

Statistical release

Press Office

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Money and Credit: April 2017

Part one: Broad money and credit

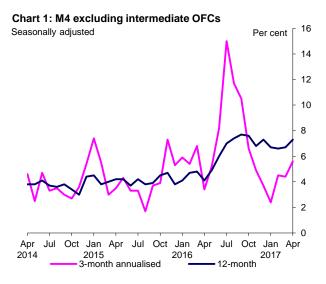
- Broad money, M4 excluding intermediate other financial corporations, increased by £9.0 billion in April **(Table A)**, with positive flows for all sectors **(Tables B-D)**. Within this, households' M4 flows, at £4.4 billion, were slightly higher than recent weak outturns whilst private non-financial corporations' (PNFCs') M4 flows strengthened further to £3.8 billion.
- Sterling lending to the UK private sector excluding intermediate other financial corporations, M4L^{ex}, increased by £3.9 billion in April (**Table A**). Net lending flows to households and PNFCs were slightly lower than last month at £3.6 billion and £1.0 billion respectively (**Tables B-D**), the former being the lowest since April 2016.

Table A: Aggregate money and credit

Sterling Seasonally adjusted^(a)

				M4			M4L						
			excluding	interme	diate OFC	s	ex	cluding in	termedia	te OFCs			
		Amounts	Changes	G	rowth rate	es	Amounts	Changes	G	rowth rate	es		
		outstanding		1m	3m (ann)	12m	outstanding		1m	3m (ann)	12m		
		£ billions	${\tt £} \ {\tt billions}$	per cent	per cent	per cent	£ billions	£ billions	per cent	per cent	per cent		
		B53Q	B54Q	B68P	B55Q	B56Q	B57Q	B58Q	B66P	B59Q	B62Q		
2017	Jan	2,005.9	3.0	0.2	2.4	6.7	1,905.6	-3.4	-0.2	2.5	5.3		
	Feb	2,013.5	8.5	0.4	4.5	6.6	1,917.5	9.6	0.5	2.5	4.6		
	Mar	2,026.0	10.1	0.5	4.4	6.7	1,934.0	13.8	0.7	4.3	4.6		
	Apr	2,035.0	9.0	0.4	5.6	7.3	1,936.3	3.9	0.2	5.9	4.9		
Previou	us 6m avg:		6.6					5.3					

⁽a) For the equivalent series not seasonally adjusted, see Bankstats Table A2.2.3.



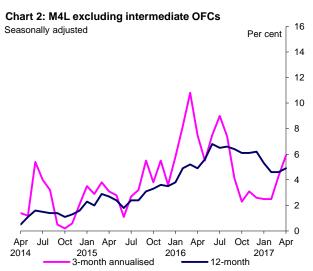


Table B: Households' money and credit

Sterling

Seasonally adjusted

M4: Households (a)

M4L: Households (b)

		Amounts	Changes	G	Frowth rate	es	Amounts	Changes	Growth rates		
		outstanding		1m	3m	12m	outstanding		1m	3m	12m
					(ann)					(ann)	
		£ billions	£ billions	per cent	per cent	per cent	£ billions	£ billions	per cent	per cent	per cent
		WHR	VVHS	VVHT	VVHU	VVHW	BC44	VWNV	WNW	WEI	WWNZ
2017	Jan	1,350.1	3.6	0.3	2.5	5.6	1,317.4	4.4	0.3	3.9	3.9
	Feb	1,352.4	3.4	0.3	3.2	5.4	1,321.9	4.4	0.3	3.9	3.9
	Mar	1,355.2	3.0	0.2	3.0	4.8	1,326.2	4.7	0.4	4.2	3.7
	Apr	1,359.6	4.4	0.3	3.2	4.5	1,329.3	3.6	0.3	3.9	3.9
Previou	s 6m avg:		3.2					4.4			

⁽a) For the equivalent series not seasonally adjusted, see Bankstats Table A4.1, with the exception of the three-month annualised growth rate, which is available on the Statistical Interactive Database as code VVIM.

