



Statistical release

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Money and Credit: January 2017

Part one: Broad money and credit

- Broad money, M4 excluding intermediate other financial corporations, increased by £2.4 billion in January (**Table A**) with positive flows for households' and private non-financial corporations' (PNFC) M4 (**Tables B-D**). The non-intermediate other financial corporation (NIOFC) M4 flow was negative in January and lower than the recent average.
- Sterling lending to the UK private sector excluding intermediate other financial corporations, M4L^{ex}, decreased by £3.7bn in January (**Table A**). Positive net lending to households and PNFCs, with PNFCs being above the recent average, was offset by a strong negative flow for NIOFCs (**Tables B and D**).

Table A: Aggregate money and credit

Sterling

Seasonally adjusted^(a)

		M4 excluding intermediate OFCs					M4L excluding intermediate OFCs				
		Amounts	Changes	Growth rates			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
		B53Q	B54Q	B68P	B55Q	B56Q	B57Q	B58Q	B66P	B59Q	B62Q
2016	Oct	1,995.0	8.8	0.4	6.5	7.6	1,893.4	-3.3	-0.2	2.3	6.1
	Nov	1,990.1	-3.6	-0.2	4.4	6.7	1,900.6	9.5	0.5	3.1	6.1
	Dec	2,000.2	10.1	0.5	3.1	7.2	1,908.0	5.6	0.3	2.5	6.2
2017	Jan	2,002.6	2.4	0.1	1.8	6.6	1,905.2	-3.7	-0.2	2.5	5.3
Previous 6m avg:			10.8				5.1				

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

Chart 1: M4 excluding intermediate OFCs

Seasonally adjusted

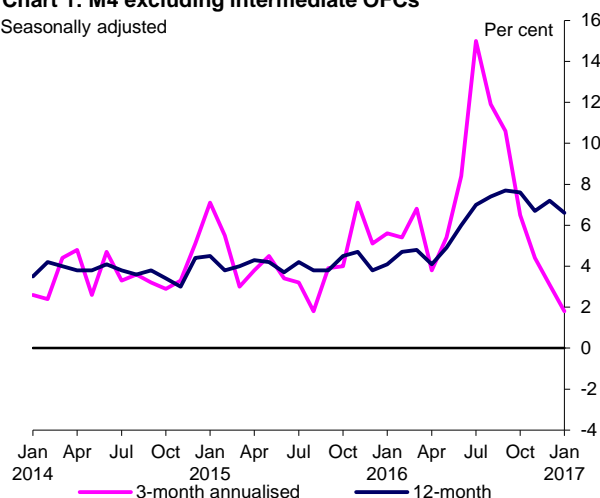


Chart 2: M4L excluding intermediate OFCs

Seasonally adjusted

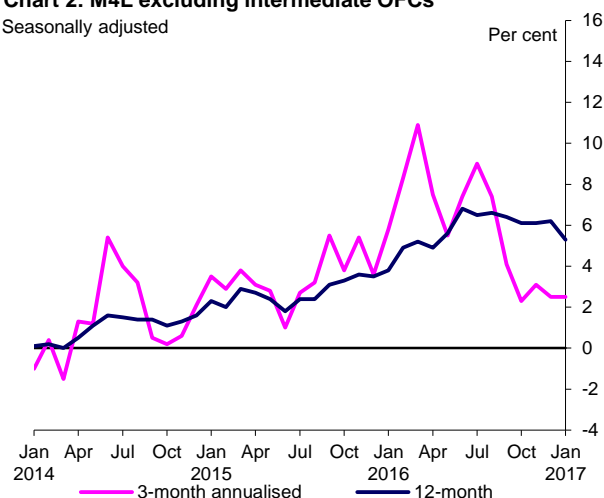


Table B: Households' money and credit

Sterling

Seasonally adjusted

		M4: Households ^(a)					M4L: Households ^(b)				
		Amounts	Changes	Growth rates			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
		VVHR	VVHS	VVHT	VVHU	VVHW	BC44	VWNV	VWNV	VWEI	VWNZ
2016	Oct	1,343.2	4.7	0.4	5.3	6.7	1,307.9	4.3	0.3	3.9	4.0
	Nov	1,342.5	0.9	0.1	4.2	6.3	1,310.7	4.5	0.3	4.0	3.9
	Dec	1,346.2	3.7	0.3	2.8	5.8	1,312.9	3.8	0.3	3.9	3.9
2017	Jan	1,350.0	3.8	0.3	2.5	5.6	1,317.2	4.3	0.3	3.9	3.9
Previous 6m avg:			5.1					4.1			

(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](#).

