, income of borrowers, age of dwelling, type of dwelling, mortgage amounts and deposits of borrowers;

Table 15 shows the distribution of loans by region, together with the major average figures for each region;

Tables 19 and 20 show average regional house prices at the mortgage completion stage.

(b) About three months after the end of the relevant quarter, the major figures are reporduced in Housing and Construction Statistics, Part 1.

Each year the April edition of the <u>BSA Bulletin</u> includes a survey of building society mortgage lending in the previous year, which draws heavily on the sample survey data. Other articles still of current relevance, drawing on the sample survey data, which have appeared in the BSA Bulletin, are -

- (a) Young First-Time buyers : issue no 13;
- (b) Percentage Advances to Former Owner-Occupiers:
 issue no 14;
- (c) An Analysis of Houses Purchased by Building Society Borrowers: issue no 16;
- (d) An Analysis of Endowment, Annuity and Option Loans: issue no 16;
- (e) Building Society Lending on Older Houses : issue no 17;
- (f) Trends in Building Society Lending: issue no 33.
- (g) Trends in Private Sector House Building: issue no 39.

Until 1979 the most detailed published statistics from the sample survey appeared in various supplementary tables in Housing and Construction Statistics. Following are details -

United Kingdom	Issue Numbers
Distribution of prices, types and ages of dwellings, period of mortgages, mortgage advances, and incomes of borrowers	3, 7, 11, 15, 19, 21, 23 25, 27, 29, 31.
Regional distribution of dwellings mortgaged	8, 12, 16, 20, 24, 28, 32.
Percentage of new dwellings and of previous non owner-occupiers: by region	8, 12, 16, 20, 24, 28, 32.
Dwelling prices, mortgage advances and incomes of borrowers; by revised English regions: 2nd quarter 1968 to 3rd quarter 1972	12
Great Britain	
Percentage of option mortgages and of option mortgages with a guarantee	3, 7, 12, 16, 20, 24, 28, 32.
Dwelling prices, mortgage advances and income of borrowers: option mortgages	3, 7, 12, 16, 20, 24, 28, 32.

A two-part quarterly publication, <u>Housing and Construction Statistics</u> replaced the old publication in 1980. Part 1, issued about eight weeks after the end of the relevant quarter, contains quarterly data for the past 2-3 years for the following variables -

Average dwelling price, average advance,

average recorded income of borrowers,

by region, by new and existing dwellings and by previous tenure of borrower.

An annual publication, the latest edition of which is <u>Housing and</u>

<u>Construction Statistics 1976-1986</u>, gives an annual run of figures for the past 11 years for the following variables -

- (a) average dwelling price, average advance, average recorded income of borrower; by region, by new and existing dwellings and by previous tenure of borrower;
- (b) distribution of dwelling price; by new and existing dwellings and by previous tenure;
- (c) average price; by type of dwelling mortgaged;
- (d) distribution of mortgage advance;
- (e) distribution of recorded income of borrower;
- (f) distribution of types of dwelling mortgaged; by new and existing dwellings and by previous tenure of borrower;
- (g) distribution of ages of borrower; by new and existing dwellings and by previous tenure of borrower;
- (h) distribution of ages of dwellings mortgaged;
- (i) distribution of mortgage periods;
- (j) distribution of habitable rooms of dwellings mortgaged.

Only 7 tables from the sample survey are included in this Compendium. It would be possible to produce a publication as thick as this volume purely from the sample survey results but it is felt best to concentrate on the key statistics which are most often in demand. The tables are -

Table E1: The Distribution of Building Society Loans by Region. The table merely shows the percentage of loans made by building societies in each region of the United Kingdom on an annual and quarterly basis. The total number of loans given for each period is also shown and, therefore, it is possible to work out the number of loans made in each region.

Table E2: Building Society Lending, Regional Figures. The table shows the major annual figures for each of the regions of the United Kingdom.

Table E3: Loans to First-Time Buyers. This table covers the data published in Table 12 of the BSA Bulletin and shows the number of loans to first-time buyers, these loans as a percentage of all loans, the average dwelling price paid, average advance made, average income of borrowers, average percentage advance and average advance/average income ratio.

Table E4: Loans to Former Owner-Occupiers. This table shows the same data as for Table E3 for former owner-occupiers.

Table E5: Building Society Lending by Type of Loan. This table shows both the number and percentage of loans granted on an annuity and an endowment basis. The numbers in each category have been affected in recent years by the introduction of Mortgage Interest Relief at Source, and the withdrawal of Life Assurance Premium Relief.

Table E6: Regional Average House Prices. This table shows regional average house prices at the mortgage completion stage and corresponds to Table 20 in the BSA Bulletin. It must be stressed that these figures, unlike the figures for national average house prices, are based on a five per cent. sample only and, bearing in mind the small size of the regions, quarter-to-quarter changes should be treated with extreme caution. However, the figures are adequate to show long-term trends in regional house prices.

Table E7: Regional Weighted House Price Indices. This table shows mix adjusted regional house price indices. The weighted index is adjusted for changes in the mix of houses mortgaged. The construction of the series is explained in detail in BSA Bulletin, October 1982 and Economic Trends, October 1982. Briefly, however, the average house price figures in Table E6 are merely the average price of all houses mortgaged to building societies in a particular period. The entry of the banks into the mortgage market and their subsequent partial withdrawal has resulted in changes in the type of dwelling mortgaged to societies and these changes have influenced the house price series. During 1981, for example the expansion of bank lending at the top end of the mortgage market may have had the effect of concentrating building society lending on cheaper dwellings. This would have resulted in a downward movement in the average price of dwellings mortgaged to societies even if the price of comparable dwellings had remained constant; the sale of council houses had a similar effect in 1982. This house price series makes allowance for mix changes and provides a better measure of true price movements. As with the figures in Table E6 quarter to quarter changes should be interpreted with caution. From 1986 the indices are only available in full figure format from the DoE.

Table El Distribution of Building Society Loans by Region

Period	1	Distributi	on of Loans	(%)	Resemble 10	00.023220033			Period	d	Distribut	ion of Loa	ns (%)						5015
	Number of Loans	2 Northern	3 Yorks &	4 East Midlands	5 East Anglia	6 Greater London	7 South East	8 South West			9 West Midlands	10 North West	11 England	12 Wales	13 England & Wales	14 Scotland	15 Great Britain	16 Northern Ireland	17 United Kingdom
	000's	ab Benjera	Humber	ol .missii	he sea an	le 28 in t	dat os				and the second second second						=100	0	
						exists a	hawaii		-				3, 500, 40		W0310				
1969	460	4.7	9.8	8.9	3.3	8.5	24.1	7.9	1969		10.1	12.5	90.0	3.4	93.4	4.7	98.1	1.9	100.0
1970 1971	540 653	4.6	9.5	8.7	3.2	8.0	24.9	8.5	1970		10.2	12.6	90.2	3.8	94.0	4.4	98.4	1.6	100.0
1972	681	4.6 5.2	9.2 9.0	8.7 8.8	3.4 3.5	8.7	24.8	8.2	1971		10.0	12.8	90.5 90.3	3.4 3.5	93.9 93.8	4.7 4.8	98.6	1.4	100.0
1973	545	5.5	9.5	8.7	3.3	7.9 7.8	24.7	8.5	1972		9.6	12.5	88.2	4.3	92.5	5.9	98.6 98.4	1.6	100.0
1974	433	5.4	9.5	8.2	3.7	7.1	22.8	7.9	1973		10.1	11.4	87.8	3.8	91.6	7.0	98.6	1.4	100.0
1975	651	5.8	9.2	7.9	3.6	7.4	23.9 25.0	8.4	1974		9.7	11.4	88.4	3.8	92.2	6.4	98.6	1.4	100.0
1976	715	5.6	8.8	7.7	3.6	8.3	24.6	8.5	1975		10.0	11.7	88.6	4.0	92.6	6.1	98.7	1.3	100.0
1977	737	5.1	9.3	7.3	3.5	8.9	24.3	8.4	1976		9.8	11.5	88.5	3.9	92.4	6.3	98.7	1.3	100.0
1978	802	5.1	9.2	7.6	3.8	9.0	24.0	9.1	1977		9.5	11.1	88.3	4.2	92.5	6.1	98.6	1.4	100.0
1979	715	5.0	9.6	8.1	3.9	8.8	23.3	8.9	1979		9.4	10.9	87.9	4.1	92.0	6.5	98.5	1.5	100.0
1980	675	5.0	9.6	8.3	4.0	8.6	22.2	8.4	1980		9.6	11.1	86.8	4.1	90.9	7.6	98.5	1.6	100.0
1981	736	4.7	9.3	7.8	3.6	9.6	23.1	8.9	1981		8.7	10.5	86.2	4.0	90.2	7.4	97.6	2.3	100.0
1982	861	6.0	10.1	7.9	3.6	8.6	21.8	8.7	1982		9.1	10.2	86.1	3.7	89.7	7.9	97.6	2.4	100.0
1983	950	5.4	9.5	8.2	3.6	8.9	21.5	9.4	1983		9.3	10.2	86.0	4.0	90.0	7.8	97.8	2.2	100.0
1984	1,083	4.9	9.9	7.6	3.9	9.0	22.2	8.9	1984		8.8	10.3	85.4	4.0	89.4	8.3	97.7	2.3	100.0
1985	1,073	5.2	9.7	7.5	3.9	9.1	22.1	8.8	1985		9.0	10.5	85.9	4.0	89.9	7.8	97.7	2.3	100.0
1986	1,231	4.2	9.4	7.9	4.3	9.5	23.4	9.3	1986		8.8	10.1	86.9	3.8	90.7	7.2	97.9	2.1	100.0
1969 Q.1	109	4.6	9.8	9.9	3.3	8.0	23.0	8.0	1969	Q.1	10.6	12.9	90.1	3.6	93.7	4.1	97.9	2.2	100.0
Q.2	116	5.1	9.5	9.1	3.5	8.2	23.9	8.2	5	Q.2	9.7	12.7	89.9	3.1	93.0	5.0	98.0	2.0	100.0
Q.3	125	4.5	9.8	8.6	2.9	8.7	25.4	8.2		Q.3	10.0	12.8	90.7	3.3	94.0	4.4	98.4	1.6	100.0
Q.4	110	4.7	10.2	8.1	3.6	9.1	24.0	7.7	10	Q.4	10.0	11.8	89.1	3.9	93.0	5.2	98.2	1.8	100.0
1970 Q.1	107	4.4	9.6	9.4	3.0	8.5	24.3	8.0	1970	Q-1	10.2	12.0	89.2	4.0	93.2	5.0	98.2	1.8	100.0
Q.2	137	4.4	9.5	8.4	3.4	7.7	25.3	8.2		Q.2	10.2	12.8	89.9	4.1	94.0	4.2	98.2	1.8	100.0
Q.3	149	4.7	9.8	8.8	3.2	7.7	25.6	8.7	100	Q.3	9.9	12.5	90.9	3.6	94.5	4.1	98.6	1.4	100.0
Q.4	147	4.9	9.2	8.5	3.2	8.3	24.2	8.9	13.2	Q.4	10.6	12.8	90.7	3.5	94.2	4.4	98.6	1.4	100.0
1971 Q.1	133	4.2	9.7	8.8	3.2	8.9	25.1	8.3	1971	Q.1	10.0	12.9	91.0	3.4	94.4	4.3	98.7	1.3	100.0
Q.2	164	4.6	8.9	8.6	3.7	8.8	24.3	8.3	1 1.	Q.2	10.1	12.8	90.1	3.7	93.8	4.6	98.4	1.6	100.0
Q.3	181	4.8	9.4	9.0	3.3	8.6	24.2	8.4	1.5	Q.3	10.0	12.7	90.4	3.2	93.6	4.9	98.5	1.5	100.0
Q.4	175	4.6	8.9	8.6	3.6	8.5	25.7	7.7		Q.4	10.0	12.9	90.5	3.4	93.9	4.8	98.7	1.3	100.0
1972 Q•1	161	5.0	8.6	8.6	3.3	8.9	25.9	8.2	1972	Q.1	10.0	12.5	90.5	3.1	93.6	5.1	98.7	1.3	100.0
Q.2	179	5.1	8.8	9.0	3.3	8.1	25.1	8.1		Q.2	9.4	13.2	90.2	3.7	93.9	4.5	98.4	1.6	100.0
Q.3	179	5.1	8.9	8.5	3.7	8.0	25.1	8.4		Q.3	9.9	12.7	90.4	3.5	93.9	4.6	98.5	1.5	100.0
Q.4	162	5.5	9.6	9.0	3.6	6.7	22.8	9.2		Q.4	9.4	14.2	89.9	3.6	93.5	5.1	98.6	1.4	100.0
973 Q.1	157	5.3	8.9	9.2	3.3	8.0	23.3	8.1	1973	Q.1	10.0	13.1	89.1	4.0	93.1	5.2	98.3	1.7	100.0
Q.2	136	5.5	9.4	8.5	3.4	7.9	23.0	7.6		Q.2	10.2	13.0	88.4	4.2	92.6	5.9	98.5	1.5	100.0
Q.3	140	5.7	10.0	8.8	3.3	7.0	22.0	8.4		Q.3	11.1	11.7	89.6	4.6	93.6	5.7	98.3	1.7	100.0
Q.4	112	5.5	9.8	8.4	3.3	8.4	22.8	7.5		Q.4	9.7	12.0	87.4	4.3	91.7	6.9	98.6	1.4	100.0
974 Q.1	93	5.0	9.9	8.7	3.6	8.1	22.8	7.9	1974	Q.1	9.7	11.7	87.4	4.1	91.4	6.9	98.3	1.7	100.0
Q.2	83	5.1	9.0	8.5	3.6	7.8	23.5	8.2		Q.2	10.0	11.4	87.0	3.8	90.8	7.6	98.4	1.6	100.0
Q.3	119	5.5	9.7	8.2	3.7	6.3	24.8	8.6		Q.3	9.9	11.2	88.0	3.9	91.9	6.9	98.8	1.2	100.0
Q.4	138	5.6	9.5	7.8	3.8	6.7	24.2	8.7	100	Q.4	10.6	11.5	88.5	3.5	92.0	6.8	98.8	1.2	100.0

Table E1 (continued) Distribution of Building Society Loans by Region

Period	1	Distribution	on of Loans	(%)					period	d	Distributi	ions of Lo	oans (%)						
	Number	2	3	4	5	6	7	8	61 10		9	10	11	12	13	14	15	16	17
	of	Northern	Yorks	East	East	Greater	South	South			West	North	England	Wales	England	Scotland	Great	Northern	United
	Loans		&	Midlands	Anglia	London	East	West			Midlands	West			& Wales		Britain	Ireland	Kingdom
			Humber																
	000's								_										
1975 Q.1	134	5.9	9.7	7.9	3.6	7.4	24.5	8.4	1975	Q.1	9.6	11.4	88.5	3.5	92.0	6.7	98.7	1.3	100.0
Q.2	161	5.8	8.9	8.2	3.6	6.8	24.8	8.2	1912	Q.2	10.1	11.7	88.2	4.0	92.2	6.7	98.9	1.1	100.0
Q.3	176	5.9	9.3	7.8	3.4	7.5	25.5	9.3	3.0	Q.3	9.7	11.5	88.9	3.5	92.4	5.8	98.2	1.8	100.0
Q.4	179	5.5	9.2	7.6	3.7	8.0	25.1	8.9	p.	Q.4	9.4	10.9	88.2	4.0	92.2	6.5	98.7	1.3	100.0
								1000	10.0							2.3	535		
1976 Q.1	162	5.6	8.7	8.0	3.5	8.4	24.7	8.4	1976	Q.1	9.5	11.8	88.7	3.9	92.6	6.0	98.6	1.4	100.0
Q.2	188	5.3	8.5	8.0	3.8	7.9	24.6	8.6	6 8	Q.2	9.9	12.0	88.6	4.1	92.7	6.0	98.7	1.3	100.0
Q.3	191	5.9	8.8	7.5	3.5	8.5	24.5	8.4	2.3	Q.3	10.2	11.1	88.4	3.9	92.3	6.3	98.6	1.4	100.0
Q.4	174	5.6	9.1	7.1	3.7	8.4	24.6	8.5		Q.4	10.2	11.8	89.0	4.0	93.0	5.9	98.9	1.1	100.0
1977 Q.1	141	4.9	9.5	7.6	3.5	9.6	23.5	8.3	1977	Q.1	10.0	11.3	88.2	3.9	92.1	6.7	98.8	1.2	100.0
Q.2	168	5.2	9.2	7.7	3.6	8.7	23.6	9.0	1911	Q.2	9.9	11.6	88.6	3.8	92.4	6.3	98.7	1.3	100.0
Q.3	211	5.3	9.4	6.9	3.7	8.9	25.1	8.7		Q.3	9.6	11.5	88.9	3.8	92.7	6.1	98.8	1.2	100.0
Q.4	218	4.8	9.0	7.2	3.3	8.5	24.7	9.1	1.0	0.4	9.9	11.5	88.1	4.1	92.2	6.2	98.4	1.6	100.0
	2.0							1000											
1978 Q.1	205	5.3	9.3	7.6	3.8	9.3	24.7	8.8	1978	Q.1	9.5	11.2	89.3	4.0	93.3	5.4	98.7	1.3	100.0
Q.2	213	5.2	8.8	7.6	3.6	8.8	23.9	9.4	14	Q.2	9.9	11.3	88.2	4.3	92.5	6.2	98.7	1.3	100.0
Q.3	197	4.7	9.6	7.8	4.3	8.1	23.6	8.8	8.,	Q.3	10.2	11.1	88.1	4.3	92.4	6.2	98.6	1.4	100.0
Q.4	187	5.3	9.2	7.5	3.6	9.6	24.0	9.2	15	Q.4	10.2	10.7	87.9	4.2	92.1	6.5	98.6	1.4	100.0
150,000	2.2 100 2.2		10.0	0.2	7.0	0.5	27.7	0.5			0.7	10.3	88.2	3.8	92.0	6.4	98.4	1.6	100.0
1979 Q.1	171	5.0	10.0	8.2	3.8 3.8	9.5	23.7 23.6	9.4	1979		9.3	11.3	87.9	4.0	91.9	6.7	98.6	1.4	100.0
Q.2	181	5.2	8.9	7.6 7.8	3.9	8.6	23.9	9.4		Q.2 Q.3	9.1 9.2	10.8	87.7	4.3	92.0	6.5	98.5	1.5	100.0
Q.3 Q.4	190 173	4.7 5.2	9•7 9•8	8.8	4.0	8.1	21.9	8.6	6.7	Q.4	9.9	11.2	87.5	4.3	91.8	6.6	98.4	1.6	100.0
4.4	175	3.2	,.0	0.0						4.									
1980 Q.1	152	5.0	9.8	8.8	3.8	8.4	21.3	8.3	1980	Q.1	10.6	11.3	87.3	4.1	91.4	6.6	98.0	1.9	100.0
Q.2	155	5.0	9.3	8.1	4.2	8.2	22.0	8.3	1.0	Q.2	10.0	10.8	85.9	4.2	90.1	8.2	98.3	1.6	100.0
Q.3	178	5.1	9.9	8.3	4.0	8.4	21.9	8.2		Q.3	9.3	11.5	86.6	4.3	90.9	7.7	98.6	1.5	100.0
Q-4	190	4.9	9.3	7.9	3.9	9.2	23.4	8.6	4.3	Q.4	8.7	10.8	86.7	4.0	90.7	7.8	98.5	1.6	100.0
1001 0.1	176	4.3	9.5	7.2	3.6	10.3	23.4	9.6	1981.	Q.1	8.4	10.6	87.0	3.5	90.5	7.6	98.1	1.9	100.0
1981 0.1			8.8	7.7	3.5	10.3	24.0	9.2	1.1	Q.2	8.4	10.0	86.7	4.1	90.8	7.2	98.0	2.0	100.0
Q.2 Q.3	200 189	4.7	9.5	7.7	3.6	9.3	23.1	8.8	4.6	Q.3	8.8	9.9	85.7	4.3	90.0	7.5	97.5	2.5	100.0
Q.4	171	4.9	9.4	8.7	3.9	8.5	21.7	8.2	3.2	Q.4	9.2	11.5	86.1	3.8	89.9	7.3	97.2	2.8	100.0
				8.0				Sec.							20.7	7.7	07.4	2.6	100.0
1982 Q.1	152	5.8	11.0	7.7	3.9	9.0	21.3	7.7			8.4	10.3	85.2	4.5	89.7	7.7	97.4	2.6	100.0
Q.2	220	6.4	9.5	8.2	3.6	8.6	21.8	8.6		Q.2	8.6	10.0	85.5	3.6	89.1	8.6	97 . 7	2.3	100.0
Q.3	232	6.0	9.9	8.2	3.9	8.6	22.4	8.2		Q.3	9.5	9.5	86.2	3.9	90.1	7.3	97.7	2.3	100.0
Q.4	257	5.9	10.2	7.8	3.1	8.2	21.5	9.0	***	Q.4	9.8	10.5	85.9	3.5	89.5	8.2	91.1	2.5	100.0
1983 Q•1	243	5.7	9.7	8.5	3.6	8.9	22.3	9.3	1983	Q.1	9.3	9.7	87.0	4.0	91.1	6.9	97.9	2.0	100.0
Q.2	243	5.3	9.4	7.8	3.7	9.0	21.3	9.4		0.2	9.4	10.2	85.6	4.4	90.0	8.0	97.8	2.0	100.0
Q.2 Q.3	230	5.2	9.4	8.2	3.9	9.0	21.5	9.4		Q.3	9.4	10.3	86.3	4.1	90.4	7.5	98.0	2.1	100.0
Q.4	233	4.7	9.8	8.5	3.4	9.0	20.9	9.4	-	Q.4	9.0	10.3	85.0	4.4	89.4	8.4	97.7	2.1	100.0
19010	7.7 13 3.00	9 A	5.32.10	5.8	A. 75 A.														
1984 Q.1	231	4.9	10.1	8.0	3.9	8.8	22.2	8.9	1984	Q.1	8.9	10.1	85.7	3.8	89.6	8.1	97.7	2.3	100.0
Q.2	290	4.9	9.5	7.7	3.8	8.5	21.8	9.5		Q.2	8.8	10.1	84.6	4.0	88.6	8.9	97.5	2.5	100.0
Q.3	298	4.6	9.7	7.6	4.1	9.2	22.7	8.8		Q.3	8.4	10.5	85.6	4.2	89.7	8.0	97.7	2.3	100.0
Q.4	264	5.0	10.2	7.3	4.0	9.3	22.1	8.4		Q.4	9.3	10.2	85.9	3.9	89.7	8.0	97.8	2.2	100.0

Table E1 (continued) Distribution of Building Society Loans by Region

Period	umpestario le marce	Distributi	on of Loans	(%)						Diedelbudi		14:						
	Number of Loans	2 Northern	3 Yorks & Humber	4 East Midlands	5 East Anglia	6 Greater London	7 South East	8 South	d	Distributi 9 West Midlands	10 North West	11 England	12 Wales	13 England & Wales	14 Scotland	15 Great Britain	16 Northern Ireland	17 United Kingdom
	000's								A	Safe Blok	917.3	CE 865 E 750						
1985 Q.1	233	5.4	9.7	7.4	3.6	9.1	22.3	8.9			238.2	47 085 A BZ	20017			1 176		
Q.2	268	4.5	9.6	7.3	4.2	9.3	22.5	8.9 1985	Q.1	8.8	10.1	85.3	4.2	89.5	8.0	97.5	2.5	100.0
Q.3	278	5.7	10.1	7.5	3.8	8.5	21.5	8.8	Q.2	8.6	10.8	85.8	3.9	89.7	8.0	97.8	2.2	100.0
Q.4	294	5.2	9.5	7.7	4.1	9.5	22.1		Q.3	9.2	11.0	86.1	4.0	90.0	7.5	97.6	2.4	100.0
0.000	234	3.2	9.5	Day at	2.69.1	6.010.0	22.1	8.8	Q.4	9.1	10.1	86.2	4.1	90.3	7.6	98.0	2.1	100.0
1986 Q•1	252	4.8	9.1	7.5	4.4	9.9	23.0	9.5			10.7	07.4					- 200	
Q.2	331	4.3	9.6	8.1	4.1	9.5	22.3	9.4 1986	Q.1	8.7	10.3	87.1	3.9	91.0	7.0	98.0	2.0	100.0
Q.3	358	3.7	9.3	8.1	4.2	9.8	23.7	9.2	Q.2	8.7	10.0	86.1	3.7	89.8	7.9	97.7	2.3	100.0
Q.4	301	4.3	9.6	8.0	4.3	9.3	24.3	0.0	Q.3	8.9	9.8	86.8	4.1	90.9	7.0	97.9	2.0	100.0
0.000	201	7.0	,.0	0.4	10.199	8,185.4	.01	9.0	0.4	9.0	10.0	87.7	3.6	91.3	6.8	98.1	2.0	100.0