Table C: PNFCs' money and credit

Sterling

Seasonally adjusted

M4: PNFCs^(a) M4L: PNFCs^{(b)(c)}

		Amounts	Changes	G	rowth rate	es	Amounts	Changes	G	rowth rate	es	
		outstanding		1m	3m	12m	outstanding		1m	3m	12m	
					(ann)					(ann)		
		£ billions	£ billions	per cent	per cent	per cent	£ billions	£ billions	per cent	per cent	per cent	
		WHL	VVHM	VVHN	VVHO	VVHQ	BC57	WWNQ	VWNR	VWNS	VWNU	
2017	Jan	364.3	1.8	0.5	4.9	5.3	378.8	2.2	0.6	3.8	2.8	
	Feb	366.1	2.2	0.6	6.8	6.0	382.0	1.5	0.4	3.9	2.4	
	Mar	371.4	3.5	1.0	8.5	6.5	386.5	1.8	0.5	6.0	2.9	
	Apr	375.1	3.8	1.0	10.8	9.0	386.6	1.0	0.3	4.6	3.1	
Previou	ıs 6m avg:		1.8					0.7				

⁽a) For the equivalent series not seasonally adjusted, see Bankstats Table A4.1, with the exception of the three-month annualised growth rate, which is available on the Statistical Interactive Database as code VVIG.

Table D: Non-intermediate OFCs' money and credit

Sterling

Seasonally adjusted $^{(a)}$

M4: Non-intermedia	te OFCs
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M41 -	Non-interi	madiata	OFCs(b)
1VI4L.	Non-men	mediate	UFGS

		Amounts (Changes	G	rowth rate	es	Amounts	Changes	G	rowth rate	es
		outstanding		1m	3m	12m	outstanding		1m	3m	12m
					(ann)					(ann)	
		£ billions	£ billions	per cent	per cent	per cent	£ billions	£ billions	per cent	per cent	per cent
		B63Q	B64Q	B67P	B65Q	B66Q	B67Q	B68Q	B65P	B69Q	B72Q
2017	Jan	291.5	-2.3	-0.8	-0.8	14.5	209.5	-10.0	-4.6	-7.8	21.1
	Feb	295.1	3.0	1.0	7.9	13.3	213.6	3.7	1.8	-7.8	13.9
	Mar	299.4	3.6	1.2	5.9	16.5	221.3	7.3	3.4	1.8	13.8
	Apr	300.3	8.0	0.3	10.4	20.0	220.4	-0.7	-0.3	21.1	15.2
Previous	s 6m avg:		1.6					0.3			

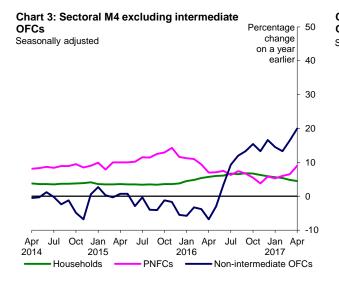
⁽a) For the equivalent series not seasonally adjusted, see ${\it Bankstats}$ Table ${\it \underline{A2.2.3}}$.

⁽b) For the equivalent series not seasonally adjusted, see *Bankstats* Table <u>A4.3</u>, with the exception of the three-month annualised growth rate, which is available on the Statistical Interactive Database as code <u>B9Y6</u>.

⁽b) For the equivalent series not seasonally adjusted, see *Bankstats* Table <u>A4.3</u>, with the exception of the three-month annualised growth rate, which is available on the Statistical Interactive Database as code <u>B9Y5</u>.

⁽c) These series include purchases of bonds made as part of the Bank of England's Corporate Bond Purchase Scheme. Data on Central Bank holdings of securities can be found in *Bankstats* Table <u>B2.2</u>. For further information on the Bank's treatment of securities transactions in credit statistics, see: www.bankofengland.co.uk/statistics/Documents/articles/2015/2may.odf.

⁽b) These series have not been seasonally adjusted as, after examination, they were found not to be significantly seasonal. These series are reviewed for seasonality regularly.



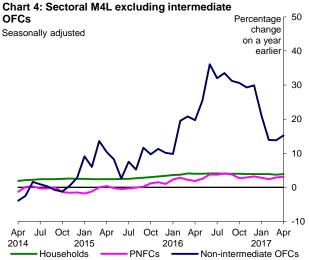


Table E: Aggregate M4 and M4 lendingSterling
Seasonally adjusted

M4L^(b) M4^(a) Growth rates Changes Growth rates Changes 1m 12m 1m 12m £ billions per cent per cent £ billions per cent per cent VWVP **AUZJ VQJW** VWVL **WVWV VQJS** 2017 Jan 21.8 1.0 7.1 41.6 1.8 5.6 Feb -4.8 -0.2 5.9 -4.4 -0.2 4.5 Mar 7.3 0.3 6.6 17.6 4.9 8.0

8.2

13.2

0.6

6.1

1.2

Previous 6m avg: 8.4 12.3

28.2

Apr

⁽a) For the equivalent series not seasonally adjusted, see Bankstats Tables A2.2.1, A2.2.3 and A3.1.

