

Highs and lows (to accompany the Money and Credit statistical release)
Lending to individuals
August 2018

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	4,022	3,808	Jul 18	5,339	Jun 18	-	5,339	Jun 18	-514	Dec 11	12,022	Oct 03
1-month	BZ2E	Apr 93	0.3	0.2	Jul 18	0.4	Apr 18	Jun 18	0.4	Apr 18	0.0	Nov 12	1.3	Oct 03
3-month(ann)	BZ2G	Jun 93/Q2 87	3.4	3.0	Jun 16	3.6	Jul 18	Q4 92	4.1	Jun 18	-0.1	Aug 09	23.6	Q3 88
12-month	BZ2K	Mar 94/Q1 88	3.7	3.5	Dec 15	3.9	Jul 18	Mar 17	4.0	Jun 18	0.3	Jun 11	21.4	Q3 88
Secured lending														
Changes ^(c)	VTVJ	Apr 93/Q1 87	2,904	2,802	Jul 16	2,970	Jul 18	-	3,786	Jun 18	-338	Dec 10	10,279	Oct 06
Gross lending ^(c)	VTVC	Apr 93/Q1 87 ^(d)	21,559	21,525	Dec 17	22,752	Jul 18	-	22,752	Jul 18	3,541	Q4 92	32,034	Nov 06
Repayments	B86L	Jan 99	19,006	18,713	Jun 18	19,779	Jul 18	-	19,779	Jul 18	5,325	Jan 99	23,483	Jun 07
1-month	VTYF	Apr 93	0.2	0.1	Apr 16	0.3	Jun 18	Jul 18	0.3	Jun 18	0.0	Mar 13	1.4	Oct 03
3-month(ann)	VTYG	Jun 93/Q2 87	2.8	2.7	Sep 16	3.0	Jul 18	Aug 16	3.2	Jun 18	0.3	Aug 11	24.0	Q3 88
12-month	VTYI	Mar 94/Q1 88	3.1	3.0	May 17	3.2	Jul 18	Jul 17	3.3	May 18	0.5	Nov 11	21.5	Q3 88
Approvals of loans secured on dwellings														
Value (all loans)	VTVQ	Apr 93/Q1 87 ^(e)	22,553	20,878	Jul 18	23,809	Apr 08	-	21,705	Jun 18	6,207	Oct 97	32,937	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87 ^(e)	66,440	65,156	Jul 18	67,275	Jan 18	-	65,616	Jun 18	26,272	Nov 08	132,737	Dec 03
Consumer credit														
Changes ^(c)	B3PS	Apr 93/Q2 87	1,118	838	Jul 18	1,553	Jun 18	-	1,553	Jun 18	-1,190	Aug 09	2,228	Jan 05
Credit card ^(c)	VZQX	Apr 93/Q2 87	466	223	Jul 18	604	Jun 18	-	604	Jun 18	-201	Jul 12	1,280	Mar 04
Other ^(c)	B4TU	Apr 93/Q2 87	652	615	Jul 18	950	Jun 18	Nov 98	950	Jun 18	-1,398	Aug 09	1,553	Oct 02
1-month	B3PW	Apr 93	0.5	0.4	Jul 18	0.7	Jun 18	Dec 16	0.7	Jun 18	-0.6	Aug 09	1.9	Feb 97
3-month(ann)	B3PY	Jun 93/Q2 87	6.8	6.7	Mar 18	7.6	Jul 18	Aug 14	10.0	Jun 18	-4.0	Oct 09	23.2	Q3 88
12-month	B4TC	Mar 94/Q1 88	8.1	8.0	Aug 15	8.5	Jul 18	Sep 15	8.8	Jun 18	-2.3	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.