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

Table C: PNFCs' money and credit

Sterling

Seasonally adjusted

		M4: PNFCs ^(a)					M4L: PNFCs ^{(b)(c)}				
		Amounts	Changes	Growth rates			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
		VVHL	VVHM	VVHN	VVHO	VVHQ	BC57	VWVQ	VWNR	VWNS	VWNU
2016	Oct	360.1	0.8	0.2	9.8	5.5	373.3	-2.4	-0.6	-0.9	2.7
	Nov	360.4	0.4	0.1	4.0	3.8	373.3	1.4	0.4	-1.7	2.9
	Dec	362.2	1.9	0.5	3.5	5.7	376.4	-0.1	0.0	-1.2	3.2
2017	Jan	363.7	1.5	0.4	4.3	5.2	378.5	2.0	0.5	3.5	2.7
Previous 6m avg:			2.0					0.2			

(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](#).

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

(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 [B2.2](#). For further information on the Bank's treatment of securities transactions in credit statistics, see: www.bankofengland.co.uk/statistics/Documents/articles/2015/2may.pdf.

Table D: Non-intermediate OFCs' money and credit

Sterling

Seasonally adjusted^(a)

		M4: Non-intermediate OFCs					M4L: Non-intermediate OFCs ^(b)				
		Amounts	Changes	Growth rates			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
		B63Q	B64Q	B67P	B65Q	B66Q	B67Q	B68Q	B65P	B69Q	B72Q
2016	Oct	291.7	3.2	1.1	7.8	15.2	212.3	-5.2	-2.4	-1.9	30.6
	Nov	287.2	-4.9	-1.7	5.7	13.0	216.5	3.7	1.7	6.3	29.3
	Dec	291.7	4.5	1.6	3.9	16.1	218.7	1.9	0.9	0.9	29.9
2017	Jan	288.9	-2.8	-1.0	-4.4	14.0	209.5	-10.0	-4.5	-7.8	21.1
Previous 6m avg:			3.7					0.8			

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

(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.