Notes: 1. Relationships between columns -

11 = 2+3+4+5+6+7+8+9+10

13 = 11+12

15 = 13+14

17 = 15+16

2. The figures in column 1 are taken from Tables A9 and A10.

Table E2 <u>Building Society Lending - Regional Figures</u>

Year	Number	UK	Loans to	Loans	Average	House Pri	се		
	of Loans	Total	First-Time	on New	New	Existing	First-	Former	All
			Buyers	Houses	Houses	Houses	Time Buyers	Owners	Houses
	000's	%	8	8	£	£	£	£	£
Northe							1430	and the same	
1969	22	4.7		27.2	4,022	3,598	3,376	4,188	3,714
1970	25	4.6	60.4	25.8	4,356	3,797	3,456	4,554	3,942
1971	30	4.6	58.1	28.8	4,806	4,220	3,843	4,969	3,389
1972	35	5.2	61.8	30.2	5,890	5,206	4,694	6,454	5,41
1973	30	5.5	57.3	32.9	8,098	7,078	6,098	8,986	7,414
1974	23	5.4	51.2	27.5	8,916	8,266	6,984	9,954	8,44
1975	38	5.8	47.4	22.5	10,301	9,397	7,743	11,258	9,60
1976	40	5.6	49.7	22.5	11,474	10,156	8,333	12,557	10,45
1977	38	5.1	47.2	18.1	13,000	11,502	9,144	14,116	11,77
1978	41	5.1	51.2	18.0	15,288	12,552	10,423	15,786	13,04
1979	36	5.0	52.1	16.9	17,951	14,934	12,017	19,178	15,443
1980	34	5.0	53.0	16.1	21,929	16,900	13,565	22,374	17,710
1981	35	4.7	53.0	9.3	24,817	17,966	13,972	23,836	18,60
1982	52	6.0	59.5	7.0	27,575	17,352	13,224	25,231	18,07
1983	51	5.4	57.6	9.8	28,040	19,160	14,743	27,208	20,03
1984	53	4.9	53.1	10.2	29,448	21,827	17,001	28,926	22,60
1985	56	5.2	52.9	8.2		21,847	17,001	28,949	22,786
				7.6	33,283			31,448	
1986	52	4.2	53.7	7.0	36,103	23,369	18,187	21,440	24,33
Yorksh	ire & Humbe	rside							
1969	45	9.8		29.4	3,841	3,266	2,970	4,018	3,436
1970	51	9.5	61.8	26.3	4,023	3,495	3,138	4,353	3,63
1971	60	9.2	59.8	27.9	4,407	3,875	3,411	4,897	4,02
1972	61	9.0	61.6	31.1	5,516	4,593	4,084	6,136	4,88
1973	52	9.5	54.7	31.8	7,749	6,738	5,635	8,513	7,05
1974	41	9.5	52.8	28.9	8,982	8,007	6,846	9,880	8,289
1975	60	9.2	48-1	22.3	9,811	8,842	7,387	10,513	9,058
1976	63	8.8	49.3	23.7	10,750	9,759	7,996	11,937	9,999
1977	69	9.3	46.6	18.5	12,035	10,424	8,319	12,812	10,72
1978	74	9.2	48.5	18.1	14,064	11,665	8,899	15,088	12,099
1979	69	9.6	47.3	17.0	18,426	14,301	11,170	18,433	15,003
1980	65	9.6	48.0	13.6	21,855	17,035	12,820	22,200	17,689
1981	68	9.3	48.6	11.0	25,340		13,889		
1982	87	10.1	56.4	10.0	24,689	17,458	13,353	24,443	18,180
1983	90	9.5	52.8	10.3	26,227	20,249	15,647		20,86
1984	107	9.9	50.8	10.0	28,814	21,638	17,253	27,631	22,356
1985	104	9.7	52.0	7.9	30,858	22,691	17,604		23,338
1986	115	9.4	50.4	8.1	35,041	24,771	19,253	32,059	25,60
.									
East M 1969	idlands 41	8.9		37.3	4,101	3,606	3,347	4,460	3,79
1970	47	8.7	66.3	31.8	4,101				
						3,830	3,536		3,96
1971	57	8.7	62.3	33.6	4,678	4,244	3,769	5,246	4,39
1972	60	8.8	60.0	32.8	5,729	5,568	4,724	6,851	5,62
1973	47	8.7	53.3	34.5	8,376	8,094	6,556	9,827	8,19
1974	36	8.2	56.1	32.3	9,414	9,085	7,728	11,084	9,19
1975	51	7.9	47.6	23.5	10,319	9,888	8,069	11,784	9,98
1976	55	7.7	48.7	20.8	11,412	10,444	8,442	12,751	10,64
1977	54	7.3	50.9	20.2	12,231	11,149	9,113	13,687	11,36
1978	61	7.6	48.1	19.2	14,463	12,418	9,769	15,635	12,81
1979	58	8.1	46.1	19.4	17,920	15,335	11,496	19,567	15,836

New	Advance Existing	First-	Former	All	The same of the sa	Income of			ALL
Houses	Houses	Time	Owners	Houses	New	Existing	First-	Former	All
100363	100303	Buyers	OWINGIS	nouses	Houses	Houses	Time	Owners	Houses
£	£	£	£	£	£	£	Buyers	£	£
aco a	1 1 1 1 1 1 1 1	M. Per Jahrs	and the	200 00	-		a.	a.	d.
3,028	2,592	2,708	2,730	2,711	1,552	3,596	1,596	1,729	1,584
3,381	2,833	2,847	3,182	2,975	1,735	1,690	1,529	1,943	1,701
3,746	3,180	3,217	3,517		1,936	1,894	1,689	2,163	1,907
4,698	4,014	4,061	4,471	4,220	2,104	2,109	1,970	2,299	2,108
5,835	4,826	5,034	5,314	5,159	2,526	2,475	2,300	2,693	
5,952	5,518	5,585	5,683		2,931	3,040	2,814	3,207	
7,048	6,161	6,269	6,438	6,361	3,876	3,802	3,568	4,048	3,819
8,003	6,963	6,848	7,548		4,446	4,338	4,002	4,725	4,362
8,588	7,672	7,460	8,189		5,121	4,795	4,522	5,145	4,854
10,567	8,609	8,657	9,270		5,722	5,171	4,926	5,629	
11,458	9,687	9,814	10,166	9,985	6,494	6,045	5,771	6,503	
13,280	10,845	10,957	11,547	11,237	8,003	7,374	7,036	7,966	
15,942	11,910	11,468	13,217		9,423	8,020	7,678	8,699	
17,921	12,611	11,518	15,142		10,528		7,945	9,725	
18,971	14,093	12,989	16,720		10,233		8,331	9,981	
20,092	16,073	15,028	18,106	16,483	11,216		8,778	11,179	
21,952	16,502	15,412	18,673		12,041	9,981	9,224	11,195	
23,986	18,115	16,650	20,770			10,520	9,756	11,919	
25,500	10,115	10,000	20,770	10,500	15,070	10,520	9,750	11,515	10,75
2,976	2,463	2,499	2,824	2,614	1,521	1,482	1,356	1 675	1,494
	2,690	2,666						1,675	
3,184			3,138		1,640		1,478	1,851	
3,525 4,304	2,979	2,894	3,540		1,856		1,629	2,151	
5,367	3,584	3,499	4,352		2,077		1,818	2,319	
	4,601	4,593	5,061	4,844	2,535		2,278	2,627	
5,971	5,132	5,273	5,461	5,374	2,993		2,794	3,105	
6,460	5,801	5,875	5,996		3,646		3,290	3,820	
7,488	6,567	6,589			4,323		3,845	4,470	
8,118	6,916	6,757	7,469		4,982		4,304	4,946	
9,591	7,808	7,342			5,490		4,615	5,596	
11,477	9,028	8,879			6,661		5,597	6,410	
12,904	10,260	10,044	11,142		8,269		6,727	7,837	
14,929	11,828	11,287			9,085		7,326	8,707	
15,969	12,502	11,547			9,077		7,604	9,013	
18,231	14,320	13,539			9,610		7,904	9,603	
19,621	15,877	15,043			10,196		8,216	10,061	
20,602	16,842	15,457			11,063		8,717	11,058	
23,077	18,580	16,957	20,966	18,946	12,037	10,420	9,284	11,844	10,55
1988 10		515.31		100000	1,100		1.00	9,296	N. T. Unity
3,132	2,603	2,684			1,598		1,430	1,801	
3,321	2,859	2,900			1,689		1,534		
3,690	3,193	3,153	3,638	3,360	1,820	1,820	1,669	2,067	1,82
4,444	4,123	4,009	4,571	4,228	2,061	2,093	1,939	2,315	2,08
5,778	5,203	5,293	5,499	5,401	2,596	2,618	2,440	2,796	2,61
6,084	5,553	5,764			3,001		2,877		
6,828	6,331	6,346			3,613		3,380		
7,751	7,008	6,939			4,249		3,828		
8,231	7,440	7,296			4,795		4,233		
9,728	8,393	8,101			5,468		4,641	5,591	
11,186	9,489	9,120			7,221		5,423		

Table E2 Building Society Lending - Regional Figures

Year	Number	UK	Loans to	Loans	Average	House Pri	се		
	of Loans	Total	First-Time	on New	New	Existing	First-	Former	All
			Buyers	Houses	Houses	Houses	Time Buyers	Owners	House
	000's	8	8	%	£	£	£	£	£
East M	idlands								
1980	56	8.3	48.1	16.9	22,186	18,266	13,915	23,553	18,92
1981	57	7.8	50.9	14.2	25,056	18,538	14,111	25,036	19,46
1982	68	7.9	54.2	12.6	25,216	18,658	14,518	25,732	19,48
1983	78	8.2	52.7	12.9	27,935	21,155	15,978	28,766	22,02
1984	82	7.6	50.7	12.1	29,930	23,610	18,135	30,806	24,37
1985	81	7.5	53.1	12.4	32,049	24,620	19,044	32,900	25,53
1986	98	7.9	50.3	11.3	38,281	27,234	21,367	35,685	28,48
East A	nglia								
1969	15	3.3		44.1	4,326	4,276	3,779	4,997	4,29
1970	17	3.2	61.3	43.2	4,507	4,521	4,020	5,252	4,51
1971	22	3.4	59.0	38.1	4,950	4,979	4,336	5,852	4,96
1972	24	3.5	55.4	40.1	6,871	7,139	6,034	8,525	7,03
1973	18	3.3	50.5	36.5	9,539	10,028	8,213	11,468	9,84
1974	16	3.7	49.2	35.7	10,975	11,008	8,980	12,996	10,99
1975	23	3.6	45.7	28.8	11,371	11,592	9,508	13,247	11,52
1976	26	3.6	48.7	26.5	12,146	11,743	9,726	13,842	11,85
1977	26	3.5	49.4	25.8	12,562	12,042	9,970	14,330	12,17
1978	31	3.8	48.0	23.3	14,542	13,793	11,296	16,436	13,96
1979	28	3.9	43.3	23.4	18,883	18,333	13,852	21,978	18,46
1980	27	4.0	42.1	20.9	25,122	22,197	17,366	26,778	22,80
1981	26	3.6	48.1	17.8	26,201	22,321	17,548	28,169	23,06
1982	31	3.6	46.9	14.7	25,992	22,905	18,045	28,055	23,35
1983	34	3.6	48.9	16.3	28,136	25,379	19,765	31,629	25,83
1984	42	3.9	50.7	16.6	31,365	27,684	21,753	35,029	28,29
1985	42	3.9	48.2	15.0	34,774	31,112	24,449	38,393	31,66
986	53	4.3	47.5	14.2	43,134	34,887	28,076	43,283	36,06
Preater	London								
969	39	8.5		8.9	7,588	6,059	5,640	7,186	6,19
1970	43	8.0	67.6	9.9	7,694	6,793	6,119	8,061	6,88
971	57	8.7	68.5	10.5	8,738	7,842	7,137	9,215	7,93
972	54	7.9	63.7	7.9	11,653	11,066	9,779	12,933	11,11
973	43	7.8	55.4	7.3	15,885	14,333	12,233	17,060	14,44
974	31	7.1.	59.5	6.2	17,148	14,705	12,979	17,671	14,85
975	48	7.4	57.0	4.6	18,676	14,735	13,065	17,431	14,91
976	59	8.3	64.9	3.2	19,551	15,432	13,498	19,343	15,56
977	66	8.9	60.1	3.4	18,697	16,676	14,081	20,777	16,74
978	72	9.0	60.3	4.0	23,588	18,976	15,719	24,345	19,16
979	63	8.8	56.3	3.8	27,913	25,710	20,936	32,085	25,79
980	58	8.6	57.2	3.1	37,006	30,777	24,925	39,092	30,96
981	71	9.6	58.8	3.3	35,792	30,583	25,288	38,552	30,75
982	74	8.6	63.0	4.5	33,611	30,575	25,043	40,408	30,71
983	85	8.9	62.2	5.9	35,612	34,578	27,825	45,856	34,64
984	97	9.0	64.6	6.4	41,572	39,193	32,635	51,569	39,34
985	98	9.1	62.9	5.9	45,486	44,227	36,829	56,972	44,30
986	117	9.5	59.4	5.3	56,136	54,792	45,221	68,981	54,86

Avei age	Advance		Lors Frederica	CALCOL GOS T	Average	Income of		rs	Colored C
New	Existing	First-	Former	All	New	Existing	First-	Former	All
Houses	Houses	Time	Owners	Houses	Houses	Houses	Time	Owners	Houses
		Buyers					Buyers		
£	£	£	£	£	£	£	£	£	£
3,049	10,833	10,807	11,647	11,248	7,889	7,174	6,737	7,800	7,295
14,825	11,992	11,613	13,207	12,395	8,838	7,658	7,162	8,528	7,826
16,914	13,025	12,286	14,970	13,516	9,202	8,053	7,475	9,057	8,197
8,217	14,808	13,747	16,914	15,246	9,651	8,594	7,715	9,863	8,730
9,594	16,854	15,668	18,751	17,187	10,353	9,380	8,497	10,530	9,498
21,096	17,918	16,537	20,326	18,311	11,271	9,917	8,942	11,378	10,084
24,422	20,277	18,877	22,636	20,746	13,293	11,093	10,096	12,608	11,343
3,112	2,999	3,003	3,131	3,049	1,610	1,692	1,516	1,904	1,655
3,429	3,230	3,215	3,596	3,316	1,772	1,856	1,670	2,006	1,818
3,889	3,576	3,652	3,850	3,695	1,901	2,010	1,848	2,227	1,968
5,064	4,857	4,891	5,150	4,940	2,358	2,388	2,299	2,698	2,376
6,067	5,965	6,384	5,670	6,002	2,727	2,921	2,685	2,991	2,848
6,444	6,308	6,288	6,408	6,356	3,571	3,278	3,136	3,662	3,380
6,917	6,863	7,014	6,764	6,879	3,594	3,881	3,579	3,987	3,798
8,090	7,573	7,649	7,761	7,710	4,362	4,285	3,981	4,602	4,305
8,412	8,034	7,918	8,337	8,132	4,774	4,790	4,412	5,149	4,786
9,994	9,052	9,168	9,392	9,272	5,376	5,217	4,900	5,588	5,255
11,220	10,772	10,614	11,071	10,876	6,220	6,361	5,875	6,680	6,329
13,865	12,159	12,867	12,274	12,516	8,169	7,657	7,398	8,029	7,76
15,725	13,652	13,837	14,191	14,021	8,951	8,093	7,760	8,702	8,24
17,439	15,184	15,107	15,876	15,515	9,409	8,975	8,416	9,587	9,03
19,232	16,885	16,655	17,855	17,268	9,536	9,201	8,707	9,781	9,25
20,939	18,967	18,309	20,310	19,295	10,939	10,186	9,317	11,333	10,31
22,306	21,360	20,497	22,436	21,502	11,184	11,302	10,239	12,259	11,28
	24,353	23,636	25,743	24,742	13,584	12,216	11,332	13,387	12,410
27,083	24,555	25,050	25,145	24,742	13,304	12,210	11,552	13,301	1660
4,805	4,133	4,216	4,213	4,193	2,618	2,109	2,066	2,373	2,15
5,467	4,602	4,610	4,888	4,688	2,824	2,362	2,329	2,575	2,41
.6,213	5,439	5,402	5,740	5,521	3,071	2,794	2,650	3,125	2,82
7,822	7,431	7,429	7,588	7,462	3,528	3,453	3,293	3,642	3,45
9,236		8,874		8,618	4,497		3,817	4,208	4,04
9,364		8,720		8,537	4,707	4,389	4,351	4,507	4,41
9,898	9,207	9,311	9,166	9,239	5,451		4,567	5,166	4,83
12,118	10,361	10,252	10,743		6,866		5,206		
11,870	10,857	10,485		10,891	6,711		5,772		
13,720	12,331	11,959		12,387	7,726		6,287		
15,646	14,444	14,371	14,640		8,256		7,705		
18,358	16,800	16,742			11,184		9,494		
19,796	38,851	18,839			10,782		9,900		
23,412	18,851	20,552			11,914		10,521		
26,337		22,988			13,133		11,253		
		26,341			14,133		12,806		
25,453		29,482			16,612		13,981		
31,847							16,701		
37,156	37,866	36,934	39,058	37,829	18,097	17,715	10,701	13,230	1,,/-

Table E2 (continued) Building Society Lending - Regional Figures

Year	Number	UK	Loans to	Loans	No. of Concession, Name of Street, or other Designation, or other	e House Pr	STATE OF STREET		
	of Loans	Total	First-Time	on New	New	Existing	First-	Former	AII
			Buyers	Houses	Houses	Houses	Time Buyers	Owners	House
	000's	%	2	%	£	£	£	£	£
South	STATE OF THE PARTY								
1969	111	24.1		30.0	5,908	5,742	5,055	6,726	5,79
1970	134	24.9	56.0	26.7	6,327	6,185	5,333	7,156	6,22
1971	162	24.8	55.0	25.5	7,242	7,298	6,092	8,547	7,28
1972	168	24.7	52.7	21.8	9,726	9,966	7,770	11,935	9,91
1973	124	22.8	44.5	23.9	13,696	12,997	10,259	15,253	13,16
1974	103	23.9	43.9	22.0	14,808	13,703	11,377	16,022	13,94
1975	163	25.0	40.9	16.7	15,429	14,511	11,594	16,805	14,66
1976	176	24.6	44.6	17.7	16,031	15,444	12,055	18,393	15,54
1977	179	24.3	44.5	17.6	17,038	16,343	12,756	19,436	16,46
978	193	24.0	42.9	18.3	20,136	18,642	14,137	22,491	18,91
1979	167	23.3	39.8	17.5	25,800	24,437	17,800	29,256	24,67
980	150	22.2	41.2	14.8	31,670	29,513	21,479	35,705	29,83
981	170	23.1	42.9	13.0	32,819	29,552	21,811	36,130	29,97
982	188	21.8	47.9	11.6	33,184	29,214	22,061	36,668	29,67
983	204	21.5	45.7	12.1	36,889	33,333	24,197	41,801	33,76
984	240	22.2	45.3	12.8	40,301	36,898	27,347	45,608	37,33
985	237	22.1	47.5	12.3	44,609	39,906	29,855		
986	288	23.4	43.9	10.7	55,478	47,709	35,835	50,128 58,496	40,48
					33,470	41,103	22,022	20,490	48,54
outh	West								
969	36	7.9		35.5	4,567	4,456	3,944	5,186	4,49
970	46	8.5	59.9	29.8	4,954	4,848	4,292	5,547	4,87
971	54	8.2	57.8	29.7	5,538	5,575	4,808	6,448	5,56
972	58	8.5	54.3	30.1	7,440	7,913	6,463	9,115	7,77
973	43	7.9	48.6	29.4	10,708	10,934	8,919	12,376	10,86
974	36	8.4	48.9	28.7	11,584	11,615	9,617		
975	55	8.5	47.3	21.2	11,852	12,162	9,977	13,501	11,600
976	60	8.4	47.1	20.7	12,727	13,076		13,957	12,09
977	65	8.8	46.4	18.0	13,516		10,456	15,244	13,00
978	73	9.1	44.2	20.5	15,805	13,564	10,945	15,816	13,55
979	64	8.9	40.5	20.2		15,425	12,198	18,101	15,50
980	57	8.4	41.2		20,504	20,492	15,545	23,866	20,49
981	66	8.9		17.7	27,082	24,907	19,133	29,657	25, 29
982	75		44.9	14.6	27,498	25,025	19,546	30,157	25,365
983		8.7	48.9	13.8	27,222	25,241	19,321	31,460	25,514
	89	9.4	47.3	13.0	30,789	27,583	20,856	34,414	28,000
984	96	8.9	48.1	14.4	32,051	30,370	23,633	37,082	30,612
985 986	95	8.8	47.3	13.5	35,596	32,535	25,313	39,849	32,948
700	114	9.3	42.9	12.2	43,763	37,806	29,052	45,666	38,536
est Mi	idlands								
969	46	10.1		32.3	4,422	4,313	3 771	5 160	1 740
70	55	10.2	65.1	28.5	4,422		3,771	5,160	4,348
71	65	10.0	64.7			4,436	3,925	5,340	4,490
72	65	9.6	60.2	29.3	5,182	4,820	4,226	5,995	4,926
73	56	10.3		30.5	6,269	6,217	5,399	7,467	6,232
74	44	10.1	55.1	26.4	9,205	8,620	7,270	10,418	8,775
75	63		47.2	22.5	10,545	10,166	8,219	12,091	10,252
		9.7	47.2	18.5	11,533	10,715	8,584	13,011	10,866
76	71	10.0	48.4	18.9	12,122	11,504	9,124	13,965	11,621
77	72	9.8	45.9	16.0	13,685	12,307	9,622	15,011	12,528
78	76	9.5	46.6	16.8	16,937	13,817	10,754	17,455	14,342
79	67	9.4	44.6	17.0	20,724	18,037	13,321	22,664	18,493

TOTAL SECTION ASSESSMENT	Advance		_		Average				
New	Existing	First-	Former	AII	New	Existing	First-	Former	All
houses	Houses	Time	Owners	Houses	Houses	Houses	Time	Owners	Houses
		Buyers	A STATE OF	•			Buyers		
£	£	£	£	£	£	£	£	£	£
4,172	3,900	3,907	4,168	3,982	1,995	2,019	1,838	2,263	2,011
4,529	4,250	4,176	4,563	4,324	2,202	2,196	2,012	2,421	2,197
5,173	5,002	4,777	5,365	5,045	2,510	2,579	2,303	2,852	2,561
6,486	6,495	6,179	6,775	6,493	2,876	2,918	2,644	3,183	2,909
7,919	7,374	7,667	7,434	7,504	3,522	3,392	3,238	3,569	3,424
8,353	7,564	7,874	7,652	7,737	4,067	3,827	3,714	4,037	3,881
9,110	8,529	8,667	8,605	8,626	4,629	4,535	4,191	4,811	4,551
10,168	9,621	9,450	9,945	9,718	5,226	5,141	4,718	5,517	5,157
10,715	10,090	9,855	10,475	10,200	5,822	5,750	5,236	6,185	5,762
12,580	11,532	11,059	12,222	11,724	6,512	6,336	5,787	6,806	6,368
14,102	13,089	13,114	13,364	13,266	7,646	7,382	6,902	7,780	7,429
16,214	15,072	15,362	15,160	15,241	9,520	9,147	8,646	9,597	9,203
18,650	17,036	17,163	17,315	17,245	10,197	9,727	9,196	10,238	9,788
21,338	18,930	18,714	19,657	19,210	11,195	10,191	9,576	10,995	10,311
23,831	21,255	20,200	22,716	21,568	11,798	11,014	9,899	12,125	11,109
25,437	23,742	22,810	24,908	23,959	12,676	12,017	11,026	12,993	12,102
28,280	26,183	25,194	27,572	26,442	13,883	13,039	11,984	14,195	13,143
33,970	31,576	30,501	32,877	31,834	16,012	14,953	13,644	16,184	15,066
3,381	2,997	3,078	3,207	3,134	1,639	1,658	1,507	1,847	1,65
3,561	3,347	3,340	3,523	3,410	1,792	1,843	1,673	2,013	1,826
4,124	3,905	3,846	4,134	3,970	2,022	2,127	1,914	2,320	2,09
5,224	5,152	5,118	5,219	5,174	2,373	2,464	2,245	2,631	2,43
6,296	6,102	6,507	5,835	6,159	2,791	2,829	2,782	2,825	2,81
6,896	6,369	6,924	6,123	6,521	3,283	3,325	3,162	3,463	3,31
						3,891	3,693	4,050	3,88
7,579	7,193	7,516	7,045	7,275	3,846				
8,581	7,970	8,129	8,069	8,097	4,389	4,479	4,159	4,728	4,46
8,961	8,280	8,537	8,282	8,403	4,877	4,902	4,563	5,109	4,59
10,402	9,689	9,735	9,901	9,835	5,441	5,426	5,104	5,684	5,42
11,834	11,204	11,637	11,120	11,331	6,383	6,398	6,110	6,590	6,39
14,018	13,159	13,893	12,905	13,311	7,929	7,931	7,844	7,999	7,93
16,676	14,734	15,286	14,801	15,017	9,123	8,410	8,197	8,774	8,51
18,460	16,307	16,289	16,909	16,604	9,530	8,955	8,453	9,605	9,03
19,867	18,084	17,542	19,009	18,316	9,727	9,413	8,702		9,45
21,965	20,086	19,819	20,851	20,356	10,695	10,162	9,580	10,845	10,23
23,428	21,852	21,549	22,540	22,064	11,762	11,211	10,417	12,068	11,28
27,294	25,563	25,006	26,352	25,775	13,413	12,383	11,598	13,196	12,50
3,313	3,012	3,022	3,268	3,110	1,614	1,661	1,482	1,913	1,64
3,620	3,262	3,217		3,364	1,772	1,812	1,631	2,060	1,80
4,083	3,627	3,542		3,760	1,991	2,003	1,829	2,276	1,99
4,831	4,534	4,451	4,925	4,624	2,151	2,223	2,054		2,20
6,120	5,498	5,682	5,712	5,663	2,645	2,626	2,503		2,63
6,659	6,165	6,167		6,276	3,183		2,967		3,21
		6,730	6,761	6,850	3,754		3,428		3,74
7,246	6,759				4,413		3,935		4,30
8,129	7,614	7,448	7,962	7,711					
9,019	8,113	7,847		8,258	4,922		4,382		4,76
10,932	9,275	8,909		9,554	5,872		4,873		5,32
12,276	10,791	10,456	11,516	11,043	6,626	6,209	5,699	6,749	6,28