Lending to businesses August 2018

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	3,155	1,959	Jul 18	9,396	May 18	-	9,396	May 18	-10,001	Jul 09	16,132	Oct 07
Equity(c)	ZID5	Jan 03	-248	-548	Mar 18	122	Jul 18	-	267	May 18	-2,175	Jul 06	9,597	Jun 09
Bonds	Z93T	Jan 03	-932	-2,435	Apr 18	494	Jul 18	-	494	Jul 18	-5,586	Mar 09	11,031	May 18
Commercial paper	B32L	Jan 03	-431	-977	Jun 18	233	Jul 18	-	233	Jul 18	-1,933	Mar 14	3,314	Jul 03
Loans by MFIs(c)	B93K	Jan 98	972	549	Jul 18	1,406	Jun 18	-	1,406	Jun 18	-16,098	Jul 09	18,672	Oct 07
Loans to non-financial businesses														
Changes	Z8YP	May 11	1,911	1,275	Jun 18	2,700	Jul 18	-	2,700	Jul 18	-5,480	Jun 15	8,263	Jul 17
12-month	Z8YV	Apr 12	1.3	-0.2	Jul 18	2.0	Apr 18	-	3.0	Mar 18	-5.4	Dec 12	4.3	Jul 17
Loans to non-financial businesses: of which large														
Changes	Z8YO	May 11	1,877	765	Jun 18	3,137	Jul 18	-	3,137	Jul 18	-5,870	Jun 15	8,373	Jul 17
12-month	Z8YU	Apr 12	2.1	-0.2	Jul 18	3.1	Apr 18	Feb 17	4.7	Mar 18	-6.1	Apr 12	6.3	Jul 17
Loans to non-financial businesses: of which SMEs														
Changes	Z8YN	May 11	34	-437	Jul 18	510	Jun 18	May 18	510	Jun 18	-1,517	Dec 11	940	Sep 16
12-month	Z8YT	Apr 12	-0.2	-0.3	Jul 15	0.0	Jun 18	Jul 18	0.0	Jun 18	-4.5	Aug 12	2.1	Sep 16
Gross lending to and repayments by non-financial businesses (excluding overdrafts): large														
Gross lending	Z8Y3	Apr 11	14,084	12,791	Nov 17	22,629	Jul 18	-	22,629	Jul 18	6,587	Aug 13	25,474	Jul 17
Repayments	Z8Y6	Apr 11	12,958	11,536	Feb 18	20,535	Jul 18	-	20,535	Jul 18	8,425	Feb 15	23,566	Apr 18
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs														
Gross lending	Z8Y2	Apr 11	4,227	4,012	Jan 18	5,123	Jul 18	-	5,280	Jun 18	2,853	Nov 12	5,797	Mar 17
Repayments	Z8Y5	Apr 11	4,186	3,978	Feb 18	5,518	Jul 18	-	5,518	Jul 18	3,164	Feb 13	5,966	Dec 14

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(c) Seasonally adjusted.