⁽b) For the equivalent series not seasonally adjusted, see *Bankstats* Tables A2.1.1 and A2.2.3.

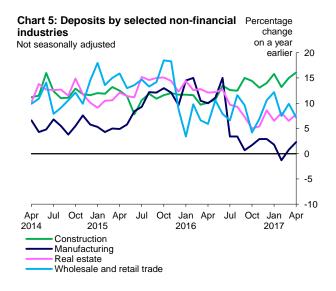
Table F: Deposits and loans of financial and non-financial businesses, by industry^(a)

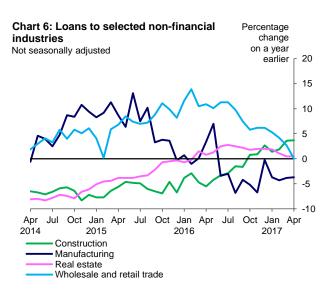
All currencies Not seasonally adjusted April 2017

	Deposits					Loans						
	ou	Amounts its tanding £ billions		Change		vth rate 12m er cent	OL	Amounts utstanding £ billions		Change		th rate 12m er cent
Agriculture, hunting, forestry and fishing Production	Z8ZE	7.5	Z8ZF	-0.1	Z8ZG	12.8	Z 929	18.6	Z92A	0.1	Z92B	4.6
Mining & quarrying Manufacturing Electricity, gas and water supply	TDAD TDAE B3FJ	18.8 54.6 13.0	BG25 BG26 B3FM	-0.8 -0.9 -0.2	Z8ZK B6G7 ZL7Y	57.6 2.3 18.6	TBSE TBSF B3FO	7.2 36.9 17.0	BG85 BG86 B3FR	-0.2 0.4 0.3	Z92F BH43 ZL88	33.3 -3.7 8.4
Construction o/w Development of buildings Non-financial services	TDAP B3FX	38.9 9.0	BG42 B7EA	-0.1 -0.1	B8G2 ZL7Z	16.1 11.8	TBSQ B7EC	34.9 15.5	BG99 B7EF	0.0 0.1	BH56 ZJ3K	3.7 3.1
Wholesale and retail trade Accommodation and food services Transport, storage & communication	TDAQ TDAU TDAV	50.0 9.7 48.7	BG43 BG47 BG48	-1.6 0.3 -1.0	ZL82 ZL83 Z8ZV	7.2 12.8 1.5	TBSR TBSV TBSW	49.7 25.0 28.2	B2G2 B2G6 B2G7	-1.2 0.1 0.2	ZL8A ZL8B Z92R	0.0 6.0 -3.3
Real estate, professional services and support activities o/w Real estate ^(b)	TDAW TDAX	163.3 46.2	BG49 BG52	-2.2 -1.1	Z8ZW B9G2	8.3 7.8	TBSX TBSY	185.7 136.0	B2G8 B2G9	0.3 -0.4	Z92S BH66	2.7 0.5
Public administration and defence Education Human health and social work	TDBB TDBC TDBD	30.4 21.8 22.0	BG56 BG57 BG58	2.5 1.4 -0.2	ZL84 ZL85 ZL86	-18.8 4.3 7.4	TBTD TBTE TBTF	11.6 10.4 20.0	B3G5 B3G6 B3G7	2.4 0.0 -0.3	ZL8C ZL8D ZL8E	16.8 -1.1 0.0
Recreational, personal and community service activities Financial services Financial intermediation	B3S7	33.7 419.8	B6H2 BG64	-0.5 5.5	ZL87 BH23	4.9 0.8	B6H5	10.0 384.2	B6H4 B4G2	0.2 9.7	ZL8F BH77	7.7
Insurance companies & pension funds Activities auxiliary to financial intermediation Total financial and non-financial businesses	TDBR B5H5 Z8ZX	65.6 429.5 1,427.2	BG77 B5H4 Z8ZY	-2.6 25.4 25.0	BH36 B5H6 Z8ZZ	12.3 27.9 10.4	TBTT B5H8 Z92T	44.2 343.4 1.226.9	B5G5 B5H7 Z92U	4.2 6.5 22.7	BH92 B5H9 Z92V	45.7 20.5 6.5
o/w Non-financial businesses	B2H9	512.3	B2H5	-3.4	B3H5	6.5	B4H3	455.1	B2H3	2.4	B4H7	2.7

⁽a) The SIC codes associated with the series shown in this table are available at $\underline{www.bankofengland.co.uk/statistics/Pages/iadb/notesiadb/industrial.aspx}.$

⁽b) Real estate is defined as the sum of 'Buying, selling and renting of own or leased real estate' and 'Real estate activities on a fee or contract basis'.