Table E2 (continued) Building Society Lending - Regional Figures

Year	Number	UK	Loans to	Loans	Average	e House Pr	ice		11005120
	of Loans	Total	First-Time	on New	New	Existing	First-	Former	All
			Buyers	Houses	Houses	Houses	Time	Owners	Houses
							Buyers		
	000's	%	8	8	£	£	£	£	£
NAME OF TAXABLE PARTY.	Midlands	230.0	6/6_1	0.10.00			101-0		
1980	65	9.6	45.1	16.0	25,740	20,885	15,746	26,596	21,663
1981	64	8.7	51.6	14.0	26,223	21,030	16,659	27,216	21,755
1982	78	9.1	55.1	13.0	25,895	20,257	15,658	27,541	20,992
1983	88	9.3	53.9	12.7	28,543	22,343	16,582	30,800	23,131
1984	95	8.8	53.0	13.1	30,608	24,144	18,429	32,382	24,989
1985	96	9.0	53.9	11.6	32,416	24,989	19,188	33,658	25,855
1986	108	8.8	51.6	9.8	41,069	27,071	20,744	36,650	28,437
North	West								
1969	58	12.5		32.2	4,252	3,765	3,461	4,552	3,922
1970	68	12.6	60.1	28.2	4,402	4,098	3,687	4,876	4,184
1971	84	12.8	61.3	28.8	4,823	4,362	3,977	5,209	4,494
1972	89	13.1	57.7	29.3	5,854	5,670	4,818	6,844	5,724
1973	68	12.5	53.6	29.2	8,061	7,743	6,408	9,415	7,836
1974	49	11.4	54.2	23.6	9,726	8,632	7,407	10,725	8,890
1975	74	11.4	46.8	18.6	10,738	9,550	7,885	11,475	9,771
1976	84	11.7	48.2	15.8	11,858	10,245	8,228	12,641	10,500
1977	85	11.5	48.0	15.2	13,498	11,168	9,002	13,851	11,523
1978	89	11.1	46.4	16.3	15,664	12,971	9,926	16,414	13,410
1979	78	10.9	44.8	14.8	19,595	16,435	12,602	20,367	16,902
1980	75	11.1	48.1	12.5	25,426	19,332	14,641	25,211	20,092
1981	77	10.5	52.3	9.9	27,145	19,828	15,554	26,014	20,554
1982	88	10.2	53.5	8.6	27,676	20,092	15,340	26,972	20,744
1983	97	10.2	52.4	9.5	28,547	22,232	16,744	29,555	22,832
1984	112	10.3	52.2	9.6	29,380	23,883	18,387	30,998	24,410
1985	113	10.5	53.1	8.8	31,189	24,539	18,984	32,093	25,126
1986	124	10.1	50.8	7.5	37,478	26,692	19,447	34,775	27,503
Wales									
1969	16	3.4		39.5	4,250	4,115	3,595	4,963	1 160
1970	21	3.8	62.2	35.9	4,533	4,378	3,903		4,168
1971	22	3.4	64.9	37.8	4,946	4,717	4,146	5,095	4,434 4,803
1972	24	3.5	65.0	35.3		5,909		5,751	
1973	23	4.3	56.7	41.4	5,983 7,969	8,674	5,057	7,264	5,935
1974	16	3.8	56.3	32.2			6,785	10,147	8,382
975	25	3.8	54.9		9,427	9,388	7,939		
976	29	4.0		25.6	10,393	9,977	8,450		10,083
977			52.7	23.5	12,023	10,854	8,836	13,641	11,129
	29	3.9	53.5	20.9	12,290	11,510	9,681	13,956	11,673
978	34	4.2	47.7	18.5	14,858	13,035		15,763	13,373
979	29	4.1	45.4	19.3	18,316	16,760	12,847	20,548	17,061
980	28	4.1	49.9	13.3	23,023	18,800	14,627	24,113	19,363
981	29	4.0	50.9	12.8	25,764	19,330	14,760		20,155
982	32	3.7	61.3	10.3	26,297	18,904	15,248	26,651	19,662
983	32	3.4	56.3	9.1	31,432	21,672	16,660	30,154	22,556
984	37	3.4	54.2	11.5	32,048	22,915	18,809	30,084	23,967
985	43	4.0	54.7	11.3	32,055	24,111	19,534	31,608	25,005
986	47	3.8	53.7	9.8	34,700	26,556	21,126	34,565	27,354

Average	Advance	165 July 27	lk mile	199	Average	Income of	Borrowe	rs	x 11 100
New	Existing	First-	Former	All	New	Existing	First-	Former	AII
louses	Houses	Time	Owners	Houses	Houses	Houses	Time	Owners	Houses
		Buyers					Buyers		
£	£	£	£	£	£	£	£	£	£
	248 4,60	,010. 5,	6 20	1,1 010	, A 1, C	7 400	7 110	7 000	7 (15
14,188		11,998	12,750	12,420	8,271	7,490	7,148	7,999	7,615
15,992		13,313	14,498	13,904	9,015	7,918	7,400	8,766	8,072
17,592	And the second s	13,565	15,871	14,600	9,706	8,372	7,755	9,517	8,547
19,055	15,898	14,563	18,325	16,299	10,087	8,956	8,032	10,345	9,100
20,947	17,287	16,075	19,666	17,765	10,735	9,491	8,555	10,890	9,653
22,072	18,297	16,881	20,908	18,736	11,660	10,083	9,131	11,595	10,267
26,415	20,204	18,485	23,293	20,811	13,208	10,948	9,755	13,679	11,170
	ar, ar Eithr	artholic.		0.010	1 (50	1 (10	1 405	1 016	1 670
3,268		2,878	3,066	2,912	1,650	1,619	1,495	1,816	1,630
3,464		3,099	3,378	3,166	1,785	1,757	1,613	1,990	1,765
3,868		3,384	3,696	3,472	1,987	1,921	1,810	2,131	1,939
4,692		4,142	4,715	4,366	2,218	2,213	2,058	2,438	2,214
5,778		5,200	5,573	5,327	2,672	2,587	2,425	2,820	2,613
6,389		5,698	5,819	5,734	3,192	3,098	2,884	3,419	3,120
7,130	6,313	6,320	6,586	6,465	3,791	3,672	3,441	3,902	3,694
8,361	6,799	6,666	7,416	7,046	4,661	4,152	3,818	4,631	4,233
8,925	7,447	7,250	8,073	7,673	5,179	4,662	4,339	5,120	4,740
10,584	8,651	8,149	9,659	8,966	6,000	5,277	4,878	5,836	5,394
12,226	10,136	9,978	10,790	10,451	7,128	6,297	5,942	6,793	6,420
14,325	11,391	11,349	12,146	11,758	8,892	7,617	7,200	8,322	7,776
16,721	12,849	12,750	13,754	13,233	9,327	8,061	7,672	8,752	8,187
18,775		13,364	15,920	14,552	10,297	8,698	8,120	9,676	8,842
19,854	The second second second second	14,612	17,702	16,080	9,942	9,039	8,100	10,254	9,12
19,705		15,712	19,151	17,357	10,314	9,620	8,630	10,842	9,686
21,646		16,660	20,308	18,371	11,688	10,355	9,249	11,862	10,47
24,164		17,952	22,206	20,047	13,042	10,982	9,800	12,513	11,136
21,10	ce had been				Arra Till	6 5 Delt 12		,15,603	04.962
3,179	2,937	2,972	3,232	3,033	1,635	1,763	1,528	1,977	1,71
3,440	3,158	3,190	3,392	3,259	1,839	1,895	1,724	2,111	1,87
3,884	3,547	3,494	3,976	3,674	2,020	2,139	1,899	2,425	2,09
4,711	4,381	4,275	4,967	4,498	2,259	2,308	2,034	2,726	2,29
5,542	2 5,544	5,491	5,728	5,554	2,593	2,865	2,546	2,995	2,75
6,269		6,060	6,073	6,049	3,082	3,112	2,963	3,312	3,10
7,028		6,671	6,761	6,725	3,756	3,714	3,465	4,027	3,72
8,170		7,113	7,696	7,401	4,366	4,261	3,943	4,674	4,28
8,57		7,705	8,219	7,946	4,730	4,757	4,423		4,75
10,08		8,670	9,542	9,131	5,274		4,925		
11,20		10,167	10,818	10,533	6,278	6,112	5,725		
13,36		11,346	12,346	11,846	8,734		7,051		
15,73		12,182	13,997		8,944		7,435		
17,879		13,331	15,218		9,652		7,996		
					10,672		8,054		
20,74		14,542					8,996		
21,97		16,314			11,698				
22,27		17,205			11,307		9,251		
24,93	4 19,972	18,628	22,578	20,458	12,096	10,921	9,884	12,376	11,03

Table E2 (continued) Building Society Lending - Regional Figures

Scotla	Number	UK	Loans to	Loans	Average	House Pri	се		
	of Loans	Total	First-Time Buyers	on New Houses	New Houses	Existing Houses	First- Time Buyers	Former Owners	All Houses
	000's % and 22 4.7 24 4.4 31 4.7 33 4.8 32 5.9 30 7.0 42 6.4 44 6.1 46 6.3 49 6.1 47 6.5	8	8	8	£	£	£	£	£
Scoti	and						1		
1969	22	4.7		27.1	4,919	4,493	4,010	5,248	4,609
1970	24	4.4	55.5	25.5	5,438	4,853	4,262	5,821	5,002
1971	31	4.7	61.5	29.2	5,673	5,297	4,646	6,287	5,407
1972	33	4.8	57.6	30.7	6,597	6,071	5,392	7,375	6,233
1973	32.	5.9	53.3	31.6	8,387	8,692	6,917	10,312	8,595
1974	30	7.0	54.6	26.6	10,539	9,498	8,121	11,744	9,775
1975	42	6.4	50.9	21.9	11,871	10,933	9,140	13,234	11,139
1976	44	6.1	49.5	22.9	13,929	12,692	10,539	15,362	12,974
1977			49.0	21.3	15,326	13,941	11,576	16,765	14,236
1978			48.2	23.6	16,982	15,889	12,970	19,120	16,147
1979	47	6.5	49.2	26.1	20,186	19,082	15,273	23,323	19,371
1980		7.6	50.1	17.8	24,196	21,225	16,643	26,904	21,754
1981	54	7.4	49.7	15.3	27,028	22,288	17,398	28,538	23,014
1982	68	7.9	57.2	12.0	27,739	21,808	17,020	29,918	22,522
1983	80	8.4	59.8	12.6	30,873	22,685	17,560	32,858	23,713
1984	95	8.8	59.0	13.6	31,007	24,754	19,697	34,109	25,602
1985		7.8	60.0	11.3	34,204	26,014	20,678	36,337	26,941
1986	88	7.2	59.6	9.8	35,871	27,410	22,086	37,322	28,242
CONTRACTOR OF THE									
969	9	1.9		45.2	4,089	3,820	3,521	4,813	3,941
970		1.6	67.6	40.0	4,792	4,116	3,896	5,349	4,387
971		1.4	69.6	46.3	5,005	4,344	4,115	5,510	4,650
972		1.4	64.8	36.1	5,080	4,851	4,360	5,936	4,934
973		1.6	66.6	42.3	6,262	6,121	5,304	7,840	6,181
974		1.4	59.8	35.0	8,559	8,792	7,620	10,379	8,710
975		1.4	52.7	25.9	11,020	9,675	8,523	11,720	10,023
976		1.3	49.9	26.1	14,295	12,353	10,165	15,562	12,860
977		1.3	44.7	21.4	17,591	15,215	12,500	18,323	15,722
978			41.5	26.1	20,707	17,581	14,771	20,990	18,395
979			44.0	25.6	23,484	21,254	16,508	26,009	21,826
980			54.0	23.0	27,057	22,640	18,867	29,276	23,656
981			66.7	20.3	25,925	18,354	15,381	28,907	19,890
982			68.6	19.9	25,603	18,830	15,856	29,621	20,177
983		2.2	68.8	25.5	25,187	19,377	16,821	29,777	20,859
984	25	2.3	70.9	28.3	25,819	19,734	17,618	30,821	21,455
985			66.3	29.3	27,291	21,242	18,863	31,192	23,012
986	26	2.1	63.9	27.7	31,529	23,522	21,223	33,734	25,743

Average	Advance		period a	Name of Street	Average	Income of	Borrowe	ers	and near
New	Existing	First-	Former	All	New	Existing	First-	Former	All
louses	Houses	Time	Owners	Houses	Houses	Houses	Time	Owners	Houses
		Buyers					Buyers		
£	£	£	£	£	£	£	£	£	£
7 700									
3,788	3,149	3,245	3,603	3,322	1,896	1,828	1,691	2,040	1,847
4,010	3,455	3,445	3,912	3,596	2,018	2,019	1,787	2,306	2,017
4,461	3,805	3,783	4,432	3,996	2,220	2,261	2,067	2,560	2,249
5,306	4,478	4,478	5,200	4,732	2,476	2,332	2,188	2,663	2,37
6,283	5,686	5,559	6,286	5,875	2,843	2,882	2,677	3,104	2,869
6,854	6,099	6,112	6,509	6,300	3,433	3,301	3,202	3,519	3,336
8,021	7,177	7,017	7,736	7,362	4,251	4,095	3,856	4,432	4,130
9,649	8,403	8,327	9,039	8,687	5,147	4,785	4,553	5,178	4,869
10,699	9,229	9,047	10,013	9,543	5,808	5,454	5,194	5,849	5,530
12,202	10,593	10,442	11,475	10,973	6,519	6,057	5,769	6,547	6,16
13,513	11,746	11,843	12,554	12,208	7,265	7,046	6,751	7,438	7,10
14,978	12,918	12,579	13,998	13,285	8,989	8,371	7,948	9,019	8,48
18,055	14,773	13,893	16,616	15,275	10,065	9,086	8,536	9,904	9,23
19,844	16,032	14,737	18,846	16,491	10,669	9,816	9,063	11,085	9,919
21,566	16,834	15,255	20,657	17,428	11,359	10,024	9,100	11,814	10,19
22,657	18,978	17,415	22,443	19,477	11,679	10,663	9,843	12,183	10,80
25,201	20,209	18,539	24,128	20,774	12,692	11,538	10,578	13,306	11,668
26,985	22,156	20,238	26,161	22,631	14,146	12,213	11,098	14,341	12,40
									105.50
3,082	2,809	2,838	3,138	2,933	1,535	1,511	1,401	1,770	1,521
3,537	3,130	3,064	3,740	3,293	1,849	1,783	1,661	2,082	1,810
3,872	3,340	3,446	3,790	3,587	1,975	1,904	1,760	2,139	1,93
4,002	3,724	3,633	4,202	3,825	2,031	2,172	1,966	2,411	2,12
4,651	4,417	4,222	4,976	4,516	2,447	2,566	2,227	3,040	2,520
5,844	5,643	5,554	5,981	5,714	3,116	3,415	3,069	3,679	3,310
7,074	6,522	6,401	6,957	6,665	4,080	3,985	3,785	4,250	4,010
8,899	8,225	7,700	9,110	8,401	4,728	5,044	4,326	5,603	4,962
10,790	9,286	9,502	9,692	9,607	6,117	5,786	5,418	6,206	5,85
11,635	10,813	10,575	11,316	11,027	6,057	6,272	5,805	6,513	6,21
13,255	12,315	12,184	12,847	12,555	7,457	7,089	6,658	7,595	7,18
13,619	13,555	13,373	13,801	13,570	8,246	8,822	8,062	9,419	8,69
15,286	12,315	11,585	15,584	12,918	8,902	8,682	8,084	10,013	8,726
16,285	13,713	12,813	17,309	14,224	9,059	9,199	8,366	10,013	9,17
17,703	14,786	14,011	18,884	15,530	9,321	9,418	8,573	11,207	9,39
18,579	15,792	14,946	20,571	16,581	9,746	9,788			
20,033	16,542	15,782	21,078	17,564	10,769		9,024	11,611	9,770
						10,135	9,335	12,262	10,320
21,625	19,293	17,990	23,388	19,940	12,398	11,297	10,608	13,387	11,6

Table E2 (continued) Building Society Lending - Regional Figures

Year	Number	UK	Loans to	Loans	Average	House Pri	се		merba s
	of Loans	Total	First-Time	on New	New	Existing	First-	Former	AII
			Buyers	Houses	Houses	Houses	Time	Owners	Houses
							Buyers		
	000's	8	8	8	£	£	£	£	£
	ed Kingdom								
1969	460	100.0	63.9	30.6	4,736	4,598	4,097	5,148	4,640
1970	540	100.0	61.0	27.4	5,051	4,946	4,330	5,838	4,975
1971	653	100.0	60.4	27.8	5,609	5,640	4,838	6,666	5,632
1972	681	100.0	57.9	27.2	6,988	7,519	6,086	8,965	7,374
1973	545	100.0	51.9	28.1	9,683	10,043	7,908	11,900	9,942
1974	433	100.0	50.8	24.9	11,114	10,950	9,037	13,049	10,990
1975	651	100.0	47.0	19.2	12,013	11,734	9,549	13,813	11,767
1976	715	100.0	49.2	18.6	13,084	12,618	10,181	15,160	12,704
1977	737	100.0	48.2	16.9	14,324	13,513	10,857	16,246	13,650
1978	802	100.0	47.3	17.5	16,923	15,312	12,023	18,792	15,594
1979	715	100.0	45.2	17.2	21,124	19,675	14,918	24,074	19,925
980	675	100.0	47.0	14.6	26,245	23,145	17,533	28,960	23,596
981	736	100.0	49.5	12.2	28,119	23,642	18,166	30,110	24,182
982	861	100.0	54.3	11.0	28,205	23,083	17,762	30,364	23,644
983	950	100.0	52.8	11.6	30,817	25,901	19,513	34,260	26,471
984	1,083	100.0	52.3	12.1	33,080	28,557	22,174	36,717	29,106
985	1,073	100.0	53.0	11.1	36,103	30,476	23,742	39.390	31,103
986	1,231	100.0	50.3	10.0	43,562	35,464	27,444	45,200	36,276

Note: 1. The figures in the first column are calculated by applying the percentage in the second column to the numbers in Column 1 of Table E1.

Average	Advance				Average	Income of	Borrowe	rs	
New	Existing	First-	Former	All	New	Existing	First-	Former	All
Houses	Houses	Time	Owners	Houses	Houses	Houses	Time	Owners	Houses
		Buyers					Buyers		
£	£	£	£	£	£	£	£	£	£
3,488	3,212	3,240	3,460	3,297	1,734	1,773	1,617	1,987	1,760
3,783	3,518	3,464	3,854	3,591	1,904	1,937	1,766	2,168	1,928
4,263	4,043	3,914	4,407	4,104	2,120	2,213	1,996	2,466	2,187
5,160	5,208	4,954	5,538	5,195	2,363	2,516	2,281	2,748	2,474
6,304	6,134	6,115	6,273	6,181	2,848	2,953	2,734	3,118	2,923
6,848	6,475	6,568	6,577	6,568	3,381	3,422	3,231	3,618	3,411
7,604	7,286	7,292	7,409	7,347	4,005	4,044	3,753	4,299	4,036
8,742	8,184	8,073	8,509	8,288	4,694	4,633	4,285	4,997	4,644
9,409	8,699	8,515	9,101	8,819	5,282	5,175	4,800	5,558	5,193
11,096	9,933	9,602	10,611	10,137	5,964	5,700	5,283	6,161	5,747
12,549	11,392	11,286	11,837	11,591	6,927	6,695	6,290	7,101	6,735
14,452	12,946	12,945	13,359	13,166	8,655	8,178	7,749	8,688	8,248
16,821	14,609	14,361	15,384	14,879	9,481	8,748	8,248	9,419	8,837
18,799	15,789	15,109	17,316	16,119	10,124	9,220	8,603	10,178	9,322
20,683	17,712	16,611	19,672	18,056	10,555	9,787	8,899	10,969	9,876
22,192	19,780	18,786	21,483	20,073	11,342	10,593	9,754	11,703	10,684
24,128	21,384	20,260	23,300	21,690	12,385	11,409	10,466	12,702	11,518
28,010	25,092	23,640	27,146	25,384	14,095	12,777	11,699	14,165	12,909

Table E3 Loans to First-Time Buyers

Q.2

Q.3

Q.4

Q.2

Q.3

Q.4

1974 Q.1

71

71

55

49

44

61

66

52.1

50.7

49.5

53.1

53.4

51.2

47.5

7,652

8,140

8,579

8,921

8,865

9,154

9,141

32.5

27.9

25.9

19.8

15.9

12.5

5,967

6,272

6,455

6,462

6,376

6,565

6,780

25.1

20.7

19.4

10.2

6.9

4.7

5.0

Period Average Dwelling Average Advance Average Income 9 Percentage Price Average Advance/ Average Percentage Average Income of all 3 8 % Loans Mortgages % 8 Advance Increase Increase Increase 000's 1969 290 63.0 4,097 3,240 1,617 79.1 2.00 1970 329 61.0 4,330 5.7 3,464 6.9 1,766 9.2 80.0 1.96 1971 394 60.4 4,838 11.7 3,914 13.0 1,996 13.0 80.9 1.96 1972 394 57.9 6,085 25.8 4,954 26.6 2,281 14.3 81.4 2.17 1973 283 51.9 7,908 30.0 6,115 23.5 2,734 19.9 77.3 2.24 1974 220 50.8 9,037 14.3 6,568 7.4 3,231 18.2 72.7 2.03 1975 47.0 306 9,549 5.7 7,292 11.0 3,753 16.2 76.4 1.94 1976 352 49.2 10,181 8,073 10.7 4,285 6.6 14.2 79.3 1.88 1977 355 48.2 10,857 8,515 6.6 5.5 4,800 12.0 78.4 1.77 1978 379 47.3 12,023 9,602 10.7 12.8 5,283 10.1 79.9 1.82 1979 324 45.3 14,918 11,286 24.1 17.5 6,290 19.1 75.7 1.79 1980 318 47.0 17,533 17.5 12.946 14.7 7,749 23.2 73.8 1.67 1981 364 49.4 18.166 3.6 14,361 10.9 8,248 6.4 79.1 1.74 1982 467 54.3 17,762 - 2.2 15.109 5.2 8,602 4.3 85.1 1.76 1983 502 52.8 19,513 9.9 16,611 9.9 8,899 3.5 85.1 1.87 1984 566 52.3 22.174 13.6 18,786 13.1 9,754 9.6 84.7 1985 570 53.0 23,742 7.1 20,260 7.8 10,466 7.3 85.3 1986 27,444 619 50.3 15.6 23,640 16.7 11,669 11.5 86.1 2.03 1969 Q.1 70 63.9 3,987 3,136 1,533 78.7 2.04 Q.2 73 62.9 4,059 7.3 3,233 5.1 1,585 6.6 79.7 2.03 78 Q.3 62.6 4,141 3.9 3,279 4.3 1.652 9.9 79.2 1.98 Q.4 69 62.7 4,181 4.8 3,296 5.5 1,681 78.3 9.6 1.96 1970 Q.1 68 63.1 4,169 3,298 4.6 5.2 1,679 79.1 9.5 1.96 Q.2 85 61.7 4,207 3.6 3,393 4.9 1,721 80.6 8.6 1.97 Q.3 90 60.4 4,428 6.9 3,536 7.8 1,803 9.1 79.9 1.96 Q.4 88 59.6 4,464 6.8 3,577 8.5 1,833 9.0 80.1 1.95 1971 Q.1 84 62.8 4,566 9.5 3,642 10.4 1.889 12.5 79.8 1.93 Q.2 101 61.4 4,649 10.5 3,758 10.7 1,960 13.9 80.8 1.92 Q.3 110 60.5 4,945 11.7 4,023 13.8 2,027 12.4 81.4 1.98 Q.4 101 57.8 5,143 15.2 4,180 16.9 2,084 13.7 81.3 2.01 1972 Q.1 95 58.7 5,393 4,438 18.1 21.9 2,120 12.2 82.3 2.09 Q.2 105 58.7 5,773 24.2 4,770 26.9 2,226 13.6 82.6 2.14 Q.3 102 57.1 6,366 28.7 5,199 29.2 2,339 15.4 81.7 2.22 Q.4 93 57.1 6,813 32.5 5,404 29.3 2,438 17.0 79.3 2.22 1973 Q.1 86 54.8 7,446 38.1 5,864 32.1 2,598 22.6 78.8 2.26

Table E3 (continued) Loans to First-Time Buyers

Period	1 Number	2 Percentage		Dwelling	Average	e Advance	Average	Income	9 Average	10 Average Advance/
per 11 mg	of Loans	of all Mortgages	.3	4 %	5	6	7 8		Percentage Advance	
				Increase		Increase	short I	ncrease		
	000's		£		£		£			1000
1975 Q.1	63	47.3	9,214	3.3	6,871	6.3	3,422	11.6	74.6	2.01
Q.2	73	45.6	9,459	6.7	7,172	12.5	3,634	15.6	75.8	1.97
Q.3	80	45.3	9,669	5.6	7,426	13.1	3,858	18.1	76.8	1.92
Q.4	89	49.7	9,748	6.6	7,565	11.6	3,971	17.6	77.6	1.91
1976 Q.1	81	50.1	9,852	6.9	7,754	12.9	4,126	20.6	78.7	1.88
Q.2		50.8	10,015	5.9	8,024	11.8	4,173	14.8	81.1	1.92
Q.3		47.5	10,327	6.8	8,207		4,371	13.3	79.5	1.88
Q.4		48.3	10,522	7.9	8,286	9.5	4,466	12.5	78.7	1.86
1077 0 1	60	40.2	10 570	7 7	0.261		4 (52	12.7	70.2	1 70
1977 Q.1		49.2	10,570	7.3	8,261	6.5	4,652	12.7	78.2	1.78
Q.2		49.9	10,788	7.7	8,334		4,785	14.7	77.3	1.74
Q.3		47.3	10,832	4.9	8,518		4,823	10.3	78.6 79.3	1.77
Q.4	103	47.1	11,135	5.8	8,832	6.6	4,891	9.5	19.3	1.01
1978 Q.1	99	48.1	11,178	5.8	9,073	9.8	4,990	7.3	81.2	1.82
Q.2		47.3	11,561	7.2	9,439	13.3	5,094	6.5	81.6	1.85
Q.3	93	46.9	12,189	12.5	9,661	13.4	5,311	10.1	79.3	1.82
Q.4	. 88	47.0	13,200	18.5	10,255	16.1	5,745	17.5	77.7	1.79
1979 Q•1	83	48.3	13,701	22.6	10,572	16.5	5,891	18.1	77.2	1.79
Q.2		45.6	14,204	22.9	10,970		6,092	19.6	77.2	1.80
Q.3		42.7	15,607	28.0	11,727		6,513	22.6	75.1	1.80
Q. 4		45.2	16,278	23.3	11,934		6,699	16.6	73.3	1.78
1000			3,000							
1980 Q.1	73	47.7	16,817	22.7	12,183	15.2	7,151	21.4	72.4	1.70
Q.2		46.9	17,246	21.4	12,512	14.1	7,608	24.9	72.6	1.64
Q.3	82	45.6	17,618	12.9	13,040	11.2	7,894	17.8	74.0	1.65
Q.4	90	47.5	18,284	12.3	13,848	16.0	8,230	22.9	75.7	1.68
1981 Q.1	85	48.0	18,234	8.4	14,282	17.2	8,329	16.5	78.3	1.71
Q.2		47.8	18,551		14,585		8,385		78.6	1.74
Q.3		49.2	18,295	3.8	14,452		8,136		79.0	1.78
Q.4	90	52.6	17,558		14,113	1.9		- 0.9	80.2	1.73
1212 0-1										
1982 Q.1	88	57.2	17,087	- 6.3	14,211	- 0.5	8,435	1.3	83.2	1.68
Q.2	122	55.5	17,575	- 5.3	14,826	1.7	8,477	1.1	84.4	1.75
Q.3	124	53.4	18,114	- 1.0	15,506	7.3	8,442	3.8	85.6	1.84
Q•4	133	52.0	18,094	3.1	15,655	10.9	8,725	6.9	86.5	1.79
1983 Q.1	132	54.1	18,467	8.1	16,054	13.0	8,716	3.3	87.0	1.84
Q. 2		54.2	19,365	10.2	16,676		8,766		86.1	1.90
Q.3		51.0	19,829	9.5	16,648		9,019		84.0	1.85
Q.4		52.0	20,471	13.1	17,097		9,255		83.5	1.85
1984 Q.1	127	55 3	20,821	12.7	17 640		0 477	0 7	84.8	1 86
Q.2		55.3 52.2	21,990	12.7 13.6	17,649		9,473 9,703		84.8	1.86 1.92
Q.3		50.1	22,945	15.7	18,599		9,703		84.9	1.98
Q.4		52.6	22,677	10.8	19,462		10,021		84.6	1.92
V-4	129	72.0	22,011	10.0	13,194	12.5	10,021	0.0	04.0	1.92