Chart 3: Sectoral M4 excluding intermediate OFCs

Seasonally adjusted

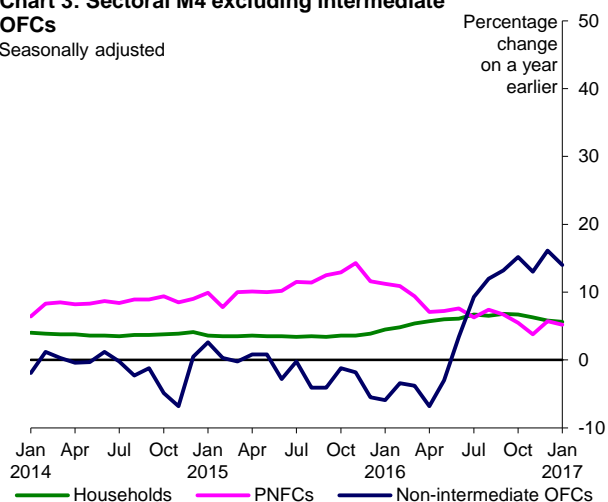


Chart 4: Sectoral M4L excluding intermediate OFCs

Seasonally adjusted

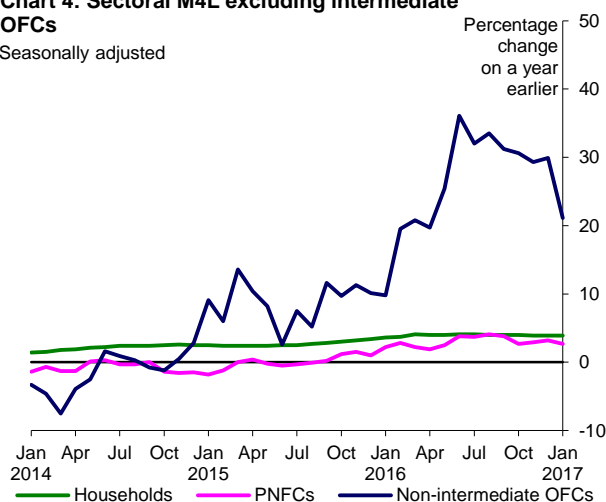


Table E: Aggregate M4 and M4 lending

Sterling

Seasonally adjusted

		M4 ^(a)			M4L ^(b)		
		Changes £ billions	Growth rates		Changes £ billions	Growth rates	
			1m per cent	12m per cent		1m per cent	12m per cent
		AUZJ	VQJS	VQJW	VWVL	VWVM	VWVP
2016	Oct	24.8	1.1	6.6	2.7	0.1	3.6
	Nov	9.6	0.4	6.4	14.2	0.6	4.0
	Dec	-11.3	-0.5	6.2	1.8	0.1	3.9
2017	Jan	20.8	0.9	7.0	41.4	1.8	5.6
Previous 6m avg:		11.1			4.8		

(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](#).

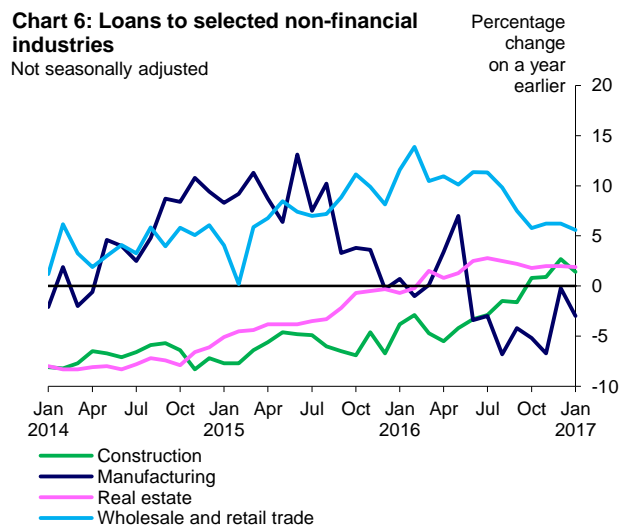
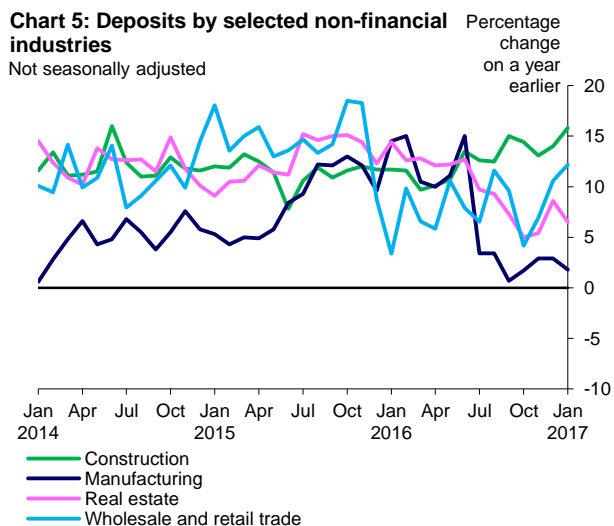
Table F: Deposits and loans of financial and non-financial businesses, by industry^(a)