Money and Credit: April 2017 Part two: Lending to individuals

- Net lending secured on dwellings in April was £2.7 billion, the lowest since April 2016 (Table H).
- Approvals for house purchase and remortgaging loans fell further in April, to 64,645 and 40,575 respectively (Table I).
- The flow of consumer credit was similar to its recent average in April, at £1.5 billion; the annual growth rate was broadly unchanged (Table J).

Table G: Lending to individuals

Sterling Seasonally adjusted^(a)

		Amounts	Changes	Growth rates					
		outstanding		1m	3m(ann)	12m			
		£ billions	£ billions	per cent	per cent	per cent			
		BZ2A	BZ2C	BZ2E	BZ2G	BZ2K			
2017	Jan	1,518.7	4.8	0.3	3.8	3.9			
	Feb	1,524.0	4.8	0.3	3.8	3.9			
	Mar	1,528.7	4.7	0.3	3.8	3.6			
	Apr	1,532.2	4.3	0.3	3.7	3.8			
Previous 6m avg:			4.8						

Table H: Lending secured on dwellings

Sterling Seasonally adjusted^(a)

		Amounts	Changes (b)	G	rowth rates		Gross lending	Repayments	
		outstanding		1m	3m(ann)	12m			
		£ billions	£ billions	per cent	per cent	per cent	£ billions	£ billions	
		VTXK	VTVJ	VTYF	VTYG	VTYI	VTVC	B86L	
2017	Jan	1,324.4	3.1	0.2	2.9	3.0	21.7	18.9	
	Feb	1,327.9	3.3	0.3	3.1	3.0	21.1	17.6	
	Mar	1,331.4	3.1	0.2	2.9	2.7	20.9	16.5	
	Apr	1,333.8	2.7	0.2	2.8	2.8	21.3	17.6	
Previous 6m avg:			3.2				20.6	17.4	

⁽a) For the equivalent series not seasonally adjusted, see Bankstats Tables A5.2, A5.3 and A5.5, with the exception of the three-month annualised growth rate, which is available on the Statistical Interactive Database as code B3XJ.

⁽a) For the equivalent series not seasonally adjusted, see Bankstats Table A5.2, with the exception of the three-month annualised growth rate, which is available on the Statistical Interactive Database as code BZ2H.

⁽b) The changes series will not necessarily equal gross lending minus repayments, due to the seasonal adjustment methodology used and small differences in coverage between the three series.



Table I: Approvals of loans secured on dwellings

Sterling

Seasonally adjusted^(a)

		Total		House pu	ırchase	Remort	gaging	Other		
		Value ^(b) £ billions	Number	Value £ billions	Number	Value £ billions	Number	Value £ billions	Number	
		VTVQ	B3C8	B4B5	VTVX	B4B6	B4B3	B4B7	B4B4	
2017	Jan	20.9	127,745	12.3	68,536	7.9	45,551	0.7	13,658	
	Feb	20.8	124,638	12.3	67,676	7.6	43,467	0.8	13,495	
	Mar	20.0	121,575	11.8	66,043	7.3	42,250	0.7	13,282	
	Apr	20.0	118,370	11.8	64,645	7.2	40,575	0.8	13,150	
Previou	us 6m avg:	20.5	125,171	12.0	67,319	7.7	44,426	0.7	13,427	

⁽a) For the equivalent series not seasonally adjusted, see Bankstats Table A5.4.

⁽b) Owing to the seasonal adjustment methodology, this series may not equal the sum of its components.