2,658

2,778

2,960

3,065

3,144

3,268

3,378

19.4

18.8

21.4

18.0

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14.1

78.0

77.1

75.2

72.4

71.9

71.7

2.24

2.26

2.18

2.11

2.03

2.01

2.01

Table E3 (continued) Loans to First-Time Buyers

Peri	od	1 Number	2 Percentage		Dwelling	Average	Advance	Average	Income	9 Average	10 Average Adva
		of	of all	3	4	5	6	7 8	A Te A	Percentage	Average Inco
		Loans	Mortgages		8		%	8		Advance	nagil
					Increase		Increase	In	crease		
		000's		£		£		£			1000
1985	Q.1	129	55.3	22,228	6.8	18,976	7.5	10,177	7.4	85.4	1.86
	Q.2	142	53.0	23,349	6.2	20,169	8.4	10,412	7.3	86.4	1.94
	Q.3	144	51.7	23,795	3.7	20,327	4.3	10,451	6.1	85.4	1.94
	Q.4	155	52.3	24,807	9.4	21,319	11.1	10,762	7.4	85.9	1.98
1986	Q.1	132	53.3	25,177	15.5	22,086	16.4	11,213	10.2	86.0	1.97
	Q.2	166	51.2	21,965	13.1	23,271	15.4	11,511	9.6	86.3	2.02
	Q.3	170	47.4	28,305	19.0	24,387	20.0	11,706	12.0	86.2	2.08
	Q.4	151	50.2	38,525	15.0	24,545	15.1	11,901	10.6	86.0	2.06

Notes: 1. Relationships between columns -

Column 9 = Column 5 as % of Column 3 Column 10 = Column 5 : Column 7

- 2. The figures in Column 1 are calculated by applying the percentage to the figures in Column 10 of Tables A9 and A10.
- 3. The percentage increases are over previous year of same quarter of previous year.

Table E4 Loans to Former Owner-Occupiers

Period	1 Number	2 Percentage		Dwelling	Average	e Advance	Average	e Income	9 Average	10 Average Advance/
MORE BOX	of Loans	of all Mortgages	3	4 % Increase	5	6 % Increase		3 % Increase	Percentage Advance	Average Income
	000's		£		£		£			1608
-	170	37.0	E 410		7 460		1 007		67.0	FO
1969	211	39.0	5,418 5,838	7.8	3,460 3,854	11.4	1,987 2,168	9.1	63 . 9 66 . 0	1.74
1970	259	39.6	6,666	14.2	4,407	14.3	2,466	13.7	66.1	1.79
1971	287	42.1	8,965	34.5	5,538		2,748	11.5	61.8	2.02
1972	262	48.1	11,900	32.7	6,273		3,118	13.5	52.7	2.01
1974	213	49.2	13,049	9.7	6,577		3,618	16.0	50.4	1.82
1975	345	53.0	13,813	5.9	7,409		4,299	18.8	53.6	1.72
1976	363	50.8	15,160	9.8	8,509		4,997	16.2	56.1	1.70
1977	382	51.8	16,246	7.2	9,101	7.0	5,558	11.2	56.0	1.64
1978	423	52.7	18,792	15.7	10,611	16.6	6,161	10.8	56.5	1.72
1979	391	54.7	20,074	28.1	11,837		7,101	15.3	49.2	1.67
1980	358	53.0	28,959	20.3	13,359		8,688		46.1	1.54
1981	373	50.7	30,110	4.0	15,384		9,419	8.4	51.1	1.63
1982	395	45.7	30,634	1.7	17,316		10,178	8.1	56.5	1.70
1983	448	47.2	34,260	11.8	19,672		10,969	7.8	57.4	1.79
1984	517	47.7	36,717	7.2	21,483		11,703		58.5	1.84
1985	503	42.0	39,390	7.3	23,300		12,702		59.2	1.83
1986	612	49.7	45,200	14.7	27,146		14,165		60.1	1.92
1969 Q.1	39	36.1	5,173		3,322		1,868		64.2	1.78
Q.2	43	37.1	5,346	6.9	3,383		1,926	8.6	63.3	1.76
Q.3	47	37.4	5,552	4.6	3,581	15.3	2,066		64.5	1.73
Q.4	41	37.3	5,566	9.5	3,531	17.3	2,072	14.2	63.4	1.70
1970 Q.1	39	36.9	5,669	9.6	3,662	10.3	2,087	11.7	64.6	1.75
Q.2	52	38.3	5,672	6.1	3,795		2,113	9.7	66.9	1.79
Q.3	59	39.6	5,969	7.5	3,954	10.4	2,218	7.4	66.2	1.78
Q-4	59	40.4	5,957	7.1	3,927	11.2	2,219	7.1	65.9	1.77
1971 Q.1	49	37.2	6,198	9.3	4,097	11.8	2,369	13.5	66.1	1.73
Q.2	63	38.6	6,424	13.3	4,282		2,428		66.6	1.76
Q.3		39.5	6,814	14.2	4,457		2,511	13.2	65.4	1.77
Q-4		42.2	7,029	17.9	4,665		2,515		66.4	1.85
1072 0 1	east	41. 7	7.540	21.0	4 000	10 a 6		434.05		10 3-0
1972 Q.1	66	41.3	7,549	21.8	4,986		2,575		66.0	1.94
Q.2		41.3	8,290	29.0	5,370		2,728		64.8	1.97
Q.3		42.9	9,634	41.4	5,852		2,848		60.7	2.05
Q.4	69	42.9	10,288	46.4	5,902	26.5	2,829	12.4	57.4	2.09
1973 Q.1	71	45.2	11,083	46.9	6,148	23.3	2,984	15.9	55.5	2.06
Q.2	65	47.9	11,544	39.3	6,186		2,996		53.6	2.06
Q.3		49.3	12,285	27.5	6,285		3,155		51.2	1.99
Q.4	57	50.5	12,733	23.8	6,485		3,357		50.9	1.93
			0.8				-11			
1974 Q.1	44	46.9	13,136	18.5	6,512	5.9	3,444	15.4	49.6	1.89
Q.2	39	46.6	12,997	12.6	6,557		3,528		50.5	1.86
Q.3		48.8	13,108	6.7	6,519		3,680		49.7	1.77
Q.4	72	52.5	12,979	1.9	6,671		3,721		51.4	1.79

Q.3 109

Q.4

Q.2

Q.3

Q.4

Q.2

Q.3

Q.4

Q.2

Q.3

Q.4

1983 Q.1 112

Q.2

Q.3

Q.4

0.2

Q.3

Q.4

1984 Q.1

1980 Q.1

1981 Q.1

1982 Q.1

95

82

97

100

92

104

96

81

66

98

108

123

111

113

112

104

139

150

125

79

57.3

54.8

52.3

53.1

54.4

52.5

52.0

52.2

50.8

47.4

42.8

44.5

46.6

48.0

45.9

45.8

49.0

48.0

44.7

47.8

49.9

47.4

24,733

26,344

27,327

28,201

29,811

30,148

29,776

30,366

30,677

29,462

28.622

30.008

31,382

31,605

32,689

33,410

35,523

35,298

35,174

35,901

37,624

37,630

Period	1 Number	2 Percentage		e Dwelling	Averag	ge Advance	Average	e Income	9 Average	10 Average Advance/	Period	1 Number	2 Percentage	Ave
	of Loans	of all Mortgages	3	4 %	5	6	7 8	3	Percentage Advance	Average Income		of Loans	of all Mortgages	3
	0001			Increase	Margari I	Increase		ncrease						2
	000's		£		£		£					000's		£
1975 Q.1	71	52.7	12,976	- 1.2	6,835	5.0	3,859	12.0	52.7	1.77	1985 Q•1	104	44.7	37
Q.2	88	54.4	13,507	3.9	7,192	9.7	4,148	17.6	53.2	1.73	Q.2	123	47.0	38
Q.3	96	54.7	14,230	8.6	7,639	17.2	4,462	21.3	53.7	1.71	0.3	134	48.3	39
Q.4	90	50.3	14,309	10-2	7,815	17-1	4,577	23.0	54.6	1.71	Q.4	141	47.7	40
1976 Q.1	81	49.9	14,533	12.0	8,188	19.8	4,809	24.6	56.3	1.70	1986 Q•1	115	46.7	42
Q.2	92	49.2	15,010	11-1	8,562	19.0	4,951	19.4	57.0	1.73	0.2	159	48.8	43
Q.3	100	52.5	15,452	8.6	8,604	12.6	5,036	12.9	55.7	1.71	0.3	188	52.6	46
Q.4	90	51.7	15,538	8.6	8,633	10.5	5,166	12.9	55.6	1.67	0.4	150	49.8	47
										258 6501				
1977 Q.1	72	50.8	15,550	7.0	8,601	5.0	5,305	10.3	55.3	1.62		Surger!		
Q.2	84	50.1	15,884	5.8	8,691	1.5	5,462	10.3	54.7	1.59	Notes :	. Rel	ationships b	etw
Q.3	111	52.7	16,386	6.0	9,197	6.9	5,602	11.2	56.1	1.64			olumn 9 = C	olu
Q•4	115	52.9	16,819	8.2	9,625	11.5	5,745	11.2	57.2	1.68		C	olumn 10 = 0	۵lu
1978 Q.1	106	51.9	17,096	9.9	10,098	17.4	5,809	9.5	59.1	1.74		2. The	figures in	col
Q.2	112	52.7	17,840	12.3	10,513	21.0	5,944	8.8	58.9	1.77		col	umn 10 of Ta	ble
Q.3	104	53.1	19,481	18.9	10,804	17.5	6,329	13.0	55.5	1.71				
Q.4	99	53.0	20,751	23.4	11,030	14.6	6,563	14.2	53.1	1.68		3. The	percentage	inc
1979 Q.1	88	51.7	21,806	27.6	11 370	12.7	6 775	15.0	52.0					
Q.2	98	54.4	23,249	30.3	11,338		6,735	15.9	52.0	1.68				
4.7	,,	7707	25,245	20.5	11,/11	11.4	7,027	18.2	50.4	1.67				

7,155

7,468

7,888

8,472

8,874

9,351

9,435

9.486

9,337

9,423

9,602

10,006

10,305

10,548

10,660

10,797

11,366

11,394

11,545

11,677

11,853

11,863

10.7

11.5

10.8

9.2

12.5

17.1

19.4

21.4

14.8

7.9

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8.5

13.6

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16.4

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13.1

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24.0

25.2

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11.9

11.0

7.9

10.3

8.0

8.3

8.2

4.3

4.1

48.4

46.7

46.0

45.4

45.1

47.8

50.4

51.2

50.4

52.7

55.9

56.2

56.0

57.7

59.0

58.8

56.1

56.2

58.9

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58.4

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1.67

1.65

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1.64

1.66

1.65

1.67

1.69

1.70

1.73

1.81

1.79

1.75

1.74

1.79

1.81

1.86

1.84

eriod		1 Number	2 Percentage		Dwelling	Average	e Advance	Average	Income	9 Average	10 Average Advance
		of Loans	of all Mortgages	3	4	5	6	7 8	The said	Percentage Advance	Average Income
			1019 1010		Increase		Increase	- 11	ncrease		
		000's		£		£		£			
985 Q	.1	104	44.7	37,421	6.4	22,336	7.8	12,309	6.6	59.7	1.81
	.2	123	47.0	38,978	8.6	23,284	10-1	12,602	7.9	59.7	1.85
	.3	134	48.3	39,616	5.3	23,200	5.5	12,715	7.3	58.6	1 • 82
	.4	141	47.7	40,978	8.9	24,120	10-7	13,069	10-2	58.9	1.85
986 Q	.1	115	46.7	42,378	13.2	25,271	13-1	13,396	8.8	59.6	1.89
	.2	159	48.8	43,345	11.2	26,341	13.1	13,797	10-7	60.8	1.91
	.3	188	52.6	46,739	18.0	28,118	21.2	14,337	12.8	60.3	1.96
	0.4	150	49.8	47,315	15.5	28,191	16.8	14,436	10.5	59•6	1.95

- ween columns umn 5 as % of Column 3 umn 5 : Column 7
 - olumn 1 are calculated by applying the percentage to the figures in les A9 and A10.
 - ncreases are over previous year or same quarter of previous year.

11,961

12,301

12,561

12,794

13,458

14,401

14,996

15.537

15,456

15,538

16,008

16,863

17,560

18,256

19,635

19,841

20,719

21,155

21,989

14.2 19,287

13.2 19,915

6.6 21,795

27.0

27.0

25.3

21.3

20.5

14.4

9.0

7.7

2.9

- 2.3

- 3.9

2.3

7.3

11.3

11.7

7.6

7.5

5.9

- 1.2

Period	Number	of Loans			Percenta	age of All N	Mortgages	
	1 earlies	2	3	4	5	6	7	8
	Annuity	Endowment	Combination or Other	Total	Annuity	Endowment	Combination or Other	Total
	000's	000's	000's	000's	Action is observed	CONT. IN COMM.		- Janear
1969	406	39	15	460	88.3	8.5	7.0	100.0
1970	475	36	29	540	88.0	6.7	3.2	100.0
1971	559	54	40	653	85.6		5.3	100.0
1972	542	83	56	681		8.3	6.1	100.0
1973	390	93	62	545	79.6 71.6	12.2	8.2	100.0
1974	317	68	48	433	73.2	17.1	11.3	100.0
1975	484	102	65	651	74.3	15.8	11.0	100.0
1976	513	129	73	715	71.8	15.7	10.0	100.0
1977	523	156	57	737		18.0	10.2	100.0
1978	538	203	61	802	71.0	21.2	7-8	100.0
1979	456	191	68		67.1	25.3	7.6	100.0
1980	462	155	58	715	63.8	26.7	9.5	100.0
1981	545	144	46	675	68.5	22.9	8.6	100.0
1982	630	170		736	74.1	19.6	6.3	100.0
1983	387	518	60	861	73.2	19.8	7.0	100.0
1984	417		46	950	40.7	54.5	4.8	100.0
1985		652	14	1,083	38.5	60.2	1.3	100.0
	451	607	15	1,073	42.0	56.5	1.4	100.0
1986	348	857	26	1,231	28.3	69.6	2.1	100.0
1973 Q.1	116	24	17	157	73.8	15.6	10.6	100.0
Q.2	97	24	16	136	71.0	17.3	11.7	100.0
Q.3	99	24	16	140	70.9	17.4	11.7	100.0
Q.4	79	20	13	112	70.4	18.3	11.3	100.0
974 Q.1	66	15	12	93	70.6	16.0	13.4	100.0
Q.2	61	12	10	83	73.2	14.6	12.1	100.0
Q.3	88	19	12	119	74.0	15.6	10.4	
Q.4	103	23	12	138	74.3	16.7		100.0
44 205				150	14.5	10.7	9.0	100.0
975 Q.1	101	20	14	134	75.3	14.6	10.1	100.0
Q.2	120	26	15	161	74.4	16.1	9.5	100.0
Q.3	130	27	18	176	74.1	15.4	10.5	100.0
Q.4	132	29	18	179	73.8	16.3	9.9	100.0
976 Q.1	119	27	16	162	73.7	16.7	9.6	100.0
Q.2	137	32	19	188	72.7	16.9	10.3	100.0
Q.3	136	36	19	191	71.3	18.6	10.1	100.0
Q.4	121	34	19	174	69.5	19.7	10.8	100.0
977 Q.1	100	26	15	141	71.0	10.4	37.7	1.75
Q.2	119	36		141	71.0	18.4	10.5	100.0
Q.3	151	45	13	168	70.9	21.3	7.9	100.0
Q.4	154		15	211	71.5	21.5	7.0	100.0
Ų•4	194	49	14	218	70.7	22.7	6.6	100.0
978 Q.1	144	47	14	205	70.2	23.1	6.6	100.0
Q.2	147	50	16	213	69.2	23.3	7.5	100.0
Q.3	130	51	17	197	65.9	25.7	8.4	100.0
Q.4	118	54	15	187	63.1	28.9	8.0	100.0

			of Loans			rercenta	ige of All M	ortgages	
		1	2	3	4	5	6	7	8
		Annuity	Endowment	Combination or Other	Total	Annuity	Endowment	Combination or Other	Total
		000's	000's	000's	000's				
1979	Q.1	109	47	15	171	63.7	27.7	8.6	100.0
	Q.2	117	47	18	181	64.6	25.7	9.7	100.0
	Q.3	121	51	18	190	63.5	26.8	9.7	100.0
	Q.4	110	46	17	173	63.3	26.8	9.9	100.0
1980	Q-1	99	39	14	152	65.0	25.9	9.1	100.0
	Q.2	104	37	13	155	67.4	24.0	8.7	100.0
	Q.3	124	37	16	178	69.9	21.0	9.1	100.0
	Q.4	135	40	14	190	71.3	21.2	7.5	100.0
1981	Q.1	129	35	12	176	73.3	20.1	6.7	100.0
	Q.2	149	37	13	200	74.7	18.6	6.7	100.0
	Q.3	139	38	12	189	73.7	20.1	6.2	100.0
	Q.4	128	34	10	171	74.6	19.7	5.7	100.0
1982	0.1	116	26	10	152	76.3	17.1	6.6	100.0
, , , ,	Q.2	166	41	13	220	75.5	18.5	6.0	
	Q.3	170	46	16	232				100.0
	Q.4	177	59	21		73.4	19.8	6.9	100.0
	V•4	135,8	4,341/15,0	21	257	68.9	22.9	8.2	100.0
1983	Q.1	133	79	31	243	54.6	32.6	12.7	100.0
	Q.2	94	137	13	243	38.6	56.2	5.2	100.0
	Q.3	82	147	2	230	35.5	63.8	0.7	100.0
	Q.4	79	153	1	233	33.9	65.6	0.5	100.0
1984	Q.1	72	158	1	231	31.0	68.5	0.5	100.0
	Q.2	105	182	3	290	36.1	62.8	1.1	100.0
	Q.3	122	172	4	298	40.9	57.6	1.5	100.0
	Q.4	117	143	4	264	44.2	54.1	1.7	100.0
1985	Q-1	96	125	3	224	42.9	55.8	1.3	100.0
	Q.2	117	152	4	273	42.9	55.8	1.3	100.0
	Q.3	119	162	4	285	41.6	57.0	1.4	100.0
	Q.4	119	167	5	291	41.0	57.4	1.6	100.0
			0,000 505,0	3,958 ₂				70 078 4	700.0
1986		98	150	4	252	38.9	59.5	1.6	100.0
	Q.2	100	206	7	313	31.9	65.8	2.2	100.0
	Q.3	86	259	8	353	24.4	73.4	2.3	100.0
	Q.4	63	243	7	313	20.1	77.6	2.2	100.0

Notes: 1. Relationships between Columns - 4 = 1+2+38 = 5+6+7

- 2. The figures in Column 4 are taken from Tables A9 and A10
- 3. The figures in Columns 1, 2 and 3 are calculated by applying the percentages in Columns 5, 6 and 7 to the figures in Column 4.

Table E6 Average Regional House Prices at Mortgage Completion Stage (£)

Period	1	Northern	Yorks	East	East	Greater	South East	South	Period		West	North	Wales	Scotland	Northern	United
			& Humber	Midlands	Anglia	London	(Excl GLC)	West	Period	(5.5)	Midlands	West	10103	3001 Tallu	Ireland	Kingdom
1969		3,714	3,436	3,791	4,298	6,195	5,792	4.400			4 740	7 000	4 100	1 600	7.044	1.610
1970		3,942	3,634	3,966	4,515	6,882	6,223	4,496	1969		4,348	3,922	4,168	4,609	3,941	4,640
1971		4,389	4,023	4,390	4,968	7,397	7,284	4,879	1970		4,490	4,184	4,434	5,002	4,387	4,975
1972		5,413	4,880	5,621	7,031	11,113	9,914	5,564	1971		4,926	4,949	4,803	5,407	4,650	5,632
1973		7,414	7,059	8,191	9,849	14,447	13,164	7,771	1972		6,232	5,724	5,935	6,233	4,934	7,374
1974		8,444	8,289	9, 191	10,996	14,857	13,946	10,868	1973		8,775	7,836	8,382	8,595	6,181	9,942
1975		9,601	9,058	9,989	11,528	14,918	14,664	11,606	1974		10,252	8,890	9,401	9,775	8,710	10,990
1976		10,453	9,995	10,646	11,850	15,566	15,548	12,096	1975		10,866	9,771	10,083	11,139	10,023	11,787
1977		11,773	10,722	11,367	12,176	16,745		13,003	1976		11,621	10,500	11,129	12,974	12,860	12,704
1978		13,044	12,099	12,810	13,968	19,160	16,466	13,555	1977		12,528	11,523	11,673	14,236	15,722	13,650
1979		15,443	15,003	15,836	18,461		18,915	15,503	1978		14,342	13,410	13,373	16,147	18,395	15,594
1980		17,710	17,689	18,928	22,808	25,793	24,675	20,494	1979		18,493	16,902	17,061	19,371	21,824	19,925
1981		18,602	19,202	19,465		30,968 30,757	29,832	25,293	1980		21,663	20,092	19,363	21,754	23,656	23,596
1982		18,071	18,180	19,465	23,060 23,358	30,757	29,975	25,365	1981		21,755	20,554	20,155	23,014	19,890	24,188
1983		20,032	20,863	22,026		30,712	29,676	25,514	1982		20,992	20,744	19,662	22,522	20,177	23,644
1984		22,604	20,863		25,830	34,640	33,764	28,000	1983		23,131	22,832	22,556	23,713	20,859	26,471
1985		22,604		24,377 25,539	28,296	39,346	37,334	30,612	1984		24,989	24,410	23,967	25,602	21,455	29,106
1985		22,786	23,338	25,539	31,661	44,301	40,487	32,948	1985		25,855	25,126	25,005	26,941	23,013	31,103
-50		24,000	25,607	28,483	36,061	54,863	48,544	38,536	1986		28,437	27,503	27,354	28,542	25,743	36,276
	Q.2	3,247	3,292	3,627	4,015	5,990	5,339	4,212	1968	Q•2	4,032	3,562	3,791	4,189	3,852	4,290
	Q.3	3,481	3,384	3,873	4,008	6,137	5,506	4,334	10.3	Q.3	4,190	3,769	4,059	4,631	3,709	4,474
	Q.4	3,660	3,430	3,648	3,985	6,084	5,643	4,389	TAPLE	Q.4	4,046	3,791	4,004	4,372	4,049	4,450
	Q.1	3,526	3,321	3,757	4,033	6,271	5,564	4,322	1969	0.1	4,303	3,758	4,105	4,492	3,877	4,478
	Q•2	3,693	3,436	3,767	4,165	6,026	5,640	4,546	1909	Q•1						
	Q.3	3,776	3,487	3,815	4,470	6,224	5,941	4,546	1	Q.2	4,351	3,934	3,970 4 267	4,595 4,625	3,911	4,572 4,730
	Q.4	3,833	3,481	3,828	4,489	6,254	5,963	4,550	1 200	Q.3 Q.4	4,303 4,434	3,964 4,017	4,267 4,282	4,625 4,688	3,971 4,015	4,730 4,754
970	Q.1	3,679	3,476	3,724	A 117				(500,049							
	Q.2	3,952	3,575	3,724 3,695	4,113	6,798	5,937	4,631	1970	Q.1	4,447	4,138	4,201	4,644	4,238	4,785
	Q.3	4,012	3,837		4,351	6,569	6,015	4,732	35.2	Q.2	4,236	4,119	4,407	5,099	4,122	4,816
	Q.4	4,012	3,837	4,165 4 154	4,668	6,923	6,404	4,942	1 500 100	Q.3	4,631	4,232	4,624	5,056	4,694	5,108
			5,550	4,154	4,795	7,177	6,441	5,104	Cartes	Q.4	4,618	4,230	4,462	5,153	4,526	5,127
	Q-1	4,165	3,719	4,074	4,547	7,189	6,730	5,201	1971	0.1	4,679	1 26F	4,415	4 004	1 340	5 270
(Q.2	4,154	3,919	4,231	4,732	7,860	6,908	5,201	19/1	Q•1		4,265 4 358		4,984 5 042	4,340 4,676	5,238 5,393
(Q.3	4,433	4,189	4,505	5,065	8,070	7,438	5,307	-	Q•2	4,590 5 112	4,358 4,554	4,732 5,017	5,042	4,676 5,002	5,393 5,772
	Q.4	4,709	4,184	4,648	5,366	8,445	7,438	5,687	100,0	Q.3 Q.4	5,112 5,224	4,554 4,726	5,017 4,948	6,010 5,376	5,002 4,442	5,772 5,995
72 (Q-1	4,810	4,296	4,728	5,598	9 302			000000							
	Q.2	4,955	4,514	5,190	6,359	9,392 10,552	8,199 9.046	6,297	1972	Q-1	5,291	5,082	5,391	5,570	4,589	6,326
	Q.3	5,782	5,100	6,064	7,391	11,878	9,046	7,096		Q.2	5,643	5,395	5,382	6,183	4,880	6,832
	Q-4	6,045	5,543	6,480	7,391 8,566	11,878	10,782	8,383 9,114	1000	Q.3	6,566 7 435	5,832 6,505	6,120	6,724 6,542	5,092 5,130	7,878 8,451
									185,0	Q.4	7,435	6,505	6,822	6,542	5,130	8,451
	Q•1	6,588	6,011	7,396	8,782	14,133	12,434	10,303	1973	Q-1	7,854	7,106	7,709	7,714	5,428	9,222
	Q•2	7,056	6,874	8,049	9,398	14,051	12,965	10,626	1000	Q.2	8,442	7,470	7,742	7,953	5,809	9,639
	Q.3	7,874	7,526	8,432	10,538	14,774	13,582	11,252	1200	Q.3	9,292	8,542	9,047	9,289	6,228	10,337
Ç	Q-4	8,241	7,887	9,135	10,868	14,912	13,841	11,397	100	Q.4	9,658	8,461	9,618	9,366	7,649	10,709
	Q-1	8,190	8,044	8,818	10,798	15,214	13,923	11,477	1974	0.1	10 183	8,760	9,166	0 771	8,521	10,871
Q	2.2	8,340	8,154	9,276	10,252	14,722	13,743	11,477	1974	Q-1	10,183			9,731 9,838		10,871
Q	2.3	8,353	8,226	9,718	11,375	14,722	13,863	11,297		Q•2	9,738	8,382	8,600	9,838	8,055	
	Q.4	8,728	8,344	8,979	11,266	14,546	13,863	11,838	000,0	Q.3 Q.4	10,285	8,949 9,238	9,420 10,082	9,897 9,665	9,079 9,126	11,073
5 Q	Q-1	8,786	8,710						250.3							
	Q•2	9,537		9,647	10,974	14,473	14,041	11,779	1975	Q-1	10,173	9,019	9,223	9,958	9,578	11,180
	₹•2 Q•3		8,627	9,926	12,235	15,087	14,574	11,674		Q.2	10,596	9,622	9,843	10,924	9,444	11,632
		9,775	9,349	10,121	12,326	15,264	15,065	12,189		Q.3	10,843	10,258	10,735	11,638	10,175	12,144
Q	Q-4	10,139	9,279	10,181	11,890	14,774	14,794	12,027		Q.4	10,806	9,991	10,305	11,788	10,573	12,024