Broad money and credit August 2018

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	6,920	665	Jul 18	20,257	May 18	-	20,257	May 18	-7,700	Dec 13	29,434	Jul 16
1-month	B68P	Jul 09	0.3	0.0	Jul 18	1.0	May 18	May 17	1.0	May 18	-0.4	Dec 13	1.5	Jul 16
3-month(ann)	B55Q	Sep 09/Q1 98	0.9	-0.5	Apr 18	3.5	Jul 18	Jun 11	3.9	May 18	-1.9	Sep 09	15.2	Jul 16
12-month	B56Q	Jun 10/Q4 98	2.8	2.5	Feb 12	3.4	Jul 18	Oct 11	4.1	May 18	1.0	Jul 10	11.5	Q3 06
M4: Households														
Changes ^(c)	VVHS	Oct 97/Q2 63	3,996	2,738	Jul 18	7,232	May 18	-	7,232	May 18	-2,762	Apr 18	9,716	Mar 16
1-month	VVHT	Oct 97	0.3	0.2	Jul 18	0.5	May 18	Jun 18	0.5	May 18	-0.3	Oct 08	1.0	Dec 07
3-month(ann)	VVHU	Dec 97/Q2 63	3.1	2.4	Jun 18	4.0	Jul 18	Jul 15	4.0	Jul 18	0.5	Jul 10	24.8	Q3 88
12-month	VVHW	Sep 98/Q1 64	2.5	2.4	Jul 18	2.7	May 18	Jun 18	2.7	May 18	1.8	Jun 11	19.0	Q1 74
M4: PNFCs														
Changes ^(c)	VVHM	Oct 97/Q4 63	2,608	1,168	Jun 18	2,773	Jul 18	-	2,773	Jul 18	-4,473	Dec 15	7,763	Apr 07
1-month	VVHN	Oct 97	0.6	0.3	Jun 18	0.7	Jul 18	Feb 17	0.7	Jul 18	-2.2	Jan 00	4.8	Jun 01
3-month(ann)	VVHO	Dec 97/Q3 63	6.6	6.4	Apr 18	7.5	Jul 18	Jul 14	10.9	Jun 18	-29.8	Q2 69	66.9	Q2 72
12-month	VVHQ	Sep 98/Q1 64	5.2	3.8	Nov 16	6.4	Jul 18	-	6.4	Jul 18	-9.8	Q2 69	48.9	Q1 73
M4: Non-intermediate OFCs														
Changes ^(c)	B64Q	Jul 09/Q1 98	315	-4,846	Jul 18	9,588	May 18	-	9,588	May 18	-12,776	Dec 13	18,892	Jul 16
1-month	B67P	Jul 09	0.1	-1.5	Jul 18	3.0	May 18	Sep 17	3.0	May 18	-4.8	Dec 13	7.1	Jul 16
3-month(ann)	B65Q	Sep 09/Q1 98	-13.9	-16.1	Aug 15	-3.5	Jul 18	Oct 15	4.1	May 18	-20.0	Sep 09	80.5	Jul 16
12-month	B66Q	Jun 10/Q4 98	0.9	-3.5	May 16	4.1	Jul 18	-	7.6	May 18	-9.2	Q1 10	21.5	Apr 17
M4														
Changes ^(c)	AUZJ	Jul 82/Q2 63	3,774	-6,265	Jun 18	20,516	Jul 18	Nov 17	20,516	Jul 18	-46,802	Mar 14	48,546	Oct 08
1-month	VQJS	Aug 82	0.2	-0.3	Jun 18	0.9	Jul 18	Apr 18	0.9	Jul 18	-2.2	Mar 14	2.7	Oct 08
3-month(ann)	VQKA	Oct 82/Q2 63	3.1	1.5	Jun 18	4.2	Jul 18	Mar 16	4.2	Jul 18	-9.9	May 14	26.6	Dec 08
12-month	VQJW	Jul 83/Q1 64	1.2	1.0	Apr 16	2.1	Jul 18	Apr 18	2.1	Jul 18	-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	-960	-4,748	Apr 18	4,052	Jul 18	-	11,967	Jun 18	-16,024	Jul 09	28,524	Q2 06
1-month	B66P	Jul 09	0.0	-0.2	Apr 18	0.2	Jul 18	Jul 17	0.6	Jun 18	-0.8	Jul 09	1.2	Jun 16
3-month(ann)	B59Q	Sep 09/Q1 98	3.0	2.0	Jun 18	3.8	Jul 18	-	3.8	Jul 18	-5.1	Q2 09	21.3	Q2 06
12-month	B62Q	Jun 10/Q4 98	2.7	2.4	Aug 15	3.3	Jul 18	May 18	3.3	Jul 18	-2.2	Q1 10	14.5	Q3 06
M4L: Households														
Changes ^(c)	VWNV	Oct 97/Q2 63	2,946	2,877	Jul 18	4,010	Jun 18	Jun 98	4,010	Jun 18	-222	Aug 12	11,497	Oct 03
1-month	VWNV	Oct 97	0.2	0.1	Apr 16	0.3	Jun 18	Jul 18	0.3	Jun 18	0.0	Mar 13	1.4	Oct 03
3-month(ann)	VWEI	Dec 97/Q3 63	2.9	2.8	Jun 16	3.1	Jul 18	May 14	3.6	Jun 18	0.3	Oct 12	25.7	Q4 75
12-month	VWVZ	Sep 98/Q2 64	3.3	3.2	Nov 15	3.4	Jul 18	-	4.1	Jul 16	0.5	Nov 12	24.5	Q1 83
M4L: PNFCs														
Changes ^(c)	VWVQ	Oct 97/Q2 63	-338	-2,216	Oct 16	1,540	Jul 18	-	2,592	Jun 18	-8,274	Jul 09	9,978	Mar 06
1-month	VWNR	Oct 97	-0.1	-0.6	Oct 16	0.4	Jul 18	Aug 14	0.7	Jun 18	-1.6	Jul 09	2.8	May 00
3-month(ann)	VWNS	Dec 97/Q3 63	3.9	3.0	Jun 18	4.2	Jul 18	Jun 17	4.2	Jul 18	-8.3	Q2 81	65.8	Q4 73
12-month	VWVU	Sep 98/Q2 64	2.3	2.0	May 18	2.7	Jul 18	Feb 17	2.7	Jul 18	-4.4	Q2 94	39.0	Q2 74
M4L: Non-intermediate OFCs														
Changes ^(c)	B68Q	Jul 09/Q1 98	-3,568	-9,442	Apr 18	-365	Jul 18	-	5,365	Jun 18	-10,890	Jan 10	16,463	Jun 16
1-month	B65P	Jul 09	-1.5	-3.9	Apr 18	-0.2	Jul 18	Apr 16	2.3	Jun 18	-4.6	Jan 17	8.5	Jun 16
3-month(ann)	B69Q	Sep 09/Q1 98	2.6	-7.8	Jun 18	7.6	Jul 18	-	7.6	Jul 18	-26.0	Q2 09	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	-0.4	-0.6	May 18	3.5	Jul 18	May 11	3.5	Jul 18	-12.3	Q1 10	36.1	Jun 16
M4L														
Changes ^(c)	VWVL	Oct 97/Q2 63	-1,567	-21,120	Jul 18	28,190	Jun 18	-	28,190	Jun 18	-46,648	Mar 14	57,005	Oct 08
1-month	VWVM	Aug 82	-0.1	-0.9	Jul 18	1.2	Jun 18	Feb 18	1.2	Jun 18	-2.1	Mar 14	2.2	Oct 08
3-month(ann)	VWVN	Oct 82/Q3 63	0.9	-0.7	Jul 18	2.9	Jun 18	Feb 18	2.9	Jun 18	-10.7	Apr 14	44.1	Q2 72
12-month	VWVP	Jul 83/Q2 64	0.7	0.3	Oct 15	1.3	Jul 18	Dec 15	2.4	Jun 18	-6.6	Aug 12	34.9	Q4 72

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