

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

Lending to individuals

December 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	4,799	4,589	Nov 18	5,168	Oct 18	-	5,168	Oct 18	-493	Dec 11	12,004	Oct 03
1-month	BZ2E	Apr 93	0.3	0.2	Mar 18	0.4	Apr 18	Nov 18	0.4	Apr 18	0.0	Nov 12	1.3	Oct 03
3-month(ann)	BZ2G	Jun 93/Q2 87	3.7	3.6	Sep 18	3.8	Oct 18	Nov 18	3.8	Oct 18	-0.1	Aug 09	23.6	Q3 88
12-month	BZ2K	Mar 94/Q1 88	3.8	3.7	Jan 16	3.9	Oct 18	Nov 18	4.2	Apr 18	0.3	Jun 11	21.4	Q3 88
Secured lending														
Changes ^(c)	VTVJ	Apr 93/Q1 87	4,112	3,631	Nov 18	4,363	Oct 18	-	4,363	Oct 18	-331	Dec 10	10,275	Oct 06
Gross lending ^(c)	VTVC	Apr 93/Q1 87 ^(d)	23,264	22,645	Nov 18	27,824	Mar 16	-	23,110	Oct 18	3,541	Q4 92	32,030	Nov 06
Repayments	B86L	Jan 99	19,487	18,718	Nov 18	19,611	Jul 18	-	19,381	Sep 18	5,327	Jan 99	23,480	Jun 07
1-month	VTYF	Apr 93	0.3	0.2	Aug 18	0.6	Mar 16	Nov 18	0.3	Jul 18	0.0	Mar 13	1.4	Oct 03
3-month(ann)	VTYG	Jun 93/Q2 87	3.5	3.3	Sep 18	3.6	Nov 18	Oct 18	3.6	Nov 18	0.3	Aug 11	24.0	Q3 88
12-month	VTYI	Mar 94/Q1 88	3.3	3.2	Jun 17	3.4	Oct 18	Nov 18	3.4	Oct 18	0.5	Nov 11	21.5	Q3 88
Approvals of loans secured on dwellings														
Value (all loans)	VTVQ	Apr 93/Q1 87 ^(e)	21,115	20,934	Jul 18	21,279	Nov 18	-	22,548	Aug 18	6,206	Oct 97	32,938	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87 ^(e)	63,793	63,433	Apr 18	63,952	Nov 18	-	67,029	Oct 18	26,295	Nov 08	132,597	Dec 03
Consumer credit														
Changes ^(c)	B3PS	Apr 93/Q2 87	687	490	Mar 18	958	Nov 18	-	958	Nov 18	-1,181	Aug 09	2,238	Jan 05
Credit card ^(c)	VZQX	Apr 93/Q2 87	92	56	Sep 14	348	Nov 18	-	348	Nov 18	-205	Jul 12	1,284	Mar 04
Other ^(c)	B4TU	Apr 93/Q2 87	596	571	Oct 18	610	Nov 18	-	610	Nov 18	-1,391	Aug 09	1,557	Oct 02
1-month	B3PW	Apr 93	0.3	0.2	Mar 18	0.4	Nov 18	Oct 13	0.6	Aug 18	-0.6	Aug 09	1.9	Feb 97
3-month(ann)	B3PY	Jun 93/Q2 87	4.7	4.6	Jul 13	5.0	Nov 18	Nov 13	9.6	Jun 18	-4.0	Oct 09	23.2	Q3 88
12-month	B4TC	Mar 94/Q1 88	6.6	6.4	Oct 14	7.2	Nov 18	Dec 14	8.8	Jun 18	-2.3	Jun 10	21.5	Q1 88

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(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.