Table E6 (continued) Average Regional House Prices at Mortgage Completion Stage (£)

Perio	d	Northern	Yorks	East	East	Greater	South East	South	Period	d	West	North	Wales	Scotland	Northern	United
			. &	Midlands	Anglia	London	(Excl GLC)	West	7.75	March	Midlands	West			Ireland	Kingdom
1976	Q-1	9,812	9,255	10,076	11,189	14,824	15.041	10.	1070	Q•1	11,384	10,305	10,963	12,200	12,301	12,188
	Q.2	10,323	9,755				15,041	12,323	1976		11,491	10,035	10,422	12,793	11,905	12,454
				10,557	11,649	13,361	15,267	13, 138		Q•2					13,964	13,006
	Q.3	10,724	10,539	11,230	11,927	15,649	15,908	12,980	1950	Q.3	11,651	10,840	11,444	13,258		
	Q.4	10,859	10,307	10,659	12,563	16,359	15,922	12,507	1976	Q•4	11,924	10,825	11,710	13,569	13,169	13,114
1977	Q•1	11,357	10,144	10,963	11,559	16,581	16,134	13,081	1977	Q-1	11,906	10,334	11,101	13,263	16,169	13,101
	Q.2	11,538	10,240	11,645	11,867	16,318	16,124	13,166		Q.2	12,419	11,271	11,787	13,773	14,587	13,322
	Q.3	11,721	10,782	11,633	11,994	16,930	16,535	13,589	13/52	Q.3	12,525	11,700	11,875	14,627	15,503	13,773
	Q.4	12,294	11,439	11,194	13,057	17,019	16,855	13,589		Q•4	13,029	12,321	11,780	14,932	16,345	14,139
1978	Q•1	12,155	11,069	11,519	12,656	17 526	17.070		1070	0.1	13,096	12,102	12,642	14,728	16,362	14,252
						17,526	17,230	14,239	1978	Q•1			12,570	15,615	17,835	14,878
	Q•2	12,971	11,728	12,403	13,641	18,374	17,645	14,821	1025	Q•2	13,623	12,920				16,067
	Q.3	13,340	12,551	13,529	14,116	19,886	19,570	15,949	100	Q.3	14,502	14,300	13,613	16,506	19,752	
	Q.4	13,751	13,049	13,820	15,543	20,881	21,304	17,007	196	Q•4	16,293	14,432	14,651	17,506	19,510	17,208
979	Q-1	13,452	13,304	14,022	17,235	23,037	22,229	17,922	1979	Q-1	16,520	15,108	14,516	18,529	18,471	17,901
	Q.2	14,680	14,290	15,716	16,663	14,682	23,548	20,100	1777	Q.2	17,761	15,932	16,296	18,568	20,606	19,131
	Q.3	16,859	15,527	16,834	17,459	26,957	25,689	20,100	100	Q.3	19,031	17,480	18,015	20,569	23,590	20,835
	Q.4	16,778	16,845	16,677	20,304	29,059	27,403	20,901		Q.4	20,531	18,984	19,016	19,793	24,629	21,807
980	Q-1	16,792	17 074	17 950	21 761				1000	0.1	21,186	19,202	18,240	20,820	23,326	22,326
200			17,074	17,859	21,361	29,005	28,468	23,190	1980	Q•1						
	Q.2	17,192	17,395	18,269	23,308	30,868	29,268	24,547	1 1 2 2	Q•2	21,336	19,491	18,749	20,604	23,759	23,065
	Q.3	18,929	17,967	19,747	23,759	31,954	30,314	26,507	120	Q.3	22,335	20,680	19,065	23,161	25,399	24,254
	Q.4	17,804	18,209	19,701	22,635	31,703	30,892	26,525		Q•4	21,810	20,810	21,129	22,202	22,412	24,497
981	Q.1	19,064	19,092	19,473	22,984	30,017	30,250	24,468	1981	Q•1	22,075	20,489	19,642	22,520	20,425	24,227
W. Carlo	Q.2	19,041	19,650	19,429	23,601	31,564				Q.2	22,594	20,220	20,411	23,384	19,635	24,670
	Q.3	18,640	19,610				29,990	26,354		Q.3	21,849	21,250	21,837	23,623	20,185	24,566
	Q.4			19,745	22,742	30,941	30,335	26,059	ta					22,400	19,430	23,183
	4.4	17,690	18,370	19,202	22,943	30,363	29,216	24,442	1000	Q•4	20,472	20,235	18,109	22,400	19,400	23,10.
982	Q-1	17,628	17,351	19,072	20,965	28,398	26,584	23,858	1982	Q-1	20,284	19,627	19,150	21,298	18,885	22,029
	Q.2	17,605	17,666	19,226	22,748	30,037	29,150	24,769	15-3	Q.2	21,376	29,543	18,752	22,060	19,811	23,121
	Q.3	18,166	18,294	20,089	24,170	30,784	30,987	25,954		Q.3	21,103	21,618	19,925	22,902	20,868	24,295
	Q.4	18,759	19,107	19,405	24,170	32,934	30,987	26,752		Q.4	20,987	21,815	20,676	23,399	20,831	24,579
83	0.1	18 690	10 507	20.042	25 777				1007	0.1	21 627	21 551	21 010	22,709	20,561	24,992
	Q-1	18,680	19,593	20,942	25,333	32,808	31,857	25,887	1983	Q•1	21,623	21,551	21,019			
	Q.2	19,974	20,819	21,596	25,606	33,959	32,484	27,729	1000	Q•2	21,982	21,769	21,070	24,185	20,203	25,805
	Q.3	20,125	21,912	22,944	25,385	35,370	35,497	28,660	1000	Q.3	24,527	24,135	23,780	24,099	21,885	27,509
	Q.4	21,662	21,153	22,680	27,043	36,447	35,276	29,772		Q-4	24,459	23,838	24,306	24,114	20,921	27,594
84	Q.1	20,126	21,210	23,120	26,109	36,459	34,928	28,135	1984	Q-1	23,529	22,939	23,620	24,203	21,872	27,23
	Q.2	22,334	21,749	24,526				SHOW A DESCRIPTION OF THE PARTY		Q•2	24,888	23,669	22,955	26,144	20,686	28,64
	Q.3	23,615			27,685	39,304	36,601	30,381		Q.3	25,847	25,738	24,400	26,770	22,085	30,28
	Q.4	23,615	23,690 22,420	25,000 24,602	29,352 29,364	39,779 41,081	38,350 38,257	31,697 31,706		Q.4	25,339	24,779	23,563	25,914	21,249	29,75
						,1,001	30,237	51,700								
	Q.1	22,736	21,832	24,460	24,159	39,753	37,880	29,509	1985		24,140	23,748	24,568	25,319	20,990	29,0 30,9
	Q.2	22,969	23,401	24,252	30,341	43,689	39,771	33,389		Q.2	26,257	24,806	24,423	27,218	22,385	
	Q.3	22,848	23,452	26,245	32,124	44,995	41,126	33,948	1570	Q.3	26,694	25,785	25,803	26,669	24,565	31,4
	Q.4	22,607	24,315	26,769	33,669	47,593	42,602	34,207		Q•4	26,919	26,264	27,181	23,573	32,518	32,5
36	Q-1	22,591	23,855	26,185	33,760	40, 200	14 500	35 500	1986	Q-1	26,675	26,195	25,580	27,424	23,349	33,4
	Q.2	24,331	25,395			49,289	44,508	35,500	-50	Q.2	27,461	26,627	26,902	27,535	25,691	34,9
	Q.3			27,956	34,370	53,254	46,561	37,443				28,763	28,667	29,065	26,871	37,9
		26,653	25,989	29,316	36,967	57,518	50,696	40,316	1973	Q.3	29,511				26,568	37,8
	Q.4	23,784	26,751	29,834	38,502	57,726	51,049	40,156		Q.4	29,563	28,079	27,668	28,778	20,500	21,0

Table E7 Regional Weighted House Price Indices, 1980=100

Period	Northern	Yorks &	East Midlands	East Anglia	Greater London	South East (Excl GLC)	South West	Period	08 T	West Midlands	North West	Wales	Scotland	Northern Ireland	United Kingdom
AND ST. C.	1000107	Humber	TESTE			SE. 11 . 15 535				MIGIANGS	Mesi			11 G failu	Tringdolli
1969	19.5	18•9	19.1	19.0	18•2	18•7	17.6								
1970	20.5	19.8	20.0	20.0	20.1	20.1	18.7	1969		20.3	18.6	20.2	20.7	17.7	18.9
1971	22.7	21.7	22.0	21.7	23.2	23.3	21.2	1970		20.8	19.4	21.6	22.1	19.1	20.1
1972	28•2	26.5	28.2	30.8	33.0	32.7	30.3	1971		22.4	21.1	23.3	24.0	20.4	22.5
1973	38.4	38.0	41.4	43.0	42.8	43.4	42.2	1972		28.7	26.7	29.4	28.3	22.1	30.1
1974	43.6	44.0	45.6	46.7	43.8	44.8	42.2	1973		40.7	37.0	40.6	38.4	25.8	41.0
1975	48.7	48.4	49.0	48•4	44.8	46.7		1974		45.7	42.4	45.1	43.7	34.4	44.4
1976	54.4	53.8	53.0	51.4	48.1	49.8	46.4	1975		48.5	45.2	48.9	49.5	42.1	47.0
1977	61.9	57.9	56.6	53.4	51.5	53.0	52.7	1976		52.6	49.7	54.0	59.2	53.3	51.2
1978	69•2	65.1	64.0	61.5	61.3	62.1	60.8	1977		57.1	54.5	56.8	64.7	65.1	55.1
1979	84.6	81.6	80.9	79.2	82.0	82.6	80.1	1978		65.9	63.2	65.7	72.9	75.1	63.8
1980	100.0	100.0	100.0	100.0	100.0	100.0	100.0	1979		84.3	81.6	83.8	87.2	90.0	82.5
1981	106-9	112.2	107.9	105.4	103-1	104.5		1980		100.0	100.0	100.0	100.0	100.0	100.0
1982	111.5	112.8	111.3	109.1	104.6	106.1	103.2	1981		104.4	106.1	108.5	109.4	97.2	105.5
1983	124-1	126.7	122.5	119.0	117.6	120-3	106.9	1982		106.1	108.9	114.5	116.7	101.2	108.1
1984	131.3	135-1	135.1	131.1	136.6	136.2		1983		115.2	120.2	128.3	127.9	108.9	120.6
1985	134.9	143.4	145.4	146.6	156.0	149.9	127·3 140·0	1984		122.6	126.7	135.0	135.3	112.7	132.3
1986	146	156	161	171	190	176	161	1985		128.6	132.8	144.9	142.4	120.5	143.7
200		150	101		190	170	101	1986		141	146	150	155	129	164
969 Q•1	18.6	18.4	18.9	17.7	18.2	18.2	17.3	O DAG							
Q•2	20.3	18.9	18.9	18.9	17.8	18.5	17.8	100			100000000000000000000000000000000000000				10.5
Q•3	20.0	19.5	19.2	19.7	18.4	18.9	17.7	1959	Q-1	20.5	18.2	19.7	20.7	17.5	18.5
Q.4	19.5	18.9	19.3	19.4	18.3	19.2	17.8	100	Q.2	20.2	18.6	19.2	20.9	18.5	18.8
		nen se			10.5	13.2	17.0	3.5	Q.3	19.7	18.7	19.8	20.7	17.2	19.0
970 Q•1	19.4	19.2	19-2	18-4	19.6	19.1	17.6		Q.4	21.0	18.8	21.4	20.5	17.6	19.2
Q•2	20.3	19.6	19.0	19.4	19.2	19.8	18.4					The State of the S	1000000		5.0 1.252
Q•3	21.0	20.4	20.5	20-2	20.6	20.5	19.1	1970	Q.1	20.6	19.0	20.6	21.2	19.0	19.3
Q.4	20.9	19.8	20.9	21.2	20.8	20.5	19.5	100	Q.2	20.0	19.1	21.4	22.5	18.8	19.6
00000		and a second	2019	2,12	20.0	20.0	13.7	0.0	Q.3	21.2	19.9	22.4	22.1	19.5	20.5
971 Q-1	24.2	20.2	20•8	19.8	21.3	21.4	20.2	1000	Q.4	21.0	19.6	22.0	22.9	18.9	20.5
Q•2	21.7	21.0	21.4	20.6	22.6	22.2	20.2						2 24.4	1 200	Lan Comme
Q•3	22.9	22.2	22.3	22.0	23.6	23.7	21.5	1971	Q.1	21.4	20.1	21.6	22.5	20.4	21.0
Q-4	24.1	22.7	23.1	23.6	25.0	25.2	22.7	1.511	Q.2	21.4	20.6	23.0	22.9	20.4	21.6
enstate and	27.1	22.0	25.1	25.0	25.0	29.2	22.1		Q.3	22.7	21.3	24.1	25.4	21.3	22.9
972 Q•1	25.0	23.3	24.0	24-1	27.9	26.8	21 3	1/54	Q.4	23.6	21.9	24.0	24.3	19.6	23.9
Q.2	26.2	24.9	26.1		31.2		24.3							A SHEET AS	F 35 12 2 0 11
Q•3	29.9	27.2		27.6		30.0	27.4	1972	Q.1	24.5	23.6	26.1	25.5	21.2	25.4
Q.4	31.8	30.2	29•9	33.2	35.4	35.4	32.5	543	Q.2	25.9	24.9	27.1	28.1	21.0	27.8
V.4	21.0	50.2	32.7	38.2	39.8	39•2	35.9	0.73	Q.3	30.2	27.5	30.2	29.8	25.0	32.0
973 Q•1	33.7	32 7	37.7	30.0	41 7	41.0	70 (Q.4	34.0	30.6	33.9	30.0	22.5	35.3
Q.2		32.7	37.7	39.9	41.7	41.9	39.6								1.0 25.00
	37•3 41•2	36.7	40.1	42.3	42.3	43.1	41.2	1973	Q.1	36.8	33.5	36.6	34.6	23.3	38.2
Q•3 Q•4		40.3	43.6	44.6	44.4	44.2	44.4	0.0	Q.2	39.5	35.9	38.5	35.9	24.3	40.1
V•4	42.6	42.2	45.6	45.7	43.1	44.7	43.9	1000	Q.3	42.8	40.0	42.9	41.8	25.7	42.8
074 0 1	41.	42.0	47.0	24 Per Les	39,7539	P1 - P4 57,850		Te	Q.4	44.3	39.8	44.9	41.3	30.2	43.3
974 Q•1	41.6	42.8	43.8	46.9	44.6	44.9	45.3								
Q•2	42.3	44.3	45.7	45.2	43.0	45 • 4	44.1	1974	Q.1	44.6	41.4	42.1	42.6	33.0	43.9
Q•3	43.4	43.8	47.7	46.8	42.8	44.3	45.7		Q.2	44.3	41.3	43.7	43.7	35.6	44.0
Q•4	45.5	44.7	45.2	47 - 1	44.5	45.0	45.1	1 2	Q.3	46.3	42.6	45.3	44.1	36.0	44.4
075 0 4	45	A LEWIS CO.	Bushins	33,5989,61	39,253 9	10,05 44,508	19	8.0	Q.4	46.7	44.0	47.8	44.0	34.8	45.0
975 Q•1	45.0	45.7	48.3	46.4	42.6	45•2	46-1								
Q•2	49.1	46.8	48 • 1	47.9	45 • 2	46.4	45.6	1975	Q.1	46.7	43.3	46.7	45.7	38.3	45.2
Q.3	48.9	49.4	49•3	48•7	46-4	47.3	46.7	85	Q.2	47.9	44.2	47.8	47.7	39.0	46.4
Q•4	48.7	50.8	50.7	50.6	44.8	47 • 4	47.1	10	Q.3	48.7	45.9	50.8	51.4	43.7	47.8
									Q.4	50.3	46.8	49.8	52.3	44.7	48.3

Table E7 (continued) Regional Weighted House Price Indices, 1980=100

Period	d	Northern	Yorks & Humber	Eas† Midlands	East Anglia	Greater London	South East (Excl GLC)	South West	Period	West Midlands	North West	Wales	Scotland	Northern Ireland	United Kingdom
			Humber						The same of the sa	ical suring it.	tio nos	ALLEY ELE Spa	o the cener	Tartes, The	
1976	Q-1	52.4	51.2	51.4	48.6	46.3	48.3	49.7	1976 Q•1	51.3	48.2	52.5	55.3	49.9	49.3
	Q.2	53.0	52.5	51.7	51.0	48.1	49.5	49.8	Q•2	51.5	49.3	52.7	58.6	50.0	50.6
	Q.3	55.4	55.8	54.5	51.6	47.9	50.1	49.6	Q.3	53.2	50.4	54.2	60.7	58.6	51.8
	Q.4	56.5	55.2	54.1	53.8	49.4	51.2	50.6	Q.4	54.0	51.2	55.5	60.8	54.7	52.6
1977	Q-1	59.6	55.7	54.4	50.8	50.9	51.7	50.1	1977 Q•1	54.4	50.7	54.3	61.6	61.1	53.0
	Q. 2	60.5	55.5	56.7	51.9	49.1	52.2	51.1	Q.2	56.6	52.6	56.6	62.7	64.1	53.8
	Q.2 Q.3	61.9	58.3	58.0	52.6	52.2	52.7	51.1	Q.3	57.7	55.6	56.9	65.7	65.0	55.4
	Q.3 Q.4	65.4	60.8	57.2	57.2	52.2	54.7	52.6 55.5	Q.4	58.7	56.8	58.6	67.3	67.0	57.1
107									1078 0.1	60.2	57.1	62.4	66.7	69.0	58.4
1978	Q.1	64.4	60.1	58.6	54.9	55.5	57-1	55.8	1978 Q•1			63.1	70.2	71.9	61.2
	Q.2	68.6	63.2	62.9	60.9	60.7	58.1	58.3	Q•2	62.6 66.4	60 . 9		70•2 75•0	76.2	65.5
	Q.3	69.6	67.4	65.7	63.6	63.3	64.0	61.7	Q.3	66•4 75•1	66•2 68•5	67 . 1 70 . 6	75.0 78.7	81.1	70.1
	Q.4	74.8	69.8	69.1	66.4	66.5	69.5	67.4	Q.4	75.1	00.7	70.0			
1979	Q.1	74.1	72.1	73.1	72.8	74.8	73.7	71.0	1979 Q.1	74.5	73.2	73.1	80.7	79.4	73.8
	Q.2	80.7	80.2	79.2	73.5	79.7	79.3	71.0	Q.2	81.9	77.7	80.7	84.1	85.6	79.5
	Q.3	89.1	85.3	84.3	82.0	84.4	79•3 85•5	82.6	Q.3	87.1	84.2	87.5	91.7	95.0	85.6
	Q.4	93.2	88.3	87.4	87.6	90.0	92.6	90.0	Q.4	93.4	91.2	93.1	91.5	101.6	91.3
		07.5	07.1	04.1	04.0				1980 Q•1	96.3	94.4	93.9	95.9	95.0	94.9
	Q.1	93.5	93.1	94.1	94.0	95.2	95.8	93.7		98.0	98.5	98.8	96.7	99.3	98.7
	Q.2	97.8	99.4	98.8	101.5	100.1	99.3	95.9	Q•2	102.7	103.0	101.6	103.6	106.3	102.7
	Q.3	105.3	103.4	105.6	102.7	100.8	101.3	105.4	Q.3			101.6	102.0	99.7	102.7
	Q.4	102.0	104.0	102.0	100.7	102.7	102.6	103.7	Q.4	103.3	103.6	100.0	102.0	5501	102.9
981	Q-1	104.5	108.4	103.5	103.0	98.5	104.0	99.3	1981 Q•1	103.4	103.8	102.9	104.9	96.5	103.1
	Q.2	107.6	113.2	108.2	104.8	105.0	103.8	104.3	Q.2	105.0	106.6	108.3	110.2	95.0	105.9
	Q.3	109•2	114.9	110.8	105.4	104.0	105.4	107.6	Q.3	105.9	108.5	117.5	111.3	97.9	107.6
	Q.4	105.8	113.2	108.6	107.4	104.6	105.4	100.8	Q.4	101.2	105.2	105.3	111.8	99.3	105.5
983	0.1	109.7	100 (100.6	107.0	07.7	00.0	107	1982 Q.1	102.2	104.3	105.9	111.3	96.8	102.9
	Q.1	108.7	108.6	109.6	103.0	97.3	99.8	103.1	Q.2	106.7	106.1	115.0	116.3	102.4	107.4
	Q•2	108.7	111.0	113.0	107.2	104.6	105.4	106.2	Q.2 Q.3	106.8	111.8	117.6	117.3	100.5	110.1
	Q.3 Q.4	110.7 117.6	113.8 117.2	114.8 108.5	112.1 112.7	106.5 110.0	109.0	107.1	Q.4	108.2	113.6	118.1	121.1	105.1	111.7
									The La	cocistion starts			OB STRUCTS	00.0	115
	Q-1	118.4	119.3	118.8	116.1	111.7	114.5	111.4	1983 Q.2	118.8	117.5	117.8	124.0	99.9	115.3
	Q.2	122.7	125.1	121.8	118.9	115.4	116.7	118-2	Q.2	113.4	116.3	125.5	129.0	108.5	118.6
	Q.3	126.3	130.5	125.0	120.7	120.2	124.5	120.1	Q.3	118.6	123.5	134.1	127.1	116.3	123.7
	Q.4	127.3	131.3	126.4	121.0	122.7	125.6	123.7	Q-4	116.2	123.3	123.8	131.9	115.8	125.0
984	Q-1	125.0	130.1	130.7	125.0	124.8	128•2	120.9	1984 Q•1	118.6	123.5	131.0	128.4	115.2	125.8
	Q.2	127.8	132.3	134.8	127.7	136.5		126.9	Q.2	121.4	123.8	133.8	134.0	110.9	130-3
	Q.3	135.2	132.3	136.7	133.0		132.9		Q.3	124.7	128.7	135.9	138.6	113.0	134.9
	Q.3 Q.4	135.2	139.8	136.7 136.6	133.0 136.6	139.5 143.2	138.9 142.7	129.7 131.7	Q.4	125.4	129.2	137.8	139.1	113.3	136.7
									1985 Q.1	122 1	120 5	141.4	137.9	116.4	136.4
	Q.1	134.2	139.6	140.8	139.2	142.3	141.4	129.6	1985 Q.1 Q.2	122.1 127.7	129 . 5 130 . 4	141-4	137.9	116.4	136.4
	Q.2	133.5	142.2	138.1	141.4	153.8	148.0	139.2	Q.2 Q.3	132.0	133.7	147.6	141.9	124.1	145.1
	Q.3 Q.4	137.5 133.2	141.8 149.7	148.7 152.1	146.5 155.3	157.0 165.8	151.9 156.3	141.3 146.8	Q.4	130.8	137.2	146.0	145.2	125.3	149.3
		,55.2	1496/	19241	(39.5)	100.8	(•00)	140.8	2334						
	Q.1	140	147	150	163	172	162	151	1986 Q.1	134	142	143	151 155	126 132	153 160
	Q.2	145	155	162	167	186	169	158	Q.2	136	142	144			
	Q.3	152	156	161	171	194	180	164	Q.3	145	149	. 157	155	131	167
	Q.4	142	162	168	178	208	188	169	Q.4	147	149	155	158	133	172

PART F

MISCELLANEOUS BUILDING SOCIETY STATISTICS

This Part of the Compendium brings together various building society statistical series that do not usefully fit into the other Parts. There are seven tables -

Table F1 - Net Receipts : Monthly Figures
Table F2 - Advances : Monthly Figures

Part A comprises yearly and quarterly data for building society financial statistics. Monthly data is available in respect of shares and deposits (Tables A1-A4), lending (Tables A5-A8), advances and net new commitments (Tables A9-A12) and the liquidity ratio (Table A23). The monthly figures most commonly sought after are net receipts and advances and these are shown in the tables.