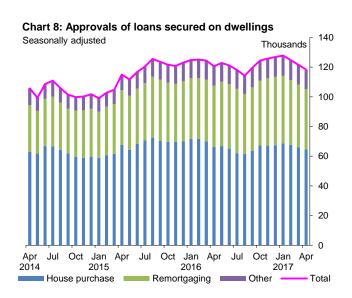


Table J: Consumer credit

Sterling

Seasonally adjusted^(a)

		Amounts	Changes	Growth rates					
		outstanding		1m	3m(ann)	12m			
		£ billions	£ billions	per cent	per cent	per cent			
		BI2O	B3PS	B3PW	B3PY	B4TC			
2017	Jan	194.4	1.6	0.9	10.1	10.5			
	Feb	196.1	1.5	8.0	8.8	10.5			
	Mar	197.3	1.6	8.0	10.2	10.2			
	Apr	198.4	1.5	8.0	9.8	10.3			
Previous 6m ava:			1.6						

⁽a) For the equivalent series not seasonally adjusted, see Bankstats Tables A5.2 and A5.6, with the exception of the three-month annualised growth rate, which is available on the Statistical Interactive Database as code B3MZ.

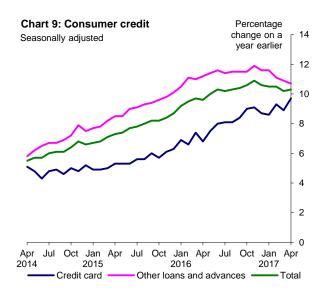
Table K: Consumer credit by category

Seasonally adjusted

			Cre	dit card ^(a)			Other loans and advances ^(b)					
		Amounts	Changes	G	rowth rates		Amounts	Changes	G	rowth rates		
		outstanding	_	1m	3m(ann)	12m	outstanding		1m	3m(ann)	12m	
		£ billions	£ billions	per cent	per cent	per cent	£ billions	£ billions	per cent	per cent	per cent	
		VZRJ	VZQX	B7A4	VZZM	WUZ	B4TS	B4TU	B4TK	B4TM	B4TQ	
2017	Jan	67.0	0.5	0.8	8.5	8.6	127.4	1.1	0.9	11.0	11.6	
	Feb	67.3	0.6	0.9	8.4	9.3	128.7	0.9	0.7	9.1	11.1	
	Mar	67.7	0.5	0.8	10.0	8.9	129.7	1.1	0.9	10.2	10.9	
	Apr	68.1	0.6	0.9	10.6	9.7	130.3	0.9	0.7	9.4	10.7	
Previou	us 6m avg:		0.5					1.1				

⁽a) For the equivalent series not seasonally adjusted, see Bankstats Table A5.6, with the exception of the growth rates, which are available on the Statistical Interactive Database as codes B8A4, B8A5 and B8A7.

⁽b) For the equivalent series not seasonally adjusted, see Bankstats Table A5.6, with the exception of the growth rates, which are available on the Statistical Interactive Database as codes $\underline{\mathsf{B4TL}}, \underline{\mathsf{B4TN}}$ and $\underline{\mathsf{B4TR}}.$



Money and Credit: April 2017

Part three: Lending to businesses

- PNFCs made a net repayment of finance raised from MFIs and capital markets of £0.5 billion in April, compared to an average of £1.5 billion raised over the previous six months (**Table L**).
- Loans to large non-financial businesses increased by £2.1 billion in April (Table M), mainly reflecting lending to the public
 administration and defence sector (Table O). Loans to small and medium-sized enterprises decreased by £0.3 billion
 (Table M).

PNFCs' financing

Table L: Net finance raised by PNFCs

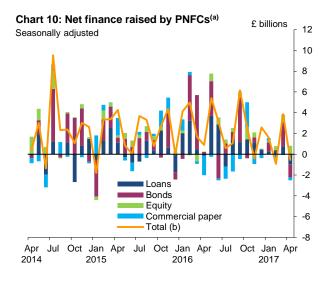
All currencies, £ billions Seasonally adjusted

		Net finance raised by PNFCs from MFIs and	of which: Commercial Equity issued Bonds issued paper issued Loans by								
		capital markets (a)		by PNFCs (c)		MFIs (d)					
		VYVV	ZID5	Z93T	B32L	B93K					
2017	Jan	1.6	0.2	0.8	0.2	0.3					
	Feb	-0.9	0.4	0.1	-0.3	0.3					
	Mar	3.9	0.8	2.3	-0.1	0.8					
	Apr	-0.5	0.8	-1.3	-0.3	-0.9					
Previous 6m avg:		1.5	0.5	0.6	0.1	0.7					

⁽a) Owing to the seasonal adjustment methodology, this series may not equal the sum of its components.