All currencies
Not seasonally adjusted
January 2017

	Deposits						Loans					
	Amounts outstanding		Change		Growth rate		Amounts outstanding		Change		Growth rate	
	£ billions	£ billions	£ billions	per cent	per cent	£ billions	£ billions	£ billions	per cent	per cent		
Agriculture, hunting, forestry and fishing	Z8ZE	7.6	Z8ZF	-0.2	Z8ZG	14.6	Z929	18.2	Z92A	0.1	Z92B	2.9
Production												
Mining & quarrying	TDAD	21.2	BG25	-1.3	Z8ZK	-13.3	TBSE	10.2	BG85	0.7	Z92F	45.8
Manufacturing	TDAE	55.7	BG26	-2.5	B6G7	1.8	TBSF	36.2	BG86	-0.9	BH43	-3.0
Electricity, gas and water supply	B3FJ	12.5	B3FM	0.2	ZL7Y	21.2	B3FO	15.5	B3FR	0.1	ZL88	7.0
Construction	TDAP	37.5	BG42	-1.7	B8G2	15.8	TBSQ	34.0	BG99	0.8	BH56	1.4
o/w Development of buildings	B3FX	8.9	B7EA	0.2	ZL7Z	13.6	B7EC	15.3	B7EF	0.0	ZJ3K	-0.8
Non-financial services												
Wholesale and retail trade	TDAQ	49.2	BG43	-4.5	ZL82	12.2	TBSR	47.8	B2G2	1.0	ZL8A	5.6
Accommodation and food services	TDAU	9.0	BG47	-0.6	ZL83	7.3	TBSV	24.3	B2G6	0.2	ZL8B	4.6
Transport, storage & communication	TDAV	47.8	BG48	0.7	Z8ZV	1.7	TBSW	28.6	B2G7	0.1	Z92R	-15.5
Real estate, professional services and support activities	TDAW	159.2	BG49	-2.0	Z8ZW	6.8	TBSX	185.3	B2G8	0.1	Z92S	5.0
o/w Real estate ^(b)	TDAX	44.7	BG52	-2.2	B9G2	6.5	TBSY	134.7	B2G9	-0.7	BH66	1.9
Public administration and defence	TDBB	31.7	BG56	-0.4	ZL84	-7.9	TBTD	12.1	B3G5	2.5	ZL8C	21.7
Education	TDBC	21.6	BG57	1.0	ZL85	5.1	TBTE	10.4	B3G6	-0.1	ZL8D	-1.5
Human health and social work	TDBD	21.9	BG58	-0.3	ZL86	8.8	TBTF	20.2	B3G7	0.3	ZL8E	0.1
Recreational, personal and community service activities	B3S7	33.8	B6H2	0.5	ZL87	6.7	B6H5	9.5	B6H4	0.0	ZL8F	1.1
Financial services												
Financial intermediation	TDBG	429.2	BG64	1.3	BH23	3.3	TBTI	382.4	B4G2	6.2	BH77	-4.0
Insurance companies & pension funds	TDBR	64.6	BG77	0.6	BH36	12.4	TBTT	30.5	B5G5	-3.6	BH92	24.3
Activities auxiliary to financial intermediation	B5H5	389.9	B5H4	43.0	B5H6	19.1	B5H8	322.4	B5H7	28.4	B5H9	17.7
Total financial and non-financial businesses	Z8ZX	1,392.4	Z8ZY	33.8	Z8ZZ	8.5	Z92T	1,187.8	Z92U	36.0	Z92V	4.6
o/w Non-financial businesses	B2H9	508.7	B2H5	-11.0	B3H5	5.4	B4H3	452.5	B2H3	4.9	B4H7	3.1

(a) The SIC codes associated with the series shown in this table are available at 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: January 2017

Part two: Lending to individuals

- Lending secured on dwellings rose by £3.4 billion in January. Gross lending and repayments both increased and were above their recent averages (**Table H**).
- Approvals of loans secured on dwellings for house purchase increased for the fourth consecutive month and, at 69,928, were the highest since February 2016 (**Table I**).
- The net flow of consumer credit was £1.4 billion in January (**Table J**). The twelve-month growth rate ticked down to 10.3% (**Chart 9**).

Table G: Lending to individuals

Sterling

Seasonally adjusted^(a)

		Amounts outstanding £ billions	Changes £ billions	Growth rates		
				1m per cent	3m(ann) per cent	12m per cent
		BZ2A	BZ2C	BZ2E	BZ2G	BZ2K
2016	Oct	1,510.6	5.0	0.3	3.9	4.1
	Nov	1,514.0	5.2	0.3	4.0	4.0
	Dec	1,516.0	4.7	0.3	4.0	4.0
2017	Jan	1,520.4	4.8	0.3	3.9	4.0
Previous 6m avg:			4.7			

(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](#).

