

Highs and lows (to accompany the Money and Credit statistical release)

Part one: Broad money and credit

July 2016

Seasonally adjusted; changes, one-month, three-month (annualised) and twelve-month growth rates

Series	Code	Start date	Changes (£mns) Growth rate (%)	Last occasion when value was			Previous peak ^(a)	Series low ^(b)	Series high ^(b)					
				Lower	Higher	Same								
M4 excluding intermediate OFCs														
Changes ^(c)	B54Q	Jul 09/Q1 98	25,398	21,439	Jun 16	-	11,982	Feb 16	-6,671	Dec 13	25,398	Jul 16		
1-month	B68P	Jul 09	1.3	1.1	Jun 16	-	0.6	Feb 16	-0.4	Dec 13	1.3	Jul 16		
3-month(ann)	B55Q	Sep 09/Q1 98	14.7	8.7	Jun 16	-	6.7	Mar 16	-2.0	Sep 09	14.7	Jul 16		
12-month	B56Q	Jun 10/Q4 98	6.9	6.0	Jun 16	8.3	Q1 08	-	4.8	Mar 16	0.9	Q1 10	11.5	Q3 06
M4: Households														
Changes ^(c)	VVHS	Oct 97/Q2 63	8,852	6,677	Jun 16	9,431	Mar 16	-	9,431	Mar 16	-2,321	Oct 08	9,431	Mar 16
1-month	VVHT	Oct 97	0.7	0.5	Jun 16	0.8	Mar 08	Apr 16	0.7	Apr 16	-0.2	Oct 08	1.0	Dec 07
3-month(ann)	VVHU	Dec 97/Q2 63	7.4	7.1	Mar 16	8.4	May 16	Jun 16	8.4	May 16	0.5	Jul 10	24.8	Q3 88
12-month	VVHW	Sep 98/Q1 64	6.7	6.2	Jun 16	7.1	Sep 08	Q1 67	3.5	Aug 15	1.8	Jun 11	19.0	Q1 74
M4: PNFCs														
Changes ^(c)	VVHM	Oct 97/Q4 63	1,415	-3,561	Apr 16	3,919	Jun 16	-	3,919	Jun 16	-4,695	Mar 09	8,010	Apr 07
1-month	VVHN	Oct 97	0.4	-1.0	Apr 16	1.1	Jun 16	Mar 16	1.1	Jun 16	-2.2	Jan 00	4.8	Aug 00
3-month(ann)	VVHO	Dec 97/Q3 63	9.3	3.2	Jun 16	18.1	Nov 15	Mar 14	4.6	Mar 16	-29.8	Q2 69	66.9	Q2 72
12-month	VVHQ	Sep 98/Q1 64	6.1	5.0	Dec 12	7.5	Jun 16	Mar 02	7.5	Jun 16	-9.8	Q2 69	48.9	Q1 73
M4: Non-intermediate OFCs														
Changes ^(c)	B64Q	Jul 09/Q1 98	15,132	10,842	Jun 16	-	6,333	Feb 16	-11,870	Dec 13	15,132	Jul 16		
1-month	B67P	Jul 09	5.6	4.3	Jun 16	-	2.5	Feb 16	-4.6	Aug 15	5.6	Jul 16		
3-month(ann)	B65Q	Sep 09/Q1 98	70.0	23.8	Jun 16	-	11.0	Feb 16	-24.2	Aug 15	70.0	Jul 16		
12-month	B66Q	Jun 10/Q4 98	9.3	3.5	Jun 16	12.2	Q1 09	-	-3.5	Feb 16	-9.2	Q1 10	21.2	Q4 98
M4														
Changes ^(c)	AUZJ	Jul 82/Q2 63	26,152	25,989	Jun 16	27,770	May 16	-	27,770	May 16	-47,437	Mar 14	48,780	Oct 08
1-month	VQJS	Aug 82	1.2	-0.1	Apr 16	1.3	May 16	Jun 16	1.3	May 16	-2.2	Mar 14	2.7	Oct 08
3-month(ann)	VQKA	Oct 82/Q2 63	15.9	9.9	Jun 16	21.8	Feb 09	Apr 07	3.6	Feb 16	-9.8	May 14	26.5	Dec 08
12-month	VQJW	Jul 83/Q1 64	3.9	3.6	Jun 16	4.3	Feb 10	-	2.1	Feb 16	-5.4	Jun 12	22.9	Q3 73