(b) An equivalent series not seasonally adjusted, is available on the IADB as code B29L

(d) An equivalent series not seasonally adjusted, is available on the IADB as code B6NT.



⁽a) Finance raised by PNFCs from monetary financial institutions and capital markets. Data cover funds raised in both sterling and foreign currency, expressed in sterling. Bonds and commercial paper are non seasonal.

⁽c) This series has not been seasonally adjusted as, after examination, it was found not to be significantly seasonal. This series is reviewed for seasonality regularly.

⁽b) Owing to the seasonal adjustment methodology, this series may not equal the sum of its components.

Loans to non-financial businesses

Table M: Loans to non-financial businesses

All currencies Not seasonally adjusted

			Changes		Growth rates						
		Non-financial businesses	SMEs (a)	Large ^(b)	Non-financial businesses 12m	SMEs ^(a) 12m	Large ^(b) 12m				
		£ billions	£ billions	£ billions	per cent	per cent	per cent				
		Z8YP	Z8YN	Z8YO	Z8YV	Z8YT	Z8YU				
2017	Jan	3.7	-0.1	3.8	2.9	1.3	3.9				
	Feb	-1.5	0.6	-2.2	1.7	1.3	2.0				
	Mar	-0.6	0.4	-1.0	2.2	1.6	2.6				
	Apr	1.8	-0.3	2.1	2.6	1.4	3.3				
Previous 6m avg		0.4	0.1	0.3							

⁽a) Small and medium sized enterprises (SMEs) are those businesses with annual debit account turnover on the main business account less than £25 million. (b) Large businesses are those with annual debit account turnover on the main business account of £25 million or over.

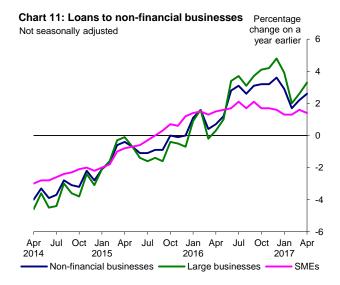


Table N: Loans to SMEs, by industry^{(a)(b)}

All currencies

Not seasonally adjusted

April 2017		Amounts		of which:		_Changes ^(c)		Gross		ents
		outstanding O		Overdrafts				lending		
	£ billions		£ bill	lions	£ billions		£ billions		£ billions	
Agriculture, hunting, forestry and fishing		16.1	ZKH5	3.3	ZKC7	0.0	ZK4Y	0.2	ZK3K	0.2
Production										
Mining and quarrying	ZKS2	1.1	ZKH8	0.2	ZKCL	-0.1	ZK53	0.1	ZK3N	0.1
Manufacturing	ZKS5	9.3	ZKI3	1.4	ZKCX	-0.1	ZK56	0.4	ZK3Q	0.5
Electricity, gas and water supply		2.7	ZKI6	0.2	ZKD4	0.0	ZK59	0.1	ZK3T	0.1
Construction		16.4	ZKI9	1.1	ZKD7	0.0	ZK5C	0.5	ZK3W	0.5
o/w Development of buildings		9.6	ZKJ2	0.3	ZKE2	0.0	ZK5F	0.3	ZK3Z	0.2
Non-financial services										
Wholesale and retail trade	ZKT9	15.5	ZKJ5	2.4	ZKE5	-0.1	ZK5I	0.6	ZK44	0.6
Accommodation and food services	ZKU4	10.5	ZKJ8	0.4	ZKE8	0.0	ZK5L	0.2	ZK47	0.2
Transport, storage and communication	ZKU7	6.4	ZKK3	0.7	ZKES	0.0	ZK5O	0.3	ZK4A	0.3
Real estate, professional services and support activities	ZKV2	64.4	ZKK6	2.4	ZKF2	0.0	ZK5R	1.5	ZK4D	1.5
o/w Buying, selling and renting of own or leased real estate	ZKV5	49.5	ZKK9	0.7	ZKF5	0.0	ZK5U	0.9	ZK4G	0.9
o/w Real estate activities on a fee or contract basis	ZKV8	2.3	ZKL4	0.1	ZKF8	0.0	ZK5X	0.1	ZK4J	0.1
Public administration and defence	ZKW3	0.6	ZKL7	0.1	ZKG3	0.0	ZK62	0.0	ZK4M	0.0
Education	ZKW6	3.5	ZKLI	0.1	ZKG6	-0.1	ZK65	0.0	ZK4P	0.1
Human health and social work	ZKW9	13.3	ZKLL	0.3	ZKG9	0.0	ZK68	0.2	ZK4S	0.2
Recreational, personal and community service activities	ZKX4	4.5	ZKLO	0.5	ZKH2	0.0	ZK6B	0.1	ZK4V	0.1
Total loans to SMEs		164.3	Z8YE	13.1	Z8YN	-0.3	Z8Y2	4.3	Z8Y5	4.6