Table F3 - SAYE Accounts

In 1969 the Government introduced the SAYE Scheme under which contributions of £20 a month could be paid into an authorised institution for a five year period. A tax free bonus is paid at the end of the five year term and the bonus is increased if the savings are left untouched for a further two years. Accounts taken out in the early years of the Scheme could be further extended for another two years. The various trends very much reflect the terms of the Scheme. The figures for amounts are included in the financial statistics in Part A of this Compendium.

Table F4 - Repayments of Principal

Repayments of principal can be divided into the principal component of the regular monthly repayment, complete redemptions and part-repayments. The table shows these various components. The figures are analysed in an article entitled "Mortgage Repayments" in the 40th issue of the BSA Bulletin.

Table F5 - Arrears and Possessions

The Association started to collect statistics on arrears and possessions in 1981 and at that time societies were able to provide figures from 1979. Yearly data from 1979 and half-yearly data from 1981 are available. The figures are analysed in an article entitled "Trends in Mortgage Arrears" in the 43rd issue of the BSA Bulletin.

Table F6 - British Based Building Societies : Northern Ireland Business

Each quarter British based building societies with offices in Northern Ireland complete a return of their activity in the Province. The table shows the aggregated figures. These figures are added to those of the Northern Ireland based societies and are published in the Northern Ireland Digest of Statistics.

Table F7 - Building Society Activity in Scotland

Each year building societies complete a return of their lending activity through Scottish branches and agencies. The return has become more comprehensive over the years and some of the earlier figures have been constructed. The quality of figures for the earlier years is suspect.

The Association started to collect statistics of building societies activities in Wales in 1984. Each year building societies complete a return of their activities through Welsh Branches and Agencies.

Table F1 Building Society Net Receipts - Monthly Figures (£m)

/ear	1	2	3	4	5	6	7	8	9	10	11	12	13
-	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	0ct	Nov	Dec	Total
1955	18	14	13	10	9	10	15	13	13	13	13	16	157
1956	11	7	7	6	6	7	8	9	9	10	10	13	103
1957	15	10	9	13	12	10	13	9	7	8	6	8	120
1958	11	18	9	10	7	13	15	10	14	16	17	10	150
1959	27	25	19	25	16	12	13	19	15	10	18	22	221
1960	25	15	13	13	12	14	13	11	8	13	12	13	162
1961	23	17	9	12	11	14	17	8	6	10	11	14	152
1962	23	21	26	22	27	19	28	28	22	33	34	26	309
1963	45	36	33	30	30	27	36	34	37	47	40	34	429
1964	42	51	33	41	39	37	32	35	35	36	36	18	435
1965	26	28	16	20	26	38	84	60	58	72	61	59	548
1966	86	73	55	55	48	44	47	38	33	44	33	49	609
1967	81	75	63	86	89	73	86	84	92	107	74	54	96
1968	66	40	22	41	65	45	40	40	38	72	72	53	59
1969	72	49	48	73	63	42	46	45	48	64	62	62	67
1970	93	71	64	92	92	85	110	98	132	136	120	120	1,21
1971	146	82	102	126	124	117	149	133	172	196	177	176	1,70
1972	194	171	138	163	174	138	117	94	148	180	154	130	1,80
1973	158	109	60	199	214	193	229	74	24	129	80	43	1,51
1974	19	- 17	- 23	66	96	95	131	115	142	184	183	174	1,16
1975	234	227	269	399	311	202	264	248	271	300	242	224	3,19
1976	299	342	361	317	211	117	169	169	145	127	8	13	2,2
1977	113	225	226	499	535	328	344	326	487	615	578	446	4,7
1978	365	338	292	335	212	147	199	199	345	363	261	254	3,3
1979	307	238	272	357	322	146	246	304	430	566	141	186	3,5
1980	247	204	208	275	231	224	355	315	457	535	293	472	3,8
1981	457	376	281	308	448	384	300	253	343	164	75	212	3,6
1982	381	360	281	452	491	455	717	448	688	905	777	511	6,4
1983	365	371	376	414	306	290	714	512	809	968	854	860	6,8
1984	931	958	733	686	485	635	613	134	891	1,130	365	1,011	8,5
1985	864	490	228	533	637	442	688	542	623	829	661	925	7,4
1986	766	789	653	753	497	173	385	450	- 673		155	698	6,5

Notes: 1. Relationship between colums - 13 = 1+2+3+4+5+6+7+8+9+10+11+12

 Relationship with other tables -Column 13 = Column 3 of Table A1.

Table F2 Building Society Advances - Monthly Figures (£m)

Jan Peb Max Apx May Jun Jul Aug Sep Oct Nov Dec Total	Year	1	2	3	1	_				The state of		8000	atios	401111
1955 30 29 33 35 38 38 37 34 35 33 22 27 34 331 26 30 32 25 26 30 28 24 331 1957 26 25 30 33 34 34 38 33 34 35 30 24 376 1958 29 24 29 30 32 31 30 33 34 34 35 30 24 376 1958 29 24 29 30 32 31 30 33 34 34 36 37 36 381 1959 32 27 34 42 41 48 54 44 51 54 50 42 519 1960 41 38 49 44 50 47 51 48 49 50 49 42 558 1961 40 34 48 42 50 50 50 50 49 45 51 46 39 544 1962 35 34 45 42 52 51 59 59 56 66 65 54 618 1963 51 39 54 61 76 68 83 82 80 93 88 77 852 1964 77 69 79 88 88 95 97 91 94 99 91 84 1,052 1966 90 85 113 109 113 118 118 117 107 95 92 88 1,245 1966 90 85 113 109 113 118 118 117 107 95 92 88 1,245 1966 90 85 113 109 113 118 118 117 107 95 92 88 1,245 1969 121 107 133 127 129 129 149 141 129 140 127 124 1,556 1971 166 144 199 213 226 238 263 263 260 256 278 252 2,758 1972 242 226 301 276 330 319 324 380 316 329 327 279 3,649 1974 226 193 205 186 178 189 251 274 278 334 332 304 2,950 1976 648 77 70 648 77 70 70 70 70 70 70 70 70 70 70 70 70	ICAL								Sale Street Co.				12	13
1956		bar	10	J MA	r At	L MB	y Ju	n Ju	II AL	ıg Se	p 00	t No	v De	c Total
1956	1955	30	29	3:	3 3	5 3	8 3	8 :	37 3	и з	5 2	2 2	0 0	
1957	1956	28	25											
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1975 310 306 349 381 422 405 479 450 445 492 455 471 4,965 1976 424 399 496 525 518 551 595 553 533 514 531 478 6,117 1977 392 394 475 442 528 532 627 704 655 677 760 703 6,889 1978 658 631 800 745 784 749 737 783 695 737 764 651 8,734 1979 670 648 747 704 777 775 870 871 733 836 806 666 9,103 1980 646 663 725 691 715 735 876 836 850 969 923 985 9,614 1981 850 877 1,014 1,126 1,010 1,133 1,177 1,029 958 965 967 885 11,991 1982 702 773 1,081 1,182 1,227 1,387 1,445 1,362 1,342 1,493 1,677 1,668 15,339 1983 1,421 1,444 1,904 1,587 1,657 1,659 1,603 1,616 1,500 1,522 1,702 1,648 19,263 1984 1,501 1,576 1,855 1,973 2,223 2,246 2,377 2,406 1,906 2,100 2,080 1,791 24,034	1974	226												
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1977 392 394 475 442 528 532 627 704 655 677 760 703 6,889 1978 658 631 800 745 784 749 737 783 695 737 764 651 8,734 1979 670 648 747 704 777 775 870 871 733 836 806 666 9,103 1980 646 663 725 691 715 735 876 836 850 969 923 985 9,614 1981 850 877 1,014 1,126 1,010 1,133 1,177 1,029 958 965 967 885 11,991 1982 702 773 1,081 1,182 1,227 1,387 1,445 1,362 1,342 1,493 1,677 1,668 15,339 1983 1,421 1,444 1,904 1,587 1,657 1,659 1,603 1,616 1,500 1,522 1,702 1,648 19,263 1984 1,501 1,576 1,855 1,973 2,223 2,246 2,377 2,406 1,906 2,100 2,080 1,791 24,034	1976	424	399	496	525			NAME OF TAXABLE			99			
1978 658 631 800 745 784 749 737 783 695 737 764 651 8,734 1979 670 648 747 704 777 775 870 871 733 836 806 666 9,103 1980 646 663 725 691 715 735 876 836 850 969 923 985 9,614 1981 850 877 1,014 1,126 1,010 1,133 1,177 1,029 958 965 967 885 11,991 1982 702 773 1,081 1,182 1,227 1,387 1,445 1,362 1,342 1,493 1,677 1,668 15,339 1983 1,421 1,444 1,904 1,587 1,657 1,659 1,603 1,616 1,500 1,522 1,702 1,648 19,263 1984 1,501 1,576 1,855 1,973 2,223 2,246 2,377 2,406 1,906 2,100 2,080 1,791 24,034 1985 1,663 1,675 2,069 2,049 2,305 2,138 2,458 2,260 2,149 2,538 2,693 2,405 30 405	1977	392	394	475	442									
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1980 646 663 725 691 715 735 876 836 850 969 923 985 9,614 1981 850 877 1,014 1,126 1,010 1,133 1,177 1,029 958 965 967 885 11,991 1982 702 773 1,081 1,182 1,227 1,387 1,445 1,362 1,342 1,493 1,677 1,668 15,339 1983 1,421 1,444 1,904 1,587 1,657 1,659 1,603 1,616 1,500 1,522 1,702 1,648 19,263 1984 1,501 1,576 1,855 1,973 2,223 2,246 2,377 2,406 1,906 2,100 2,080 1,791 24,034	1979	670	648	747	704	777	775							
1981 850 877 1,014 1,126 1,010 1,133 1,177 1,029 958 965 967 885 11,991 1982 702 773 1,081 1,182 1,227 1,387 1,445 1,362 1,342 1,493 1,677 1,668 15,339 1983 1,421 1,444 1,904 1,587 1,657 1,659 1,603 1,616 1,500 1,522 1,702 1,648 19,263 1984 1,501 1,576 1,855 1,973 2,223 2,246 2,377 2,406 1,906 2,100 2,080 1,791 24,034 1985 1,663 1,675 2,069 2,049 2,305 2,138 2,458 2,260 2,149 2,538 2,693 2,405 20 404											030	000	000	9,103
1981 850 877 1,014 1,126 1,010 1,133 1,177 1,029 958 965 967 885 11,991 1982 702 773 1,081 1,182 1,227 1,387 1,445 1,362 1,342 1,493 1,677 1,668 15,339 1,421 1,444 1,904 1,587 1,657 1,659 1,603 1,616 1,500 1,522 1,702 1,648 19,263 1984 1,501 1,576 1,855 1,973 2,223 2,246 2,377 2,406 1,906 2,100 2,080 1,791 24,034 1985 1,663 1,675 2,069 2,049 2,305 2,138 2,458 2,260 2,149 2,538 2,693 2,495 30 405										850	969	923	985	9.614
1982 702 773 1,081 1,182 1,227 1,387 1,445 1,362 1,342 1,493 1,677 1,668 15,339 1983 1,421 1,444 1,904 1,587 1,657 1,659 1,603 1,616 1,500 1,522 1,702 1,648 19,263 1984 1,501 1,576 1,855 1,973 2,223 2,246 2,377 2,406 1,906 2,100 2,080 1,791 24,034 1985 1,663 1,675 2,069 2,049 2,305 2,138 2,458 2,260 2,149 2,538 2,693 2,405 20 401			877	1,014	1,126	1,010	1,133	1,177	1,029	958	965	967	825	
1984 1,501 1,576 1,855 1,973 2,223 2,246 2,377 2,406 1,906 2,100 2,080 1,791 24,034 1985 1,663 1,675 2,069 2,049 2,305 2,138 2,458 2,260 2,149 2,538 2,693 2,405			773	1,081	1,182	1,227	1,387	1,445	1,362	1 3/12	1,493	1 677	1 000	
1985 1,663 1,675 2,069 2,049 2,305 2,138 2,458 2,260 2,149 2,538 2,692 2,405	1983 1,	421 1	1444	1,904	1,587	1,657	1.659	1.603	1.616	1 500	1 522	1 700	1 (10	NO. CONTRACTOR OF THE PARTY OF
1985 1,663 1,675 2,069 2,049 2,305 2,138 2,458 2,260 2,149 2 538 2 692 2 405 20 404	1984 1,	501 1	,5/6	1,855	1,973	2,223	2,246	2,377	2,406	1,906	2,100	2,080	1,791	
1986 2 229 2 149 2 449 2 673 2 475 2 6749 2,305 2,138 2,458 2,260 2,149 2,538 2,692 2,495 26,491														100
	1006 1	220 2	140	2,069	2,049	2,305	2,138	2,458	2,260	2,149	2,538	2,692	2,495	26,491
1986 2,229 2,149 2,448 2,873 3,177 3,391 3,903 3,614 3,535 3,584 3,089 2,945 36,937	1500 2,	229 2,	, 149 2	448	2,873	3,177	3,391	3,903	3,614	3,535	3,584	3,089	2,945	36,937

Notes: 1. Relationship between columns - 13 = 1+2+3+4+5+6+7+8+9+10+11+12

 Relationship with other tables -Column 13 = Column 1 of Table A5.

Table F3 Building Society SAYE Accounts

Period	Number of	SAYE Acc	ounts		Value of SAY	Æ Accounts		LALL STOR
razoa	1	2	3	4	5	6	7	8
	Beginning	Opened	Closed		Balances at		Nominal	Balance at End of
	of Period			Period	Beginning	Contributions Received	Withdrawals	Period
	2001-	0001-	00015	000's	of Period	£m	£m	£m
4000	000's	000's 90.6	000's	90.1	an	1.8	G19/9	1.8
1969	90.1	151.7	7.3	234.5	1.8	17.6	0.4	19.0
1970	234.5	186.4	13.7	407.2	19.0	30.9	1.3	48.6
1971 1972	407.2	142.9	21.9	528-2	48.6	57.7	2.7	103.6
1972	528.2	52.4	34.3	546.3	103.6	66.0	6.8	162.8
1974 ′	546.3	51.5	60.9	536.9	162.8	63.5	22.3	204.0
1974	536.9	64.9	59.4	542.4	204.0	56.9	25.0	236.0
1976	542.3	79.6	64.0	558.9	236.0	51.3	28.4	258.9
1977	557.9	103.1	85.1	575.9	258.9	50.7	43.0	266.6
1978	575.9	157.6	119.0	614.5	266.6	64.1	69.1	261.6
1979	614.5	89.7	170.7	533.5	261.6	75.2	101.6	235.2
1980	533.5	46.5	121.3	458.7	235.2	72.5	70.1	237.6
1981	458.7	80.5	74.2	465.0	237.6	66.4	51.0	253.0
1982	465.0	108.9	81.1	492.8	253.0	74.7	59.1	268.5
1983	492.8	173.7	90.8	575.7	268.5	82.7	68.6	280.2
1984	575.7	148.8	98.3	626.2	280.2	94.7	70.6	303.4
1985	626.2	305.7	166.0	765.9	303.4	158.5	112.6	349.3
1986	765.9	213.1	149.0	830.0	349.3	188.0	112.4	424.9
1500	1270,2000							
1969 Q.4	1	90.6	0.5	90.1		1.8		1.8
1303 &	8.85							
1970 Q.1	90.1	57.5	1.0	146.6	1.8	3.2	n orn	5.0
Q.2		32.9	1.8	177.7	5.0	4.1	0.1	9.0
Q.:		27.2	2.1	202.8	9.0	4.7	0.1	13.6
Q.4		34.1	2.4	234.5	13.6	5.6	0.2	19.0
Ballin Z							0.004	05.0
1971 Q.	1 234.5	34.2	2.3	266.4	19.0	6.2	0.2	25.0
Q.		30.4	3.6	293.2	25.0	6.7	0.3	31.4
Q.		58.9	3.8	348.3	31.4	7.7	0.4	38.7
Q.		62.9	4.0	407.2	38.7	10.3	0.4	48.6
Distriction of						22.2	0.6	59.4
1972 Q.	1 407.2	53.6	4.7	456.1	48.6	11.4	0.6	
Q.		34.3	5.0	485.4		13.9	0.6	72.7
Q.		30.7				16.9	0.7	88.9 103.6
Q.		24.3	5.9	528.2	88.9	15.5	0.8	103.0
					THE 2 P. 213	45.0	1.2	118.7
1973 Q.	1 528.2	26.4	7.			16.3	1.2	133.8
Q.	2 547.5	12.6	8.			16.5	1.4	148.8
Q.	3 552.0	9.2				16.7	1.7	162.8
Q.	4 553.1	4.2	11.	0 546.3	3 148.8	16.5	2.5	102.0
					E05	16.0	2.9	175.9
1974 Q	.1 546.3	3.8				16.0	2.9	188.7
Q	.2 538.7					15.5	2.6	203.0
Q	.3 530.2					16.9	14.1	204.0
Q	.4 543.0	23.9	30.	0 536.	9 203.0	15.1	14.1	204.0
					2000	14 5	9.5	209.0
1975 Q	.1 536.9					14.5	5.8	217.5
Q	.2 536.0					14.2	4.6	227.3
Q	.3 537.2					14.4	5.1	236.0
2	.4 539.9	14.0	6 12.	1 542.	3 227.3	13.8	6.067	1.0 888

Table F3 (continued) Building Society SAYE Accounts

Period	Number of	SAYE Acc	counts		Value of SAY			
	1	2	3	4	5	6	7	8
	Beginning	Opened	Closed	End of	Balances at	Nominal	Nominal	Balance
	of Period			Period	Beginning	Contributions	Withdrawals	End of
					Received			Period
	000's	000's	000's	000's	£m	£m	£m	£m
1976 Q.1	542.3	22.9	10.6	554.6	236.0	13.5	4.3	245.2
Q.2	554.6	18.9	8.9	564.6	245.2	13.4	3.5	255.1
The street of the street of the street								
Q.3	564.6	21.0	11.1	574.5	255.1	13.3	5.2	263.2
Q-4	574.5	16.8	33.4	558.9	263.2	11.1	15.4	258.9
1977 Q.1	557.9	23.3	35.5	545.7	258.9	10.9	17.5	252.2
Q.2	545.7	22.6	18.9	549.4	252.3	12.1		252.3
							10.0	254.4
Q.3	549.4	26.0	16.1	559.3	254.4	13.7	9.6	258.5
Q.4	559.3	31.2	14.6	575.9	258.5	14.0	5.9	266.6
1070 0 1	575.9	56.1	12 /	610 6	266.6	12.0		074.0
1978 Q.1			13.4	618.6		13.9	6.3	274.2
Q.2	618.6	40.0	12.8	645.8	274.2	15.4	5.3	284.3
Q.3	645.8	34.7	29.7	650.8	284.3	16.8	18.2	282.9
Q.4	650.8	26.8	63.1	614.5	282.9	18.0	39.3	261.6
1070 0 1	644 5	07.4	50.0	F04 0	S action events	5.000 \$0071	ONLOGUE	
1979 Q.1	614.5	27.4	50.9	591.0	261.6	17.8	31.5	247.9
Q.2	591.0	26.6	37.1	580.5	247.9	18.8	21.3	245.4
Q.3	580.5	18.4	39.9	559.0	245.4	19.0	24.0	240.4
Q.4	559.0	17.3	42.8	533.5	240.4	19.6	24.8	235.2
1000 0 1	E22 E	12.6	40.6	407.5	225 2	40.4	0.5	
1980 Q.1	533.5	12.6	48.6	497.5	235.2	18.1	26.8	226.5
Q.2	497.5	13.8	32.3	479.0	226.5	19.1	18.6	227.0
Q.3	479.0	11.2	23.9	466.3	227.0	17.6	14.9	229.7
Q.4	466.3	8.9	16.5	458.7	229.7	17.7	9.8	237.6
1981 Q.1	458.7	18.2	17.5	459.4	237.6	17.0	10.8	243.8
Q.2	459.4	15.5	13.7	461.2	243.8	16.8	8.4	252.2
Q.3	461.2	24.1	22.7	462.6	252.2	16.0	16.4	
Q.4	462.6	22.7	20.3	465.0	251.8	16.6	15.4	251.8 253.0
			2015	103.0	2110	0.88	13.4	23.0
1982 Q.1	465.0	28.7	22.5	471.2	253.0	17.2	16.3	253.8
Q.2	471.2	22.2	19.3	474.1	253.8	19.8	13.8	259.8
	474.1	25.6			259.8	17.4	14.1	263.1
	479.7			492.8		20.3	14.9	268.5
gor Grain						7.08	A.285 C.4	20013
1983 Q.1	492.8	50.8	25.4	518.2	268.5	18.5	19.3	267.7
Q.2	518.2	46.3	21.0	543.5	267.7	22.6	16.3	274.0
Q.3	543.5	44.0	23.2	564.3	274.0	21.7	18.1	277.6
Q.4	564.3	32.6	21.2	575.7	275.2	19.9	14.9	280.2
1984 Q.1	575.7	32.6	23.0	585.3	280.2	21.4	15.6	286.0
Q.2	585.3	43.8	22.7	606.4	286.0	24.4	16.2	294.2
Q.3	606.4	34.9	22.8	618.5	294.2	23.7	15.7	302.2
Q.4	618.5	37.5	29.8	626.2	301.3	25.2	23.1	303.4
1985 Q.1	626.2	153.7	42.3	737.6	303.4	27.6	34.1	296.9
Q.2	737.6	55.8	55.8	737.6	296.9	34.3	27.2	304.0
Q.3	737.6	52.2	35.3	754.5	304.0	43.2	24.2	323.0
Q.4	754.5	44.0	32.6	765.9	323.0	53.4	27.1	349.3
1986 Q.1	765.9	50.7	32.7	783.9	349.3	44.0	21.1	372.2
Q.2	783.9	47.3	39.0	792.2	372.2	54.2	31.0	395.4
	792.2	68.1	43.1	817.2	395.4	40.5	35.5	400.4
Q.3	127.5							

Notes: 1. Relationships between columns -

4 = 1+2+3

1 = 4 at end of previous period

8 = 5+6+7

5 = 8 at end of previous period

2. There is a slight discontinuity in the balances outstanding series at the end of 1983 and 1984.

Table F4 Repayments of Principal

Period	Regular	Payments	Redempti	ions	Part Rep	ayments	Total	
	1	2	3	4	5	6	7	8
	Amount	Per Cent	Amount	Per Cent	Amount	Per Cent	Amount	Per Cent
	£m		£m		£m	yes to had a	£m	
1956	80	39.0	119	58.0	6	2.9	205	100
1957	80	36.2	135	61-1	6	2.7	221	100
1958	86	37.1	139	59.9	7	3.0	232	100
1959	95	33.0	186	64.6	7	2.4	288	100
1960	106	33.3	204	64.2	8	2.5	318	100
1961	109	33.7	204	63•2	10	3.1	323	100
1962	110	32.2	221	64.6	11	3.2	342	100
1963	129	30.0	288	67.0	13	3.0	430	100
1964	149	29.5	342	67.7	14	2.8	505	100
1965	150	29•6	340	67.2	16	3.2	506	100
1966	157	27.2	404	69.9	17	2.9	578	100
1967	162	24.8	472	72.2	20	3.1	654	100
1968	179	24.6	526	72.4	22	3.0	. 727	100
1969	195	25.2	551	71.2	28	3.6	774	100
1970	198	21.2	699	74.9	36	3.9	933	100
1971	224	19.3	892	77.0	42	3.6	1,158	100
1972	286	19.9	1,099	76.6	49	3.4	1,434	100
1973	272	17.7	1,213	78•7	56	3.6	1,541	100
1974	325	22.3	1,086	74.4	49	3.4	1,460	100
1975	441	20-1	1,702	77.5	54	2.5	2,197	100
1976	523	20.9	1,912	76.5	63	2.5	2,499	100
1977	714	25.6	1,977	70.9	98	3.5	2,789	100
1978	941	26.0	2,522	69.7	156	4.3	3,619	100
1979	882	23.0	2,763	72.1	187	4.9	3,832	100
1980	922	23.7	2,750	70.7	220	5.7	3,892	100
981	1,266	22.4	4,171	73.7	223	3.9	5,660	100
982	2,092	29.1	4,743	65.9	357	5.0	7,192	100
983	2,175	26.1	5,768	69•2	392	4.7	8,335	100
984	2,077	22.0	6,854	72.4	531	5.6	9,462	100
985	2,679	22.7	8,345	70.8	756	6.4	11,780	100
986	3,308	19.0	13,309	76•5	779	4.5	17,396	100

Source: Department of the Environment (up to 1973), BSA (1974-78 Q.1) BSA and Central Statistical Office (1978 Q.2 - 1981 Q.4), BSA and Bank of England (1982 Q.1 onwards).