Series	Code	Start date	Changes (£mns) Growth rate (%)	Last occasion when value was			Previous peak ^(a)	Series low ^(b)	Series high ^(b)					
				Lower	Higher	Same								
M4L excluding intermediate OFCs														
Changes ^(c)	B58Q	Jul 09/Q1 98	4,533	-1,858	Apr 16	22,630	Jun 16	-	22,630	Jun 16	-16,136	Jul 09	28,481	Q2 06
1-month	B66P	Jul 09	0.2	-0.1	Apr 16	1.2	Jun 16	Dec 15	1.2	Jun 16	-0.8	Jul 09	1.2	Jun 16
3-month(ann)	B59Q	Sep 09/Q1 98	8.9	7.4	Jun 16	10.9	Mar 16	-	10.9	Mar 16	-5.1	Q2 09	21.2	Q2 06
12-month	B62Q	Jun 10/Q4 98	6.5	5.6	May 16	6.8	Jun 16	Q4 08	6.8	Jun 16	-2.2	Q1 10	14.5	Q3 06
M4L: Households														
Changes ^(c)	VWNV	Oct 97/Q2 63	3,433	945	Apr 16	4,108	Jun 16	-	4,108	Jun 16	-401	Aug 12	11,489	Oct 03
1-month	VWNV	Oct 97	0.3	0.1	Apr 16	0.6	Mar 16	Jun 16	0.6	Mar 16	0.0	Mar 13	1.4	Oct 03
3-month(ann)	VWEI	Dec 97/Q3 63	3.6	2.8	Jun 16	4.0	May 16	-	5.3	Mar 16	0.3	Oct 12	25.7	Q4 75
12-month	VWVZ	Sep 98/Q2 64	4.0	3.7	Feb 16	4.1	Jun 16	May 16	4.1	Jun 16	0.5	Nov 12	24.5	Q1 83
M4L: PNFCs														
Changes ^(c)	VWVQ	Oct 97/Q2 63	626	-13	Apr 16	2,231	Jun 16	-	2,231	Jun 16	-8,314	Jul 09	10,102	Mar 06
1-month	VWNR	Oct 97	0.2	0.0	Apr 16	0.6	Jun 16	Nov 15	0.6	Jun 16	-1.6	Jul 09	2.8	Mar 06
3-month(ann)	VWNS	Dec 97/Q3 63	5.2	4.4	Jun 16	7.2	Mar 16	-	7.2	Mar 16	-8.3	Q2 81	65.8	Q4 73
12-month	VWVU	Sep 98/Q2 64	3.6	2.5	May 16	3.7	Jun 16	Nov 99	3.7	Jun 16	-4.4	Q2 94	39.0	Q2 74
M4L: Non-intermediate OFCs														
Changes ^(c)	B68Q	Jul 09/Q1 98	474	-2,791	Apr 16	16,291	Jun 16	-	16,291	Jun 16	-10,890	Jan 10	16,291	Jun 16
1-month	B65P	Jul 09	0.2	-1.5	Apr 16	8.4	Jun 16	Oct 13	8.4	Jun 16	-4.5	Mar 14	8.4	Jun 16
3-month(ann)	B69Q	Sep 09/Q1 98	60.4	49.8	Jun 16	72.6	Mar 16	-	72.6	Mar 16	-26.1	Q2 09	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	31.9	25.5	May 16	36.1	Jun 16	-	36.1	Jun 16	-12.3	Q1 10	36.1	Jun 16
M4L														
Changes ^(c)	VWVL	Oct 97/Q2 63	-892	-14,115	Apr 16	20,979	Jun 16	-	20,979	Jun 16	-46,547	Mar 14	56,943	Oct 08
1-month	VWVM	Aug 82	0.0	-0.6	Apr 16	1.0	Jun 16	Sep 15	1.0	Jun 16	-2.1	Mar 14	2.2	Oct 08
3-month(ann)	VWVN	Oct 82/Q3 63	6.7	4.2	Jun 16	7.1	Nov 09	Feb 02	6.3	Mar 16	-10.8	Apr 14	44.1	Q2 72
12-month	VWVP	Jul 83/Q2 64	2.6	2.2	May 16	3.5	Jun 16	-	3.5	Jun 16	-6.7	Aug 12	34.9	Q4 72

(a) This could be a local peak, rather than the all time high in the series.