Table H: Lending secured on dwellings

Sterling

Seasonally adjusted^(a)

		Amounts outstanding £ billions	Changes ^(b) £ billions	Growth rates			Gross lending £ billions	Repayments £ billions
				1m per cent	3m(ann) per cent	12m per cent		
		VTXK	VTVJ	VTYF	VTYG	VTYI	VTVC	B86L
2016	Oct	1,320.2	3.3	0.3	3.0	3.2	20.0	17.3
	Nov	1,321.7	3.2	0.2	3.0	3.1	20.0	17.3
	Dec	1,323.0	3.7	0.3	3.1	3.1	20.4	17.2
2017	Jan	1,326.4	3.4	0.3	3.1	3.1	21.8	18.8
Previous 6m avg:			3.2				19.8	17.1

(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](#).

(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.

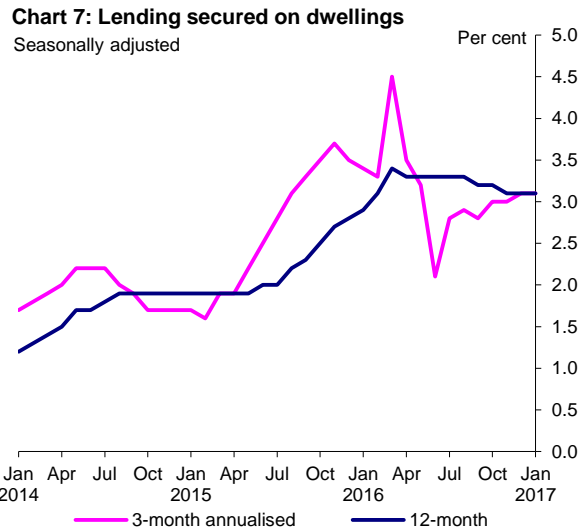


Table I: Approvals of loans secured on dwellings

Sterling

Seasonally adjusted^(a)

		Total		House purchase		Remortgaging		Other	
		Value ^(b)	Number	Value	Number	Value	Number	Value	Number
		£ billions		£ billions		£ billions		£ billions	
		VTVQ	B3C8	B4B5	VTX	B4B6	B4B3	B4B7	B4B4
2016	Oct	20.2	125,147	12.1	67,715	7.6	43,963	0.7	13,468
	Nov	20.5	126,964	12.1	67,721	7.9	45,953	0.7	13,290
	Dec	21.0	129,099	12.2	68,266	8.2	47,560	0.6	13,273
2017	Jan	21.3	130,619	12.8	69,928	8.1	47,155	0.6	13,535
Previous 6m avg:		19.6	122,056	11.4	65,066	7.6	43,956	0.7	13,033

(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.

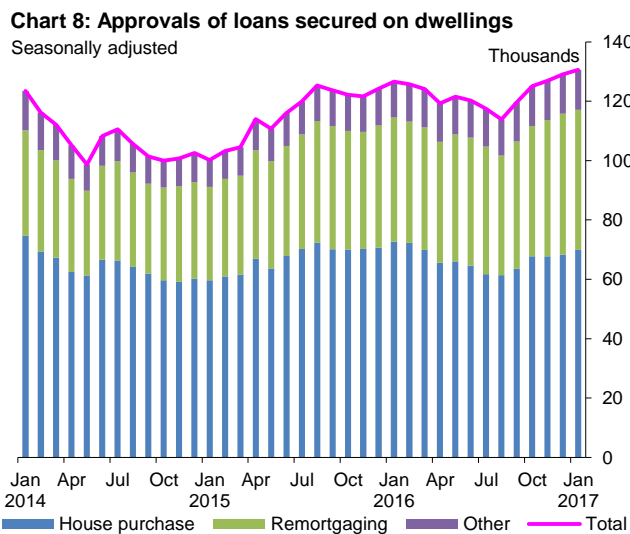


Table J: Consumer creditSterling
Seasonally adjusted^(a)