⁽a) The total changes in loans for the industries included within Table N and Table O may not equal those in Table F. Further information on the data sources underling these Tables and the SIC codes associated with the series included are available at: $\underline{www.bankofengland.co.uk/statistics/Pages/iadb/notesiadb/loans_to_non-financial_businesses.aspx.}$

Table O: Loans to large businesses, by industry^{(a)(b)}

All currencies Not seasonally adjusted

April 2017		Amounts outstanding		of which: Overdrafts		Changes ^(c)		Gross lending		nents
	£	billions	£ billions		£ billions		£ billions		£bi	illions
Agriculture, hunting, forestry and fishing		2.5	ZKH6	0.2	ZKC8	0.1	ZK4Z	0.1	ZK3L	0.1
Production										
Mining and quarrying	ZKS3	6.1	ZKH9	0.6	ZKCM	-0.1	ZK54	0.4	ZK3O	0.5
Manufacturing	ZKS6	27.6	ZKI4	6.1	ZKD2	0.6	ZK57	1.8	ZK3R	1.5
Electricity, gas and water supply	ZKS9	14.3	ZKI7	1.0	ZKD5	0.3	ZK5A	0.6	ZK3U	0.5
Construction	ZKT4	18.5	ZKIR	1.6	ZKD8	-0.2	ZK5D	8.0	ZK3X	0.9
o/w Development of buildings		6.0	ZKJ3	0.3	ZKE3	0.0	ZK5G	0.2	ZK42	0.3
Non-financial services										
Wholesale and retail trade	ZKU2	34.2	ZKJ6	5.8	ZKE6	-0.5	ZK5J	2.8	ZK45	2.8
Accommodation and food services	ZKU5	14.4	ZKJ9	8.0	ZKE9	0.1	ZK5M	0.6	ZK48	0.5
Transport, storage and communication	ZKU8	21.8	ZKK4	2.6	ZKET	0.1	ZK5P	1.3	ZK4B	1.2
Real estate, professional services and support activities	ZKV3	121.3	ZKK7	7.3	ZKF3	-0.4	ZK5S	3.7	ZK4E	4.0
o/w Buying, selling and renting of own or leased real estate	ZKV6	81.5	ZKL2	1.4	ZKF6	-0.5	ZK5V	1.5	ZK4H	2.1
o/w Real estate activities on a fee or contract basis	ZKV9	2.7	ZKL5	0.1	ZKF9	0.0	ZK5Y	0.1	ZK4K	0.1
Public administration and defence	ZKW4	11.5	ZKL8	1.2	ZKG4	2.3	ZK63	3.2	ZK4N	1.1
Education	ZKW7	6.9	ZKLJ	0.2	ZKG7	0.0	ZK66	0.2	ZK4Q	0.1
Human health and social work	ZKX2	6.8	ZKLM	0.2	ZKGF	-0.3	ZK69	0.3	ZK4T	0.5
Recreational, personal and community service activities	ZKX5	5.5	ZKM2	0.5	ZKH3	0.1	ZK6C	0.2	ZK4W	0.1
Total loans to large businesses		291.4	Z8YF	28.1	Z8YO	2.1	Z8Y3	16.0	Z8Y6	13.8

⁽a) See footnote (a) in Table N.

Further details on these data can be found at: www.bankofengland.co.uk/statistics/Pages/mc/2017/apr.aspx.

If you have any queries about these data please email dsd_ms@bankofengland.co.uk or call 020 3461 5361.

⁽b) Small and medium sized enterprises (SMEs) are those businesses with annual debit account turnover on the main business account less than £25 million.

⁽c) Changes are gross lending minus repayments, plus changes in overdrafts.

⁽b) Large businesses are those with annual debit account turnover on the main business account of £25 million or over.

⁽c) See footnote (c) in Table N.