(b) The date shown reflects the most recent occurrence of this observation, as the observation may have also occurred prior to this.

(c) References to quarterly data are where the latest monthly point has been compared to a quarterly figure divided by three.

Part two: Lending to individuals

July 2016

Seasonally adjusted; changes/flows, one-month, three-month (annualised), and twelve-month growth rates

Series	Code	Start date	Changes/Flows (£mns) Growth rate (%) Number	Last occasion when value was			Previous peak ^(a)	Series low ^(b)	Series high ^(b)					
				Lower	Higher	Same								
Total														
Changes ^(c)	BZ2C	Apr 93/Q1 87	3,846	1,513	Apr 16	5,103	Jun 16	-	5,103	Jun 16	-446	Apr 10	11,974	Oct 03
1-month	BZ2E	Apr 93	0.3	0.1	Apr 16	0.6	Mar 16	Jun 16	0.6	Mar 16	0.0	Nov 12	1.3	Oct 03
3-month(ann)	BZ2G	Jun 93/Q2 87	3.7	3.0	Jun 16	4.2	May 16	-	5.5	Mar 16	-0.1	Aug 09	23.6	Q3 88
12-month	BZ2K	Mar 94/Q1 88	4.1	4.0	May 16	4.2	Oct 08	Jun 16	4.1	Mar 16	0.3	Jun 11	21.4	Q3 88
Secured lending														
Changes ^(c)	VTVJ	Apr 93/Q1 87	2,665	193	Apr 16	3,247	Jun 16	-	3,247	Jun 16	-265	Jun 11	10,325	Oct 06
Gross lending ^(c)	VTVC	Apr 93/Q1 87 ^(d)	19,600	19,378	Jun 16	27,334	Mar 16	-	27,334	Mar 16	3,541	Q4 92	32,066	Nov 06
Repayments	B86L	Jan 99	17,415	15,845	Jun 16	18,467	Apr 16	-	18,706	Mar 16	5,325	Jan 99	23,480	Jun 07
1-month	VTYF	Apr 93	0.2	0.0	Apr 16	0.6	Mar 16	Jun 16	0.6	Mar 16	0.0	Apr 16	1.4	Oct 03
3-month(ann)	VTYG	Jun 93/Q2 87	2.7	2.0	Jun 16	3.2	May 16	-	4.7	Mar 16	0.2	Jul 09	24.0	Q3 88
12-month	VTYI	Mar 94/Q1 88	3.3	3.2	May 16	3.4	Mar 16	Jun 16	3.4	Mar 16	0.5	Nov 11	21.5	Q3 88
Approvals of loans secured on dwellings														
Value (all loans)	VTVQ	Apr 93/Q1 87 ^(e)	18,699	18,107	Jun 15	19,279	Jun 16	-	21,330	Jan 16	6,207	Oct 97	32,932	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87 ^(e)	60,912	60,315	Jan 15	64,152	Jun 16	-	65,994	May 16	26,693	Nov 08	134,875	Nov 03
Consumer credit														
Changes ^(c)	B3PS	Apr 93/Q2 87	1,181	1,152	Aug 15	1,857	Jun 16	Jul 98	1,857	Jun 16	-1,205	Aug 09	2,236	Jan 05
Credit card ^(c)	VZQX	Apr 93/Q2 87	479	445	May 16	579	Jun 16	-	579	Jun 16	-202	Aug 06	1,288	Mar 04
Other ^(c)	B4TU	Apr 93/Q2 87	702	583	Feb 15	1,278	Jun 16	-	1,278	Jun 16	-1,384	Aug 09	1,557	Oct 02
1-month	B3PW	Apr 93	0.6	0.5	Feb 15	1.0	Jun 16	May 15	1.0	Jun 16	-0.7	Aug 09	1.9	Feb 97
3-month(ann)	B3PY	Jun 93/Q2 87	10.4	9.9	Feb 16	10.8	Jun 16	Sep 00	10.8	Jun 16	-4.1	Oct 09	23.2	Q3 88
12-month	B4TC	Mar 94/Q1 88	10.1	9.9	May 16	10.3	Jun 16	-	10.3	Jun 16	-2.2	Jun 10	21.5	Q1 88

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(c) References to quarterly data are where the latest monthly point has been compared to a quarterly figure divided by three.