		Amounts outstanding £ billions	Changes £ billions	Growth rates		
				1m per cent	3m(ann) per cent	12m per cent
		B12O	B3PS	B3PW	B3PY	B4TC
2016	Oct	190.3	1.7	0.9	10.6	10.6
	Nov	192.3	2.0	1.0	11.6	10.9
	Dec	193.0	1.0	0.5	10.2	10.6
2017	Jan	194.0	1.4	0.7	9.6	10.3
Previous 6m avg:			1.6			

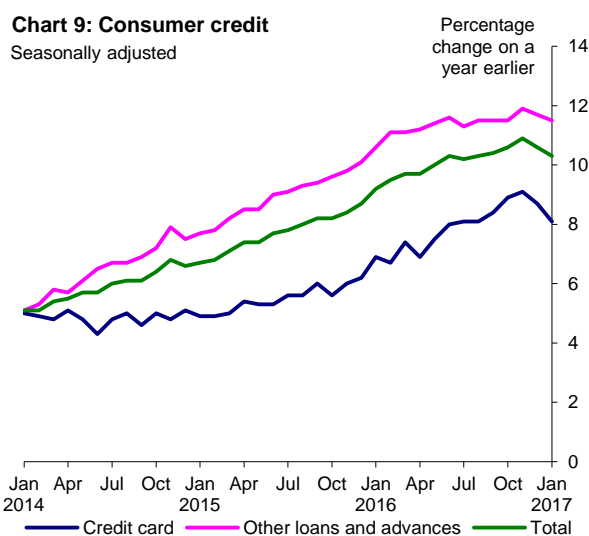
(a) For the equivalent series not seasonally adjusted, see *Bankstats* Tables [A5.2](#) and [A5.6](#), with the exception of the three-month annualised growth rate, which is available on the Statistical Interactive Database as code [B3MZ](#).

Table K: Consumer credit by categorySterling
Seasonally adjusted

		Credit card ^(a)					Other loans and advances ^(b)				
		Amounts outstanding £ billions	Changes £ billions	Growth rates			Amounts outstanding £ billions	Changes £ billions	Growth rates		
				1m per cent	3m(ann) per cent	12m per cent			1m per cent	3m(ann) per cent	12m per cent
		VZRJ	VZQX	B7A4	VZZM	VUJZ	B4TS	B4TU	B4TK	B4TM	B4TQ
2016	Oct	66.1	0.6	0.8	9.0	8.9	124.2	1.1	0.9	11.5	11.5
	Nov	66.6	0.6	0.8	10.0	9.1	125.7	1.4	1.2	12.4	11.9
	Dec	66.5	0.2	0.3	8.3	8.7	126.4	0.8	0.6	11.2	11.7
2017	Jan	66.7	0.3	0.5	6.9	8.1	127.3	1.1	0.9	11.0	11.5
Previous 6m avg:			0.4				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 [B4TL](#), [B4TN](#) and [B4TR](#).



Money and Credit: January 2017

Part three: Lending to businesses

- PNFCs' net finance raised from monetary financial institutions and capital markets was £3.3 billion in January (**Table L**).
- Loans to large non-financial businesses increased by £3.9 billion in January, compared to the recent average of £0.5 billion (**Table M**). Loans to small and medium-sized enterprises (SMEs) decreased by £0.2 billion.

PNFCs' financing

Table L: Net finance raised by PNFCs

All currencies, £ billions
Seasonally adjusted

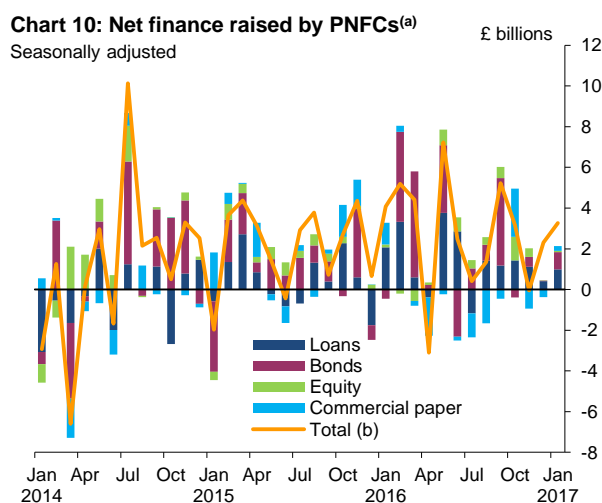
		Net finance raised by PNFCs		of which:		
		from MFIs and capital markets ^(a)	Equity issued by PNFCs ^(b)	Bonds issued by PNFCs ^(c)	Commercial paper issued by PNFCs ^(c)	Loans by MFIs ^(d)
		VYVV	ZID5	Z93T	B32L	B93K
2016	Oct	3.2	1.2	-0.4	2.4	1.4
	Nov	0.0	0.4	0.5	-0.9	1.1
	Dec	2.3	0.0	0.0	-0.4	0.4
2017	Jan	3.3	0.1	0.8	0.2	1.0
Previous 6m avg:		2.1	0.5	1.0	-0.4	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](#).