Notes: 1. Relationships between columns -

7 = 1+3+5

2 = 1 as % of 7

4 = 3 as % of 7

6 = 5 as % of 7

2. Relationship with other tables - column 7 = column 2 of Table A5

- 3. For the period 1956 to 1976 the figures are based on estimates provided by a sample of societies as follows; by 9 societies in 1955-59, 10 societies in 1960-2, 11 societies in 1963, 12 societies in 1964-66, 13 societies in 1967, 14 societies in 1968, 17 societies in 1969, 19 societies in 1970, 23 societies in 1971 and 24 societies 1972-76. The sample societies accounted for 31 per cent. of the total assets of the movement in 1956 rising to 53 per cent. in 1963, 80 per cent. in 1972 and 82 per cent. in 1976. For the periods 1977 and 1978 Q.1, the figures are based on estimates provided by 7 societies representing 54 per cent. of the total assets of the industry. For the period since and including 1978 Q.2, the figures are based on estimates provided by 36 societies representing over 90 per cent. of the total assets of the industry. The figures for the three periods are not strictly compatible with each other and year-to-year changes should be interpreted with caution.
- 4. Many societies were not able to identify separately part repayments and hence the figures in these columns should be interpreted with caution.

Table F5 Building Society Arrears and Possessions

Perio	bc	No of Loans	Propertie	es Taken	Loans 6-	12	Loans ov	er 12
		at end of	into Poss	session	Months i	n Arrear	Months i	
		Period	in Period	<u>i</u>	End Peri	od	End Peri	od
	d marking	sea M. Colt. of a	No	%	No	8	No	8
1979		5,264,000	2,530	0.048	8,420	0.16	pos II "Bas	
1980		5,396,000	3,020	0.056	13,490	0.25		
1981		5,505,000	4,240	0.077	18,720	0.34		
1982		5,664,000	5,950	0-105	23,790	0.42	4,810	0.085
1983		5,949,000	7,320	0.123	25,580	0.43	6,540	0.11
1984		6,354,000	10,870	0.172	41,940	0.66	8,260	0.13
1985		6,707,000	16,770	0.250	49,630	0.74	11,400	0.17
1986		7,071,000	20,930	0.290	45,250	0.64	11,310	0.16
1981	H•1	5,475,000	1,810	0.033	15,880	0.29		
	H•2	5,505,000	2,420	0.044	18,720	0.34		
1982	H•1	5,570,000	2,670	0.048	20,610	0.37	3,230	0.058
	H•2	5,664,000	3,290	0.058	23,790	0.42	4,810	0.085
1983	H•1	5,746,000	3,390	0.059	27,010	0.47	6,900	0.12
	H•2	5,949,000	3,930	0.066	25,580	0.43	6,540	0-11
1984	H•1	6,129,000	5,210	0.085	28,180	0.47	7,970	0.13
	H•2	6,354,000	5,660	0.089	41,940	0.66	8,260	0.13
985	H•1	6,420,000	7,260	0,113	43,010	0.67	8,990	0.14
	H•2	6,594,000	9,232	0.140	48,790	0.74	11,210	0-17
986	H•1	6,903,000	10,610	0.154	53,170	0.77	13,810	0.20
	H•2	7,071	10,320	0.146	45,250	0.64	11,310	0.16

- Notes: 1. The figures are based on statistics provided by some or all of the 17 largest societies which accounted for 85% of all outstanding mortgages at the end of 1985. The figures have been grossed up to represent the whole industry by reference to the number of outstanding mortgage loans as published by the Chief Registrar of Friendly Societies (it should be noted that the figures refer to the number of mortgage loans and not to the number of borrowers).
 - The figures have been rounded up to the nearest 10 to avoid a spurious impression of accuracy.
 - Figures relate to calendar periods.
 - 4. The figures for possessions are based on a sample of 11 societies up to the end of 1981 and there is therefore a slight discontinuity in the series at this time.
 - 5. Properties taken into possession include those voluntarily surrendered.
 - 6. Properties in possession are not also counted as loans in arrear.
 - 7. The figures for loans 6-12 months in arrear prior to the end of 1982 should be treated with considerable caution.
 - 8. MIRAS has had much the same effect as reducing interest rates, by reducing monthly repayments and hence, increasing the number of months in arrear which a given amount represents. No particular significance should therefore be read into the apparent large increase in arrears between the end of 1982 and the end of the first half of 1983. The figures for arrears cannot be used to show precise trends over time.

Table F6 British Based Building Societies, Northern Ireland Business (£000's)

period	-		nd Deposits				S	0	10		
		1	2	3	4	5	6	7	8	9 Donormonta	
	I	Receipts	Withdrawals			Interest		Advances	Repayments	Repayments	Net
				Receipts	Credited	Paid Out	Increase		of Principal	of interest	Advances
				75733			0.000	44 740	F 6F1	2 200	6 061
1966		16,070	6,915	9,155	731	535	9,886	11,712	5,651	3,268	6,061
1967		20,958	8,501	12,457	1,317	743	13,774	16,268	6,793	4,098	9,475
1968		23,819	12,752	11,067	1,285	1,114	12,352	17,069	7,266	4,853	9,803
1959		29,143	15,308	13,835	2,110	1,020	15,945	18,239	7,925	6,014	10,314
1970		37,401	20,101	17,300	3,515	1,422	20,815	21,926	9,226	6,938	12,700
1971		46,630	23,958	22,672	3,290	1,716	25,962	27,675	10,848	8,313	16,827
1972		53,550	33,374	20,176	3,913	1,941	24,089	31,546	13,621	9,341	17,925
1973		67,273	49,599	17,674	5,973	2,832	23,647	32,305	15,687	12,169	16,618
1974		70,715	52,428	18,287	8,138	3,993	26,425	29,542	16,318	16,165	13,224
1975		105,295	60,166	45,129	9,598	4,869	54,727	51,540	19,238	18,154	32,302
1976		125,533	85,943	39,590	11,547	6,097	51,137	65,624	22,547	21,969	43,077
1977		163,624	106,638	56,986	15,787	7,975	72,773	82,453	29,257	29,656	53,196
1978		186,660	134,928	51,732	18,865	8,121	70,597	103,535	35,780	29,936	67,755
1979		227,997	171,786	56,211	28,437	11,851	84,648	112,720	39,095	45,317	73,625
1980		271,708	215,016	56,693	41,841	14,039	98,534	132, 195	50,500	70,483	81,696
1981		320,185	261,512	58,673	53,834	16,549	112,507	191,008	67,833	79,758	122,175
1982		400,925	314,865	86,060	51,200	18,180	137,260	268,771	85,862	94,153	182,909
			386,656	123,789	50,767	14,991	174,556	320,874	103,960	86,707	216,914
1983		510,445	512,203	173,313	68,499	20,850	241,812	397,746	111,866	114,814	282,932
1984		685,516	739,794	146,072	91,027	30,315	237,099	428,947	140,587	161,965	288,360
1985		885,866		118,866	97,921	33,639	216,787	498,147	191,437	168,665	306,710
1986	1,	,009,650	890,784	110,000	31,321	33,033	210,707	130,11,			
1000		4 424	1 505	2 006	184	111	3,090	2,491	1,419	785	1,072
1966		4,431	1,525	2,906			1,922	3,010	1,335	774	1,675
	Q.2	3,577	1,690	1,887	35	110		3,213		870	1,721
	Q.3	4,097	1,917	2,180	255	138	2,435			840	1,592
	Q.4	3,964	1,782	2,182	257	176	2,439	2,997	1,405	040	1,552
			250.0	000.00	200	450	2 440	2 000	1 177	881	1,513
1967	Q.1	5,178	2,073	3,105	307	153	3,412				2,613
	Q.2	4,840	2,134	2,706	53	158				1,012	2,411
	Q.3	5,528	1,998	3,530	333	179				1,096	
	Q.4	5,413	2,295	3,118	624	254	3,742	4,842	1,905	1,111	2,937
							127.1	100.0	TOT AF		0.760
1968	Q.1	5,512	3,326	2,186	304	262				1,124	2,760
	Q.2	5,855	3,114	2,741	108	203				1,201	2,704
	Q.3		3,089	2,744	434	236	3,178			1,226	2,173
	Q.4			3,397	437	413	3,834	4,099	1,933	1,302	2,166
	~ 0	10/11									
1969	0.1	6,902	3,567	3,335	421	251	3,756	4,146	1,788	1,474	2,358
	Q.2			3,564		156	3,936	4,949	1,921	1,403	3,028
	Q.3			3,357					4 2,185	1,473	2,439
	Q.4			3,577					2,032	1,664	2,488
	2.1	10.11	13,624	622,63							
1970	0 1	8,574	4,646	3,928	635	313	4,583	3 4,35	3 1,784	1,622	2,569
1970				4,218						1,761	
	Q.2									1,784	
	Q.3			4,441						1,771	
	Q.4	10,132	5,420	4,712	1,636	, 40:	0,34	0,21	2/3/4	165,67	14 P
10.5025		275,000	127,92	4 00-	, 000	27	7 5 70	3 4,92	3 2,137	1,748	2,786
1971	Q. 1			4,887							
	Q.2	11,058		5,095						2,154	
	Q.3	12,279	6,561	5,718						2,124	
	Q.4			6,970	78	1 45	9 7,75	1 7,70	9 2,825	2,287	4,884

Table F6 (continued) British Based Building Societies, Northern Ireland Business (£000's)

Period	Shares a	nd Deposits					Mortgage	S		
	1	2	3	4	5	6	7	8	9	10
	Receipts	Withdrawals			Interest		Advances	Repayments	Repayments	Net
			Receipts	Credited	Paid Out	Increase		of Principal	of Interest	Advano
1972 Q.1	13,280	8,003	5,277	1,008	453	6,285	6,498	2,822	2,043	3 (
Q.2		8,748	4,611	830	469	5,441	7,970	3,341	2,325	3,67
Q.3		8,093	4,773	1,059	471	5,832	8,490	3,810	2,423	4,62
Q.4		8,531	5,514	1,016	548	6,530	8,588	3,648		4,68
2.4	14,045	0,551	3,314	1,010	340	0,550	0,500	3,040	2,550	4,94
1973 Q.1	15,952	10,444	5,508	1,237	547	6,745	8,374	3,509	2,594	4,8
Q.2	17,506	10,219	7,287	1,221	637	8,508	8,294	3,870	2,900	4,4
Q.3	17,073	16,178	895	1,674	732	2,569	8,010	4,162	3,182	3,8
Q.4	16,742	12,758	3,984	1,841	917	5,825	7,626	4,147	3,493	3,4
1974 Q.1	17,031	14,937	2,094	2,070	875	4,164	6,388	3,474	3,793	2.0
0.2	16,194	12,087	4,107	1,687	1,076	5,794	5,931	3,336		2,9
Q.3	18,730	13,790	4,940	2,329	911		7,738		3,833	2,5
						7,269		4,875	4,076	2,8
Q.4	18,761	11,615	7,146	2,051	1,132	9,197	9,484	4,633	4,463	4,8
1975 Q.1	23,511	13,970	9,541	2,457	1,024	11,998	9,279	4,092	4,346	5,1
Q.2	28,193	15,572	23,621	2,037	1,280	14,658	12,092	4,943	4,541	7,1
Q.3	25,657	15,446	10,211	2,729	1,244	12,940	14,287	5,366	4,731	8,9
Q.4	27,933	15,179	12,754	2,375	1,321	15,129	15,882	4,836	4,536	11,0
1976 Q.1	34,342	18,529	15,813	2,883	1,371	10 606	12 272	4 CEO	4 000	
Q.2	30,143	20,566				18,696	13,273	4,659	4,988	8,6
			9,577	2,341	1,480	11,918	16,832	5,602	5,218	11,2
Q.3	30,234	22,540	7,694	3,255	1,456	10,949	18,266	6,683	5,547	11,5
Q.4	30,814	24,308	6,506	3,068	1,790	9,574	17,253	5,603	6,216	11,6
1977 Q.1	34,857	29,559	5,298	3,690	1,673	8,988	14,616	5,304	6,968	9,3
Q.2	38,730	24,208	14,522	4,387	2,827	18,909	17,200	6,982	8,221	10,2
Q.3	42,154	26,590	15,564	4,204	1,798	19,768	22,880	8,044	7,522	14,8
Q.4	47,883	26,281	21,602	3,506	1,677	25,108	27,757	8,927	6,945	18,8
1070 0 1	17 705	20. 266	17 500	2 000	1 240	04 400	00.050	0.504		
1978 Q.1	47,795	30,266	17,529	3,909	1,319	21,438	23,953	8,596	6,628	15,3
Q.2	44,354	35,400	8,954	5,227	2,374	14,181	27,565	9,065	6,909	18,5
Q.3	45,658	34,757	10,901	4,314	2,230	15,215	25,503	9,466	7,906	16,0
Q.4	48,853	34,505	14,348	5,415	2,198	19,763	26,514	8,653	8,493	17,8
1979 Q.1	57,167	39,716	17,451	5,834	2,565	23,285	24,703	7,816	10,178	16,8
Q.2	52,982	43,494	9,488	7,161	2,689	16,649	26,833	9,535	11,019	17,2
Q.3	56,724	43,546	13,178	6,990	3,393	20,168	29,858	10,612	11,814	19,2
	61,124	45,030	16,094	8,452	3,204	24,546	31,327	11,132	12,306	20,1
1980 0 1	63 400	51 720	11 740	0.004	2.004	20 704	20. 555	669°E		
1980 Q.1	63,480	51,738	11,742	8,994	3,801	20,736	29,520	8,405	16,857	21,1
Q.2	59,057	52,171	6,886	10,081	3,620	16,967	29,223	13,624	17,011	15,5
Q.3	68,793	52,838	25,955	11,147	4,712	27,102	34,707	15,682	17,959	19,0
Q.4	80,378	58,268	22,110	11,619	1,907	33,729	38,746	12,789	18,657	25,9
1981 Q.1	76,248	60,003	16,245	16,178	4,289	32,423	35,774	12,056	20,620	23,7
Q.2	79,591	64,421	15,170	9,982	3,365	25,152	48,105	19,499	16,971	28,6
Q.3	84,074	70,053	14,021	13,542	5,232	27,563	54,003	18,074	20,012	35,9
2.4	80,272	67,035	13,237	14,132	3,663	27,369	53,127	18,204	22,155	34,9
* 1		0.,,55	15/25/	14/132	3,000	21,303	33, 127	10,204	22, 155	J41.

Table F6 (continued) British Based Building Societies, Northern Ireland Business (£000's)

perio	xd	Shares a	nd Deposits					Mortgages	5		
		1	2	3	4	5	6	7	8	9	10
		Receipts	Withdrawals	Net	Interest	Interest	Net	Advances	Repayments	Repayments	Net
				Receipts	Credited	Paid Out	Increase		of Principal	of Interest	Advances
1982	Q.1	90,620	74,099	16,521	12,969	5,103	29,490	48,911	16,161	24,487	32,750
	Q.2	91,407	77,268	14,139	11,729	3,984	25,868	65,277	20,350	23,678	44,927
	Q.3	102,407	79,768	22,639	13,301	5,248	35,940	71,755	23,346	23,944	48,409
	Q.4	116,491	83,730	32,761	13,201	3,845	45,962	82,828	26,005	22,044	56,823
1983	Q.1	120,393	84,338	36,055	11,913	4,664	47,968	80,455	26,047	21,979	54,408
2	0.2	113,044	96,872	16,172	11,922	4,017	28,094	81,806	25,614	20,446	56,192
01	Q.3	127,513	102,271	25,242	11,934	5,179	37,176	76,759	26,672	21,636	50,087
	Q.4	149,495	103,175	46,320	14,998	1,131	61,318	81,854	25,627	22,646	56,227
1984	0.1	162,500	115,210	47,290	17,722	5,259	65,012	78,020	24,500	25,556	53,520
	0.2	152,375	118,832	33,543	16,106	4,309	49,649	103,447	28,679	25,243	74,768
	0.3	168,680	133,969	34,711	14,743	5,401	49,454	113,394	30,089	31,363	83,305
	Q.4	201,961	144,192	57,769	19,928	5,881	77,697	102,885	28,598	32,652	74,287
1985	0.1	187,681	151,789	35,982	16,479	6,725	52,371	90,824	30,057	61,944	60,767
		193,864	168,432	25,432	23,591	6,388	49,023	103,818	32,801	38,850	71,017
s.		253,383	208,629	44,754	16,819	7,211	61,573	115,561	38,806	41,075	76,755
46.1		250,938	210,944	39,994	34,138	10,189	74,132	118,744	38,923	42,114	79,821
1986	Q.1	224,283	186,926	37,357	21,510	6,298	58,867	95,240	34,231	41,340	61,009
3		248,218	228,075	20,143	18,751	7,965	38,894	125,612	48,861	40,946	76,751
X	~	248,131	247,841	290	17,776	8,820	18,066	147,067	58,033	41,359	89,034
D .	~	289,018	227,942	61,076	39,884	10,556	100,960	130,228	50,312	45,020	79,916

Note: 1. Relationships between columns -

3 = 1-2

6 = 3+4

10 = 7-8

Table F7 Building Society Activity in Scotland (£m)

Year	Shares ar	d Deposits		Mortgages				
	1	2	3	4	5	6	7	8
	Net	Interest	Increase in	Advances	Repayments	Net	Advances	Branches a
120	Receipts	Credited	Balances	A STATE OF THE STA	of Principal	Advances	Outstanding	End-Year
1965	30	4	34	38	20	18	8 2,822	70
1966	37	5	42	49	23	26		75
1967	53	6	59	59	25	34		81
1968	45	11	56	63	29	34		95
1969	50	14	64	72	32	40		99
1970	81	17	98	83	37	46		107
1971	106	19	125	121	47	74		119
1972	117	24	141	156	59	91		138
1973	112	40	152	189	71	118		159
1974	86	51	137	186	76	110		175
1975	215	60	275	310	114	196		196
1976	161	69	230	396	130	260		226
1977	334	83	417	450	170	280	1,515	256
1978	222	98	320	579	210	369	1,884	313
1979	213	160	373	595	231	364	2,242	332
1980	221	210	431	685	272	413	2,655	375
1981	203	230	433	840	376	464	3,117	423
1982	360	231	591	1,076	464	612	3,732	433
1983	451	259	710	1,289	537	752	4,487	441
1984	582	287	869	1,686	604	1,082	5,569	452
985	447	344	791	1,811	727	1,084	6,653	457
1986	311	367	678	2,063	937	1,126	7,779	457

Table F8 Building Society Activity in Wales (£m)

Year	Shares an	d Deposits		Mortgages				p.r - nr
	1 Net Receipts	2 Interest Credited	3 Increase in Balances	4 Advances	5 Repayments of Principal	6 Net Advances	7 Advances Outstanding	8 Branches at End-Year
1984	388	178	561	799	278	521	2,833	322
1985	281	233	514	878	344	534	3,381	314
1986	213	253	466	1,065	475	590	3,970	313

Note: 1. Relationships between columns -

3 = 1+2

6 = 4-5

PART G

HOUSING AND SAVINGS MARKETS

This part of the Compendium brings together some useful data on both the housing and the savings market.

Table Gl shows figures on housing tenure from 1961. Firm figures were produced from the 1961 census and that and succeeding censuses have been used as the basis for year-by-year estimates prepared by the Department of the Environment and its predecessors. The figures are rounded to the nearest thousand and should not be regarded as perfectly accurate. The figures are published in various editions of the Government's Housing Statistics (published between 1966 and 1972) and Housing and Construction Statistics (published from 1972 onwards). The October 1985 edition of the BSA Bulletin includes an article on housing tenure.

Table G2 shows loans outstanding for house purchase by institution. The figures are available from 1966 and are published in various editions of <u>Financial Statistics</u>. The figures for insurance companies and pension funds are less reliable than those for other institutions.

Table G3 shows the distribution of personal sector liquid assets. Figures are available from 1966 and are published in various editions of Financial Statistics.

Table G1 Housing Tenure, Great Britain

Year (end	Owner-		Public :	Sector	Private	Sector	Total
year unless	occupied		Rented		Rented 8	&	Dwellings
specified)	100				Other		
	000's	%	000's	%	000's	%	000's
April 1961	6,885	42.3	4,201	25.8	5,187	31.9	16,273
Арі ІІ 1901	0,000	72.5	4,201	23.0	3,107	31.3	10,273
1961	7,040	42.8	4,358	26.5	5,049	30.7	16,447
1962	7,306	43.8	4,478	26.9	4,890	29.3	16,674
1963	7,570	44.8	4,592	27.2	4,734	28.0	16,896
1964	7,848	45.7	4,739	27.6	4,592	26.7	17,179
1965	8,079	46.2	4,881	27.9	4,511	25.8	17,471
989	150 - 388	7.00	1120	1,150	5/2.4		93.4
April 1966	8,146	46.6	4,957	28.4	4,365	25.0	17,468
1966	8,335	47.2	5,063	28.7	4,262	24.1	17,660
1967	8,570	47.8	5,234	29.2	4,137	23.0	17,941
1968	8,898	48.8	5,387	29.5	3,949	21.7	18,234
1969	9,063	49.0	5,548	30.0	3,877	21.0	18,488
1970	9,356	50.0	5,698	30.4	3,677	19.6	18,731
April 1971	9,427	50.1	5,733	30.4	3,673	19.5	18,833
1971	9,610	50.6	5,811	30.6	3,578	18.9	19,000
1972	9,918	51.6	5,851	30.5	3,445	17.9	19,214
		52.5	5,898	30.4			19,214
1973	10,198				3,321	17.1	
1974	10,400	53.0	6,024	30.7	3,205	16.3	19,629
1975	10,605	53.4	6,185	31.1	3,083	15.5	19,873
1976	10,816	53.7	6,327	31.4	2,984	14.8	20,127
1977	11,026	54.1	6,455	31.7	2,897	14.2	20,378
1978	11,273	54.7	6,529	31.7	2,818	13.7	20,620
1979	11,520	55.3	6,568	31.5	2,738	13.1	20,826
1980	11,809	56.2	6,555	31.2	2,667	12.7	21,031
April 1981	11,871	56.4	6,550	31.1	2,640	12.5	21,061
1981	12,097	57.1	6,491	30.6	2,595	12.3	21,182
1982	12,506	58.6	6,300	29.5	2,532	11.9	21,338
1983	12,887	59.9	6,163	28.6	2,472	11.5	21,521
1984	13,230	60.9	6,062	27.9	2,418	11.1	21,710
1985	13,554	61.9	5,977	27.3	2,365	10.8	21,896
1986	13,896	62.9	5,885	26.7	2,294	10.4	22,075

A compenditum of Building Society Statistics
The Edition
(Building Societies Association, Ao. 21988)

Table G2 Loans Outstanding for House Purchase (fm)

Year-end	1	2		3	4		5	6	7
	Building Societies	Local Authorit	ies	Insurance Companies & Pension Funds	Monetar Sector	y	TSBs	Other Public Sector	. Total
		1000		1,000		21611			000
1966	5,250	904		923	315			34	7,426
1967	6,080	972		959	355			53	8,419
1968	6,940	981		1,068	380			68	9,437
1969	7,722	963		1,130	375			84	10,274
1970	8,810	1,035		1,171	415			79	11,510
1971	10,410	1,142		1,188	505			91	13,336
1972	12,625	1,341		1,184	850			113	16,113
1973	14,624	1,696		1,317	1,160			159	18,956
1974	16,114	2,253		1,484	1,250			272	21,373
1975	18,882	2,872		1,533	1,310			405	25,002
1976	22,500	2,939		1,572	1,380		10	465	28,856
1977	26,600	2,943		1,580	1,510		10	483	33,126
1978	31,715	2,900		1,623	1,790		15	500	38,533
1979	36,986	3,193		1,854	2,380		23	572	45,001
1980	42,708	3,654		2,117	2,880		116	872	52,424
1981	49,039	3,914		2,205	5,145		298	1,226	62,057
1982	57,186	4,474		2,211		10,751	200	1,592	76,214
1983	68,114	4,323		2,336		14.845		1,597	91,456
1984	82,686	4,134		2,587		17,599		1,716	108,722
1985	97,397	3,632		2,787		22,247		1,776	127,839
1986	116,938	3,126		2,961		29,296		1,837	154,158

Notes: 1. Relationship between Columns - 7 = 1+2+3+4+5+6

 Relationship with other tables -Column 1 = Column 7 of Table A5

Table G3 Personal Sector Liquid Assets (fm)

Year-end	National Savi	ngs						
	1	2	3	4	5	6	7	8
	Certificates	Deposits	Local	Deposits	Deposits	Deposits	Deposits	Total
	& Bonds		Authority	with	with	with	with Other	Identified
			Temporary	Banks	Savings	Building	Financial	
			Debt		Banks	Societies	Institutions	
1966	4,238	2,781	330		1,164	5,825	313	
1967	4,250	2,729	309		1,332	6,923	320	
1968	4,243	2,644	314		1,500	7,685	376	
1969	4,124	2,543	327		1,612	8,575	366	
1970	4,102	2,518	229		1,777	10,059	382	
1971	4,385	2,609	170		2,018	12,020	418	
1972	4,692	2,767	193		2,372	14,159	354	
1973	4,673	2,893	266		2,533	16,347	256	
1974	4,531	3,023	242		2,595	18,316	182	
1975	4,796	3,182	211	19,376	2,806	22,477	171	53,019
1976	5,283	3,135	243	20,733	3,281	25,778	107	58,560
1977	6,409	3.298	203	21.267	3.892	31,710	85	66,864
1978	7.725	3,508	233	24,489	4,463	36,609	120	77,147
1979	8,892	1,833	307	30,842	6,896	42,442	222	91,434
1980	10,361	1,740	321	37,407	7,652	49,617	272	107,370
1981	13,601	4,553	340	41,570	6,092	56,699	248	123,102
1982	16,316	5,357	296	51	,622	66,993	92	140,676
1933	18,557	6,030	296	55	,124	77,243	116	157,366
1984	21,350	6,553	284		,972	90,492	138	177,789
1985	23,352	7,094	242	63	,734	103,430	148	198,000
1986	25,213	7,669	170		,782	115,653	234.	220,721

Notes: 1. Relationship between Columns - 8 = 1+2+3+4+5+6+7

2. A consistent backrun of figures for deposits with banks is not available for the period prior to 1975.

PART H

MISCELLANEOUS ECONOMIC STATISTICS, 1946-86

This Part completes the Compendium setting out the major economic variables for the British economy and, in particular, those which are relevant to the operation of building societies.