(d) Break in series at Q3 87. Comparisons are calculated back to Q3 87.

(e) Break in series at Oct 97. Comparisons are calculated back to Oct 97.

Part three: Lending to businesses July 2016

Not seasonally adjusted; changes/flows, twelve-month growth rates

Series	Code	Start date	Changes/Flows (£mns) Growth rate (%)	Last occasion when value was			Previous peak ^(a)	Series low ^(b)	Series high ^(b)					
				Lower	Higher	Same								
Net finance raised by PNFCs														
Net finance raised(c)	VYVV	Oct 97	250	-3,168	Apr 16	2,486	Jun 16	-	7,258	May 16	-11,891	Jul 09	16,131	Oct 07
Equity	ZID5	Jan 03	404	99	Apr 16	681	Jun 16	-	689	May 16	-2,169	Jul 06	9,582	Jun 09
Bonds	Z93T	Jan 03	1,034	-2,319	Jun 16	3,330	May 16	-	3,330	May 16	-5,586	Mar 09	7,954	Mar 04
Commercial paper	B32L	Jan 03	-1,170	-1,887	Apr 16	-188	Jun 16	-	-188	Jun 16	-1,943	Mar 14	3,299	Jul 03
Loans by MFIs(c)	B93K	Jan 98	-1,331	-1,962	Dec 15	2,938	Jun 16	-	3,830	May 16	-16,113	Jul 09	18,804	Oct 07
Loans to non-financial businesses														
Changes	Z8YP	May 11	2,182	1,082	Jun 16	3,019	May 16	-	3,019	May 16	-5,480	Jun 15	6,501	Jan 16
12-month	Z8YV	Apr 12	3.0	2.7	Jun 16	-	-	-	1.6	Feb 16	-5.4	Dec 12	3.0	Jul 16
Loans to non-financial businesses: of which large														
Changes	Z8YO	May 11	1,572	573	Jun 16	2,677	May 16	-	2,677	May 16	-5,870	Jun 15	6,065	Jan 16
12-month	Z8YU	Apr 12	3.6	3.4	Jun 16	-	-	-	1.6	Feb 16	-6.1	Apr 12	3.6	Jul 16
Loans to non-financial businesses: of which SMEs														
Changes	Z8YN	May 11	610	508	Jun 16	718	Feb 16	-	718	Feb 16	-1,517	Dec 11	718	Feb 16
12-month	Z8YT	Apr 12	2.1	1.7	Jun 16	-	-	-	1.5	Feb 16	-4.5	Aug 12	2.1	Jul 16
Gross lending to and repayments by non-financial businesses (excluding overdrafts): large														
Gross lending	Z8Y3	Apr 11	14,282	13,405	Apr 16	14,336	Jun 16	-	14,525	May 16	6,587	Aug 13	16,924	Jan 16
Repayments	Z8Y6	Apr 11	12,699	11,439	May 16	14,183	Jun 16	-	14,183	Jun 16	8,425	Feb 15	17,715	Dec 14
Net lending(d)	Z8Y9	Apr 11	1,583	153	Jun 16	3,086	May 16	-	3,086	May 16	-4,937	Jun 14	4,598	Jan 16
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs														
Gross lending	Z8Y2	Apr 11	4,815	4,806	May 16	4,983	Jun 16	-	4,983	Jun 16	2,853	Nov 12	5,771	Mar 16
Repayments	Z8Y5	Apr 11	4,582	4,287	Jun 16	4,825	Apr 16	-	5,624	Mar 16	3,164	Feb 13	5,966	Dec 14
Net lending(d)	Z8Y8	Apr 11	233	73	Apr 16	696	Jun 16	-	696	Jun 16	-1,031	Jan 12	696	Jun 16

(a) This could be a local peak, rather than the all time high in the series.

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(c) Seasonally adjusted.

(d) Net lending is defined as gross lending minus repayments.