(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.

(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.

(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	SMEs ^(a)	Large ^(b)
			£ billions	£ billions		£ billions	12m per cent
		Z8YP	Z8YN	Z8YO	Z8YV	Z8YT	Z8YU
2016	Oct	3.2	-0.2	3.4	3.2	1.7	4.1
	Nov	-0.5	0.1	-0.6	3.2	1.7	4.2
	Dec	-2.1	-0.3	-1.8	3.6	1.6	4.8
2017	Jan	3.7	-0.2	3.9	2.9	1.3	3.9
Previous 6m avg:		0.7	0.1	0.5			

(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.

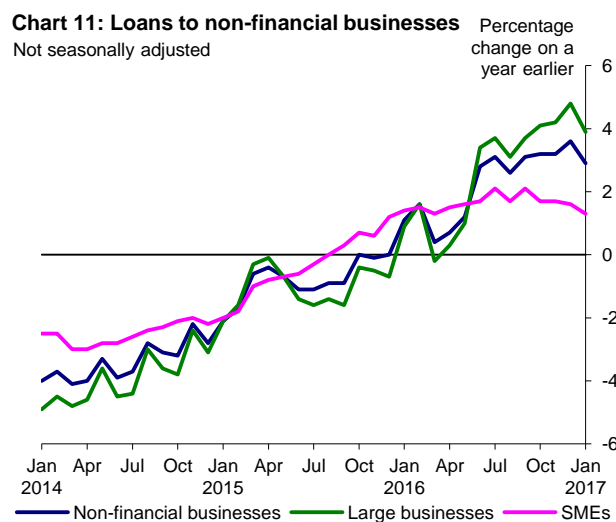


Table N: Loans to SMEs, by industry^{(a)(b)}

All currencies

Not seasonally adjusted

January 2017

	Amounts		of which:		Changes ^(c)		Gross		Repayments	
	outstanding	£ billions	Overdrafts	£ billions	£ billions	£ billions	lending	£ billions	£ billions	£ billions
Agriculture, hunting, forestry and fishing	ZKR7	15.9	ZKH5	3.2	ZKC7	0.1	ZK4Y	0.3	ZK3K	0.3
Production										
Mining and quarrying	ZKS2	1.3	ZKH8	0.2	ZKCL	0.0	ZK53	0.1	ZK3N	0.1
Manufacturing	ZKS5	9.4	ZKI3	1.4	ZKCX	-0.1	ZK56	0.3	ZK3Q	0.5
Electricity, gas and water supply	ZKS8	2.6	ZKI6	0.2	ZKD4	0.0	ZK59	0.1	ZK3T	0.1
Construction	ZKT3	16.6	ZKI9	1.1	ZKD7	0.0	ZK5C	0.5	ZK3W	0.5
o/w Development of buildings	ZKT6	9.6	ZKJ2	0.3	ZKE2	0.0	ZK5F	0.3	ZK3Z	0.3
Non-financial services										
Wholesale and retail trade	ZKT9	15.3	ZKJ5	2.4	ZKE5	0.0	ZK5I	0.6	ZK44	0.6
Accommodation and food services	ZKU4	10.8	ZKJ8	0.4	ZKE8	0.0	ZK5L	0.2	ZK47	0.2
Transport, storage and communication	ZKU7	6.1	ZKK3	0.6	ZKES	-0.1	ZK5O	0.2	ZK4A	0.3
Real estate, professional services and support activities	ZKV2	63.8	ZKK6	2.5	ZKF2	0.0	ZK5R	1.4	ZK4D	1.5
o/w Buying, selling and renting of own or leased real estate	ZKV5	48.9	ZKK9	0.8	ZKF5	0.1	ZK5U	0.9	ZK4G	0.9
o/w Real estate activities on a fee or contract basis	ZKV8	2.3	ZKL4	0.2	ZKF8	0.0	ZK5X	0.1	ZK4J	0.1
Public administration and defence	ZKW3	0.5	ZKL7	0.1	ZKG3	0.0	ZK62	0.0	ZK4M	0.0
Education	ZKW6	3.6	ZKLI	0.2	ZKG6	-0.1	ZK65	0.0	ZK4P	0.1
Human health and social work	ZKW9	13.2	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	Z8YH	163.7	Z8YE	12.9	Z8YN	-0.2	Z8Y2	4.1	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 underlying these Tables and the SIC codes associated with the series included are available at:

www.bankofengland.co.uk/statistics/Pages/iadb/notesiadb/loans_to_non-financial_businesses.aspx.

(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.

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

All currencies

Not seasonally adjusted

January 2017

	Amounts		of which:		Changes ^(c)		Gross		Repayments	
	outstanding	£ billions	Overdrafts	£ billions	£ billions	£ billions	lending	£ billions	£ billions	£ billions
Agriculture, hunting, forestry and fishing	ZKR8	2.4	ZKH6	0.2	ZKC8	0.0	ZK4Z	0.1	ZK3L	0.1
Production										
Mining and quarrying	ZKS3	8.9	ZKH9	0.9	ZKCM	0.5	ZK54	0.7	ZK3O	0.6
Manufacturing	ZKS6	26.8	ZKI4	5.6	ZKD2	-0.7	ZK57	1.5	ZK3R	2.3
Electricity, gas and water supply	ZKS9	12.9	ZKI7	0.5	ZKD5	0.1	ZK5A	0.5	ZK3U	0.4
Construction	ZKT4	17.5	ZKIR	1.1	ZKD8	0.7	ZK5D	1.3	ZK3X	0.7
o/w Development of buildings	ZKT7	5.7	ZKJ3	0.3	ZKE3	-0.1	ZK5G	0.2	ZK42	0.3
Non-financial services										
Wholesale and retail trade	ZKU2	32.5	ZKJ6	6.3	ZKE6	0.7	ZK5J	2.9	ZK45	2.9
Accommodation and food services	ZKU5	13.5	ZKJ9	0.6	ZKE9	0.3	ZK5M	0.8	ZK48	0.4
Transport, storage and communication	ZKU8	22.5	ZKK4	3.1	ZKET	-0.1	ZK5P	1.1	ZK4B	1.8
Real estate, professional services and support activities	ZKV3	121.5	ZKK7	7.1	ZKF3	-0.2	ZK5S	4.0	ZK4E	4.3
o/w Buying, selling and renting of own or leased real estate	ZKV6	80.7	ZKL2	1.3	ZKF6	-0.6	ZK5V	1.8	ZK4H	2.4
o/w Real estate activities on a fee or contract basis	ZKV9	2.7	ZKL5	0.2	ZKF9	-0.2	ZK5Y	0.1	ZK4K	0.1
Public administration and defence	ZKW4	12.1	ZKL8	1.1	ZKG4	2.3	ZK63	2.7	ZK4N	0.3
Education	ZKW7	6.8	ZKLJ	0.2	ZKG7	0.0	ZK66	0.1	ZK4Q	0.1
Human health and social work	ZKX2	7.0	ZKLM	0.2	ZKGF	0.3	ZK69	0.4	ZK4T	0.2
Recreational, personal and community service activities	ZKX5	5.0	ZKM2	0.3	ZKH3	0.0	ZK6C	0.2	ZK4W	0.2
Total loans to large businesses	Z8YI	289.4	Z8YF	27.2	Z8YO	3.9	Z8Y3	16.2	Z8Y6	14.3

(a) See footnote (a) in **Table N**.

(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**.

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

If you have any queries about these data please email srdd_ms@bankofengland.co.uk or call 020 7601 5361.