All of the tables in this section are reproduced directly from the 1985 edition of the Central Statistical Office publication $\underline{\text{Economic Trends}}$ $\underline{\text{Annual Supplement.}}$ This publication is now the major source for long series of British economic statistics. The agreement of the Central Statistical Office to reproduce these tables is gratefully acknowledged.

The tables in this section comprise annual figures only and are as follows -

Table H1 - Personal disposable income and consumption.

Table H2 - Income, product and spending, per capita.

Table H3 - Indicators of fixed investment in dwellings.

Table H4 - Wage rates and earnings.

Table H5 - Prices.

Table H6 - Sector financial accounts.

Table H7 - Interest rates, security prices and yields.

The <u>Economic Trends Annual Supplement</u> includes tables showing these variables on a quarterly basis, both actual and seasonally adjusted.

Personal disposable income and consumption

	£ million, cu	urrent prices			Percentage	1980 prices		
	Personal inc	ome before tax of which:	Total personal	400	description.	Real personal incomes:	disposable	Real consumers' expenditure
	Total	Wages, salaries and forces pay	disposable income ² , ³	Consumers' expenditure	Personal saving ratio*	£ million	1980=100	£ million
	AllA	ALIA	AIIJ	AllK	AIIM	CFAG	CFAD	ССВН
1946	8 851	5 527	7 595	7 280	4.1			
1947	9 467	5 935	8 183	8 036	1.8			
1948	10 069	6 428	8 695	8 617	0.9	66 362	41.1	65 774
1949	10 617	6 823	9 135	8 980	1.7	67 971	42.1	66 825
1950	11 164	7 172	9 675	9 479	2.0	70 021	43.3	58 608
1951	12 111	8 008	10 455	10 238	2.1	69 137	42.8	67 709
1952	12 925	8 572	11 228	10 785	3.9	70 510	43.6	67 735
1953	13 724	9 049	12 025	11 510	4.3	73 840	45.7	70 685
1954	14 457	- 9 673	12 646	12 210	3.4	76 229	47.2	73 608
1955	15 689	10 566	13 703	13 172	3.9	79 761	49.4	76 678
1955	16 875	11 521	14 530	13 882	5.5	81 852	50.7	77 358
1957	17 783	12 157	15 432	14 652	5.1	83 164	51.5	78 958
1958	18 778	12 530	16 144	15 464	4.2	84 420	52.2	80 872
1959	19 885	13 114	17 141	16 296	4.9	88 731	54.9	84 365
1950	21 450	14 114	18 475	17 114	7.4	94 586	59.0	87 618
1961	23 203	15 229	19 813	18 008	9.1	98 537	61.5	83 560
1962	24 511	16 033	20 770	19 097	8.1	99 606	62.1	91 583
1963	25 999	16 809	22 083	20 322	8.0	104 109	64.9	95 807
1964	28 188	18 225	23 841	21 697	9.0	108 490	67.7	98 734
1965	30 669	19 596	25 527	23 120	9.4	110 677	69.0	100 241
1966	32 805	20 940	27 135	24 469	9.8	113 130	70.6	102 015
1967	34 459	21 735	28 255	25 725	9.0	114 808	71.6	104 528
1968	37 159	23 153	30 127	27 708	8.0	116 818	72.9	107 438
1969	39 823	24 799	32 090	29 404	8.4	117 904	73.6	108 035
1970	44 018	27 750	35 300	31 981	9.4	122 554	75.5	111 031
1971	48 467	30 394	38 838	35 824	7.8	124 117	77.4	114 485
1972	55 173	34 170	44 845	40 491	9.7	134 559	83.9	121 495
1973	63 784	39 398	51 647	46 084	10.8	143 186	89.3	127 763
1974	75 911	46 607	59 959	53 124	11.4	142 105	88.7	125 906
1975	97 085	60 333	74 591	65 389	12.3	142 832	89.1	125 211
1976 1977	112 739 125 309	67 727 74 913	86 229	75 873	12.0	142 744	89.0	125 601
13//	123 309	14 913	96 862	86 757	10.4	139 549	87.1	124 Sa1
1978	144 075	85 629	113 462	100 023	11.8	149 654	93.4	131 928
1979	170 338	100 421	136 046	118 361	13.0	158 031	98.6	137 488
1980	201 083 222 356	119 027 127 805	160 297 176 132	137 470 153 027	14.2	160 297	100.0	137 470
1301	222 330	127 000	170 132	153 027	13.1	158 110	98.6	137 369
1982	241 904	136 188	190 938	167 599	12.2	157 726	98.4	138 447
1983	250 579	145 433	205 096	183 068	10.7	161 301	100.6	143 977
1934 1985	279 276 301 847	155 052	220 711	195 912	11.2	165 671	103.4	147 056
1900	301 647	168 348	238 418	213 720	10.4	170 124	106.1	152 501
1986	325 710	182 579	257 512	234 157	9.1	177 355	110.6	161 277

1 Before providing for depreciation and stock appreciation.
2 Before providing for depreciation, stock appreciation and additions to tax reserves.
3 Equals total personal income before tax less payments of taxes on income, social security contributions and other current transfers.
4 Personal saving as a percentage of personal disposable income.
5 Personal disposable income revalued by the implied consumers' expenditure deflator (1980=100).

Source: Central Statistical Office, Economic Trends Annual Supplement, 1988 Edition, HMSO, 1987 Page 18.

Income, product and spending per capita

				ACCRECATE NAME OF THE	£, 1980 prices	ally is the same	
	Gross national product'	Gross domestic product'	Consumers' expenditure	Personal disposable income	Gross domestic product ¹	Consumers' expenditure	Personal disposabi
1946	183	181	145	155			
1947	194	191	163	166	a comment		
1948 1949	214 225	209 220	173 179	175 183	1 799	1 323	1 331
		<u> </u>		i de la	1 845	1 335	1 355
1950	236	228	189	192	1 906	1 365	1 352
1951 1952	261 281	254 276	204	208	1 945	1 345	1 374
1953	302	295	214 225	223 238	1 967	1 343	1 398
				230	2 049	1 397	1 458
1954 1955	318	313	241	249	2 121	1 450	1 500
1958	338 365	335 361	259 271	269 287	2 183	1 505	1 555
1957	385	351	285	300	2 215 2 245	1 511 1 535	1 599
					5 (S) AT	1 32	1 617
1958 1959	401 419	395 414	299 314	313	2 230	1 55€	1 634
1960	441	437	327	330 353	2 293 2 379	1 624	1 708
1951	468	463	341	375	2 442	1 673 1 696	1 806 1 866
1962	485	479		311 31			
1953	514	507	352 379	390 412	2 449 2 539	1 718	1 859
1954	554	54E	402	442	2 651	1 787 1 829	1 941 2 009
1965	588	583	425	470	2 705	1 844	2 035
195€	619	612	445	497	2 743	1 857	
1957	650	643	468	514	2 804	1 902	2 070
1955	695 732	690	502	546	2 915	1 545	2 118
1903	132	722	530	579	2 948	1 948	2 126
1970	802	792	575	625	3 000	1 995	2 203
1971 1972	907	897	641	695	3 061	2 048	2 203 2 220
1973	1 185	995 1 161	722 820	800 915	3 094	2 158	2 339
			823	915	3 332	2 273	2 547
1974 1975	1 373 1 721	1 345	845	1 065	3 309	2 239	2 527
197E	2 052	1 705	1 163 1 350	1 327	3 289	2 227	2 541
1977	2 354	2 025 2 300	1 544	1 534 1 724	3 414	2 Z35 2 Z25	2 540 2 484
1978	2 689						2 404
1975	3 070	2 554 3 049	1 781 2 105	2 020	3 555	2 349	2 654
1980	3 541	3 545	2 44:	2 420 2 846	3 521 3 545	2 445	2 81:
1981	3 879	3 862	2 714	3 124	3 507	2 437	2 845 2 804
1912	4 201	4 182	2 575	3 389			
1953	4 618	4 574	3 247	3 389 3 £38 ·	3 548 3 671	2 455	2 800
1954	4 945	4 871	3 455	3 907	3 729	2 554 2 603	2 881
1988	5 354	5 342	3 775	4 211	3 852	2 693	3 005
1988	5 704	5 621	4 125	4 537	3 955	2 841	3 124

¹ Based on expenditure data at factor cost.

Source: Central Statistical Office, Economic Trends Annual Supplement, 1988 Edition, HMSO, 1987 Page 46.

cators of fixed investment in dwellings

£ million	a distribution and	or topics		Thousand				£ million		1980 = 100
Fixed Invest dwellings	tment in	Orders re- contractor new hous	rs for	Housing s	starts (GB)	Housing (completions (GB)	Building Socie Association	ties	Average p of new dwellings
Current	1980	Current	1980	Private	Public	Private	Public	Commitments on new	Advences on new	on which new building society mortgage were
prices	prices	prices	prices	sector	sector	sector	sector	dwellings	dwellings	approved
180										
	: 11		::	66.9 31.9	165.5 159.8	30.2 41.0	25.2 98.7	::		
344	3 288		: ;	17.5	145.5	32.8	194.9			
335 338	3 220 3 152			31.0 19.8	170.9 184.4	25.8 27.4	171.8 170.8	::	•••	
385	3 100			27.1	192.0	22.5	172.3			
513 658	3 735 4 849			52.3 83.2	242.2 264.9	34.3 62.9	205.6 255.9			
674 657	5 004 4 639			106.8 127.5	223.3	90.6 113.5	257.2 203.9	::		
562	4 440			120.4	158.3	124.2	176.5			8.4
616	4 277	562 550	3 957 3 855	125.6 136.9	150.4 122.2	125.5 128.1-	174.6 145.5			8.E 8.8
684 761	4 645 5 162	733 779	5 317 5 608	169.5 182.8	148.2 125.3	150.7 168.6	126.0 129.2		::	8.8
£35 925	5 517	788	5 476	189.4	122.9	177.5	118.5			10.2
1 020	5 924 5 983	1 039	5 694 6 705	186.0	137.7 168.6	174.8 174.9	13C.6 124.0		••	10.8
1 385	7 380 7 809	1 305	8 337 8 062	247.5 211.1	178.6 181.4	218. 1 213.8	155.6 168.5	::		12.7
1 489	8 057 9 103	1 249	7 372	193.4	185.9	205.4	180.1			15.0
1 907	9 831	1 532	8 885 7 669	233.6	213.9	200.4	204.0			15.9 17.0
1 917	9 490 8 615	1 164 1 265	5 222 6 295	165. å 165. 1	175.5 153.8	181.7 170.3	185. 1 180. 1			17.9
2 218 2 555	9 389 9 655	1 457	6 454	207.4	136.9	191.6	158.9			21.9
3 150	9 472	1 977 2 509	7 220 6 844	228.0 215.7	123.0 112.8	196.5 186.5	122.8	954 815		28.5 39.2
3 785 4 682	8 922 9 140	2 010 2 663	4 482 5 352	105.5	146. ! 173. 7	14C.9 150.8	128.6 162.3	704 994	945	41.6 45.5
5 450 5 699	S 431	2 880	5 479	154.7	170.8	152.2	163.0	1 119	1 125	49.3
5 325	8 976 9 048	2 627 3 232	4 501 4 733	134.8 157.3	132.1	140.8	162.5 130.7	1 250	1 175	54.2 64.9
7 649 E 574	9 353 8 674	3 321 2 702	4 0C1 2 702	98.9	81.2 55.4	140.5	104.0 106.9	1 498,	1 519,	83.4 100.0
\$ 132 8 914	7 175	2 685	2 559	115.7	37.2	114.2	84.7	1 427	1 455	102.9
0 447	7 632 8 585	3 913 5 063	3 548 4 231	14C.5 170.5	53.0 48.0	123.9	50.1 50.5	1 931	1 715 2 330	104 E
1 78E 2 069	8 793 8 290	4 877 5 289	3 825 3 855	154 . 7 163 . 1	40.2	153.3	5C. 1	2 980	2 900	125.4
					34.1	151.5	39.7	2 953	2 900	135.9
4 082	9 118	6 193	4 110	175.1	31.8	161.4	33.3	3 55'	3 472	150.2

Hotes and definitions.

Central Statistical Office, <u>Economic Trends Annual Supplement</u>, 1988 Édition, HMSO, 1987 Page 61.

Wage rates and earnings

Average sarni Whole sconomy	Production industries	Manufacturing industry	Services Industries	Wages and salaries unit of output Whole economy 11.3 12.8 13.7 13.9 14.3 15.1 16.8	Menufacturing Industry
•conomy	industries	industry	Industries	11.3 12.8 13.7 13.9 14.3 15.1 16.3	industry
-:-		0.000 25 156,00 0.000 25,00 0.000 25,00 0		11.3 12.8 13.7 13.9 14.3 15.1	**************************************
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				32.0	32.6
		8. 201 · · · · · · · · · · · · · · · · · · ·		34.8	33.9
	2.	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		41.7	40.3
				55.1	52.2
	**			60.5	57.8
••				65.0	62.5
**	***	1 Miles		71.7	70.9
,				81.6	81.7
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			127 6		100.0
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152.3	150.5	102.0	16. 7	145 6	3.1.2
	175.2	177 6	17. 4	121 6	124.5
171 7					130.0
	111.4 125.8 137.6 145.2 158.3	111.4 105.14 125.8 124.1 137.6 138.2 145.2 150.0 158.3 153.5	111.4 106:4 106:1 125.8 124.1 123.6 137.6 138.2 137.4 145.2 150.0 146.7 158.3 153.5 162.8	111.4 106.1 106.1 125.8 124.1 123.6 127.8 137.6 138.2 137.4 138.5 148.2 150.0 149.7 151.1 158.3 156.5 162.8 160.7	81.6 111.4 106:4 105.1 125.8 124.1 123.6 137.4 138.2 137.4 146.2 150.0 146.7 151.1 120.3 158.3 158.5 162.8 171.7 175.2 177.6 177.4 131.6

Source: Central Statistical Office, Economic Trends Annual Supplement, 1988 Edition, HMSO, 1987 Page 115.

Prices

Table H5

	Average 1980	= 100	Average 1975 = 1	100					Average 1980 = 100p
	Producer price	e index	General index of	retail prices			Pensioner prices	index (1)	-
		Output							
	Materials and fuel purchased by manu- facturing industry	All manu- factured products Home sales	All items	Total food	Total non-food	All items other then seasonal food	One person household	Two person household	Purchasing ing power of the pound (2)
	10001	d months	d make in	- 15 × 15 ×	nanchal		William Photo		
948 949 950	182 · · · · · · · · · · · · · · · · · · ·	:	23.1 23.8 24.5	/ 18.0 19.0 20.4	26.6 26.8 26.9	No.	246		780 760 740 680
951 952	765- 6 65.	1921 8	26.9 29.2	22.7 26.3	29.0 30.5				640
953 954 955 956 957	822 3.76. 50° - 50° -		30.1 30.6 32.0 33.6 34.8	27.8 28.5 30.7 31.9 32.8	30.9 31.3 32.0 33.8 35.2				630 620 600 572 554
958 959 960 961 962	86- FF. 86-		35.9 35.1 35.4 37.7 39.3	33.5 33.8 33.6 34.1 35.4	36.4 36.6 37.3 38.9 40.7	35.7	38.1	38.1	540 536 531 576 497
963 964 965 966 967			40.1 41.4 43.4 45.1 46.2	36.3 37.3 38.6 40.0 41.0	41.4 42.8 45.1 46.9 48.1	40.4 42.0 44.0 45.6 46.7	39.0 40.2 41.9 43.6 44.7	39.0 40.3 42.2 43.8 44.8	487 472 450 434 423
968 969 970 971 972			48.3 51.0 54.2 59.3 63.6	42.6 45.3 48.5 53.9 58.6	50.4 53.1 56.4 61.3 65.4	49.0 51.4 54.8 60.0 64.4	46.8 49.2 52.6 58.0 62.4	46.9 49.5 52.6 58.0 62.3	404 383 360 329 308
973 974 975 976 977	49. 54.5 68.4 78.5	1 42.6 9 52.4 4 60.9	69.4 80.5 100.0 116.5 135.0	67.4 79.6 99.9 120.0 142.8	70.1 80.8 100.0 115.6 132.8	69.4 80.6 100.0 90.8 134.3	67.7 79.4 100.0 119.1 139.1	58.7 79.8 100.0 118.8 138.7	282 243 195 168 145
1978 1979 1980 1981	81.1 92.1 100.1 109.1	2 87.7 0 100.0 2 109.5	146.2 165.8 195.6 218.8 237.6	152.9 171.3 191.9 208.2 224.5	144.3 164.3 195.5 221.6 241.1	146.5 165.9 195.3 219.8 235.4	150.4 168.0 195.7 218.0 238.3	149.8 167.6 194.5 217.1 236.8	134 118 100 89 82
1983 1984 1985 1985	125. 135. 137. 125.	5 132.1 7 139.4	248.6 260.9 276.8 286.3	231.6 244.6 252.3 260.5	253.1 265.2 263.2 293.0	249.5 261.4 277.9 287.1	249.0 261.4 274.1 283.0	247.6 260.3 273.0 281.7	79 75 71 68

1. All items except housing.
2. Movements in the purchasing power of the pound are based on movements in the consumers' expenditure deflator from 1948 to 1962 and in the general index of retail prices, for 1962 onwards.

Source: Central Statistical Office, Economic Trends Annual Supplement, 1988 Edition, HMSO, 1987 Page 118.

Summary capital accounts and financial surplus or deficit; analysis by sector

	£ million								
	Personal secto	or		Financial surpl	us/deficit (4)				
	Saving (2)	Capital transfers (net receipts)	Gross domestic cepital formation (3)	Public sector	Financial companies and institutions	Industrial and commercial companies	Personal sector	Oversees sector (5)	Residual error (6)
1946	315	388		-646				145	
1947	147	198		-137	1.2			222	
1948	78	-99	320	270	34	224	-341	-164	-23
1949	155	-160	322	313	39	270	-327	-153	-142
1950	195	-106	369	352	38	420	-279	-447	-84
1951	217	-124	574	-241	52	373	-481	326	-29
1952	443	-97	336	-552	80	639	10	-163	-14
1953	515	-116	461	-702	59	634	-62	-145	216
1954	435	-144	587	-435	64	657	-295	-117	127
1955	531	-117	684	-395	75	410	-270	155	25
1956	808	-106	654	-545	73	427	48	-208	205
1957	780	-125	652	-533	85	335	3	-233	343
1958	680	-128	685	-449	65 38	479	-134	-360	399
1959	845	-155	771	-5 50	38	443	-81	-172	322
1950	1 351	-172	891	-697	58	237	298	228	-124
1951	1 805	-185	951	-735	68	-55	653	-47	116
1962	1 673	-172	927	-515	46	7	570	-155	47
1963	1 761	-204	980	-813	-74	435	577	-125	
1954	2 144	-182	1 167	-S28	-161	-89	795	373	10
1965	2 407	-133	1 254	-780	-149	52	1 020	77	-220
1966	2 666	-156	1 276	-835	-238	22	1 234	-128	-55
1957	2 530	-170	1 460	-1 435	-276	292	900	283	235
1958	2 419	-233	1 715	-915	-432	267	470	264	348
1959	2 685	-397	1 692	502	-708	514	597	-484	-423
1970	3 319	-359	1 718	685	-647	7	1 242	-795	-491
1971	3 014	-327	2 548	-325	-392	1 199	139	-1 091	470
1972	4 354	-376	3 091	-1 585	-472	1 763	887	-192	-421
1973	5 563	-327	3 403	-2 768	-302	617	1 833	1 077	-457
1974	€ 835	-321	3 511	-4 735	-772	-2 081	3 003	3 391	1 195
1975	9 202	-302	4 182	-7 603	-546	495	. 4 718	1 582	1 354
1976	10 356	-63	5 185	-8 452	-392	-174	5 108	920	2 990
1977	10 105	75	6 443	-6 OS2	809	1 160	3 737	135	250
1978	13 439	302	6 969	-E 313	-152	1 656	6 772	-968	993
1979	17 685	198	9 322	-8 492	683	-745	8 561	661	-668
1980	22 827	259	9 753	-10 403	-569	622	13 323	-2 916	-57
1981	23 105	137	10 145	-7 593	-574	2 610	13 095	-6 312	-1 227
1982	23 339	449	12 375	-7 425	-79	3 385	11 412	-4 035	-3 258
1953	22 028	1 113	15 049	-10 304	1 314	6 779	8 092	-3 338	-2 543
1984	24 799	1 385	15 4:3	-12 834	426	7 659	10 772	-1 474	-4 549
1985	24 698	504	16 165	-10 117	618	7 308	9 037	-2 919	-3 927
1985	23 345	5	18 669	-£ 768	3 628	6 439	4 681	980	-€ 95 0
.505	20 0-0		10 000	٠.٠٠	0 000	J -00	-		

Source: Central Statistical Office, Economic Trends Annual Supplement, 1988 Edition, HMSO, 1987 Page 119.

Cartral Statistical Office, Economic Trance Annual Suppresent, 1988 Edition, 1985.

Other interest rates, security prices and yields

	Last Friday					Last working day	Average of v	working days	
	(8)	Sacabi where	otherwise st	ated, sas th	E LIBER		Financial Tir ordinary sha	mes index of	industrial
		Deposits with		Sterling	interest on US \$	British government	1 July 1935	100	
	bill yield(1)	iocal authorities (3 months)(2)	Inter-benk (3 month rate)(3)	certificates of deposit (3 months)	deposits in London (3 months)(4	long dated(5) (20 years)	Price Index	Dividend	Earnings yield(5)
5	4.11	Charles of the Charles	Comment of the Commen				195.0	4.81	12.8
	4.92	5.50					180.6	5.87	15.9
7	6.48	7.00					188.3	5.86	15.0
5	3.17	4.06					181.9	6.27	14.9
9	3.72	4.06	a is on more	totan can ver			250.2	4.85	10.8
0	4.40	5.13 -5.25	: Itabed .				318.6	4.26	9.0
1	5.48	6.63 -6.75					319.8	4.87	9.6
2	3.77	4.75 -4.88		••			285.5	5.49	8.4
3	3.76	4.50 -4.53		••	. ::		316.9	4.93	6.
4	6.74	7.75	7.75 -7.63	••	4.56	5.98	346.9	4.96	7.:
5	5.60	6.38	6.50 -€.63	••	5.31	6.56	337.3	5.74	9.
5	€.64	7.25 -7.31	7.31 -7.38		6.55	6.94	331.9	5.98	8.
7	7.63	7.75 -7.88	8.06 -8.19	7 21 2 24	6.31	6.80	355.0	5.35	6.4
8	6.89 7.80	7.75 9.00 -9.06	7.81 -8.00 9.35 -9.50	7.31 -7.94 9.13 -9.25	7.13 10.06	7.55 9.05	463.3	4.05	5.1
0	6.93	7.25	7.13 -7.25	7.19 -7.31	6.56	9.25	361.0	4.75	6.
1	4.46	4.50 -4.63	4.63 -4.75	4.63 -4.75	5.75	8.90	385.2	4.76	£.
ż	5.48	8.75	8.88 -9.06	8.94 -9.06	5.91	8.97	503.8	3.26	4.
3	12.82	16.00 -16.13	16.06 -16.31	15.75 -16.00	10.19	10.78	435.6	4.12	
4	11.30	13.25	12.50 -12.81	12.63 -12.75	10.06	14.77	251.3	8.23	21.
5	10.93	11.25 -11.35	11.06 -11.19	11.00 -11.13	5.87	14.39	311.0	6.81	15.
6	13.98	14.75 -15.00	14.13 -14.63	14.06 -14.06	5.06	14.43	358.0	5.96	17.
7	6.39	6.75	6.55 -€.75	£.38 -6 85	7.19	12.73	452.3	5.42	15.
3	11.91	12.38 -12.50	12.44 -12.63	12.38 -12.50	11.69	12.47	479.4	5.65	18.
S	16.49	16.94 -17.50	16.81 -17.06	16.69 -16.88	14.50	12.99	475.5	6.49	16.
0	13.58	14.63 -14.88	14.75 -14.88	14.75 -14.88	17.75	13.79	464.5	7.62	18.
1	15.39	15.50 -15.69	15.56 -15.75	15.63 -15.75	13.75	14.74	518.5	€.23	12.
2	9.95	10.63	10.44 -10.63	10.19 -10.31	9.25	12.88	574.7	5.29	10.
3	9.04	9.31	9.31 -9.41	9.24 -9.31	5.87	10.80	692.6	4.70	g.
4	9.33	10. 13	10.00 -10.13	9.75 -9.88	8.62	10.69	854.9	4.65	10.
5	11.48	11.94	11.81 -11.94	11.69 -11.81	7.97	10.62	1004.6	4.62	11.
6	10.94	11.31	11.31 -11.34	11.00 -11.13	6.44	10.69	1287.1	4.25	10.

1 Average discount rate expressed as the rate at which interest is earned during the life of the bills.
2 For a minimum term of 3 months and thereafter at 7 days notice.
3 Spread of rates over the day in the inter-bank starring markst.
4 Middle-closing.
5 Averages of Wadnesdays until February 1980; from March 1980 figures are the average of ell observations (usually 3 a week).
Calculated gross rademption yields - see 'Financial Statistics Explanatory Handbook.'
6 A change of basis of calculation of the Earnings yield occurred or 26 February 1973 and is explained in 'Financial Statistics Explanatory Handbook.' 1985 Edition (HMSO February 1985). No meaningful average for the month of February 1973 is therefore available.

Source: Central Statistical Office, Economic Trends Annual Supplement, 1988 Edition, HMSO, 1987 Page 203.

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When using this index, the following points should be noted -

- (a) Except where otherwise stated, all the items refer to building societies.
- (b) Except where items refer to the Chief Registrar's figures they are in respect of figures for calendar periods. (See page 77 for an explanation of why the Chief Registrar's figures differ from figures for calendar periods.)
- (c) Where an item is on more than one consecutive page, only the first page is listed.

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