(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 December 2018

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	VYVV	Oct 97	2,508	681	Nov 18	6,567	Oct 18	-	6,567	Oct 18	-9,980	Jul 09	16,142	Oct 07
Equity	ZID5	Jan 03	-607	-1,105	Nov 18	-568	Sep 18	-	236	May 18	-2,172	Jul 06	9,595	Jun 09
Bonds(c)	Z93T	Jan 03	-2,650	-3,847	Nov 18	7,139	Oct 18	-	7,139	Oct 18	-5,586	Mar 09	11,031	May 18
Commercial paper(c)	B32L	Jan 03	2,970	958	Nov 18	3,314	Jul 03	-	233	Jul 18	-1,933	Mar 14	3,314	Jul 03
Loans by MFIs	B93K	Jan 98	2,305	-915	Sep 18	4,400	Nov 18	-	4,400	Nov 18	-16,115	Jul 09	18,661	Oct 07
Loans to non-financial businesses														
Changes	ZLV6	May 11	165	-448	Sep 18	4,418	Nov 18	-	4,418	Nov 18	-5,455	Aug 17	7,091	Jul 17
12-month	ZO8K	Apr 12	2.6	1.6	Oct 18	2.7	Nov 18	Sep 17	2.7	Nov 18	-5.4	Nov 12	4.3	Jul 17
Loans to non-financial businesses: of which large														
Changes	ZM8F	May 11	-16	-455	Sep 18	4,367	Nov 18	-	4,367	Nov 18	-5,482	Aug 17	6,970	Jul 17
12-month	ZO8O	Apr 12	4.0	2.6	Oct 18	4.3	Nov 18	Jun 17	4.3	Nov 18	-6.2	Apr 12	6.3	Jul 17
Loans to non-financial businesses: of which SMEs														
Changes	ZM87	May 11	181	51	Nov 18	228	May 17	-	95	Aug 18	-1,118	Sep 11	678	Sep 16
12-month	ZO8M	Apr 12	0.1	-0.1	Nov 18	0.2	Feb 18	Apr 18	0.2	Feb 18	-4.5	Aug 12	2.1	Sep 16
Gross lending to and repayments by non-financial businesses (excluding overdrafts): large														
Gross lending	ZM8J	Apr 11	17,957	17,749	Nov 18	19,233	Jul 18	-	17,904	Oct 18	7,579	Aug 13	21,851	Jul 17
Repayments	ZM8K	Apr 11	16,109	15,154	Nov 18	16,642	Oct 18	-	16,642	Oct 18	8,784	Sep 12	24,456	Aug 17
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs														
Gross lending	ZM8B	Apr 11	4,719	4,625	Oct 18	4,769	Nov 18	-	4,769	Nov 18	2,755	Nov 12	5,266	Jan 16
Repayments	ZM8C	Apr 11	4,570	4,368	Aug 18	4,696	Nov 18	-	4,696	Nov 18	3,322	Mar 13	5,357	Dec 14

(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) Not seasonally adjusted.

Broad money and credit December 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	11,488	4,349	Nov 18	19,735	May 18	-	6,783	Oct 18	-7,817	Dec 13	29,396	Jul 16
1-month	B68P	Jul 09	0.5	0.2	Nov 18	0.9	May 18	Jan 18	0.3	Oct 18	-0.5	Dec 13	1.5	Jul 16
3-month(ann)	B55Q	Sep 09/Q1 98	4.3	2.1	Nov 18	5.4	Jan 18	May 15	2.4	Oct 18	-1.9	Sep 09	15.1	Jul 16
12-month	B56Q	Jun 10/Q4 98	2.5	2.2	Nov 18	2.6	Oct 18	Feb 12	2.6	Oct 18	1.0	Jul 10	11.5	Q3 06
M4: Households														
Changes(c)	VVHS	Oct 97/Q2 63	5,493	3,141	Nov 18	7,222	May 18	-	4,011	Aug 18	-2,807	Apr 18	9,794	Mar 16
1-month	VVHT	Oct 97	0.4	0.2	Nov 18	0.5	May 18	Jun 17	0.3	Aug 18	-0.3	Oct 08	1.0	Dec 07
3-month(ann)	VVHU	Dec 97/Q2 63	3.2	2.5	Nov 18	4.1	Jul 18	Nov 17	4.1	Jul 18	0.5	Jul 10	24.8	Q3 88
12-month	VVHW	Sep 98/Q1 64	2.7	2.4	Nov 18	2.9	Nov 17	Jan 18	2.5	Sep 18	1.8	Jun 11	19.0	Q1 74
M4: PNFCs														
Changes(c)	VVHM	Oct 97/Q4 63	1,502	-845	Sep 18	1,996	Nov 18	Nov 12	1,996	Nov 18	-4,340	Dec 15	7,761	Apr 07
1-month	VVHN	Oct 97	0.4	-0.2	Sep 18	0.5	Nov 18	Oct 18	0.5	Nov 18	-2.2	Jan 00	4.8	Jun 01
3-month(ann)	VVHO	Dec 97/Q3 63	5.2	2.8	Nov 18	6.0	Aug 18	Jan 03	10.8	Jun 18	-29.8	Q2 69	66.9	Q2 72
12-month	VVHQ	Sep 98/Q1 64	5.2	4.2	Nov 18	5.3	Aug 18	-	6.4	Jul 18	-9.8	Q2 69	48.9	Q1 73
M4: Non-intermediate OFCs														
Changes(c)	B64Q	Jul 09/Q1 98	4,493	-788	Nov 18	9,117	May 18	-	2,421	Oct 18	-12,901	Dec 13	18,972	Jul 16
1-month	B67P	Jul 09	1.4	-0.3	Nov 18	2.9	May 18	Oct 16	0.8	Oct 18	-4.9	Dec 13	7.1	Jul 16
3-month(ann)	B65Q	Sep 09/Q1 98	8.1	-0.7	Nov 18	10.7	Feb 18	-	-0.2	Oct 18	-20.0	Sep 09	80.7	Jul 16
12-month	B66Q	Jun 10/Q4 98	-1.8	-3.5	May 16	-1.1	Nov 18	-	0.1	Oct 18	-9.2	Q1 10	21.5	Apr 17
M4														
Changes(c)	AUZJ	Jul 82/Q2 63	10,513	1,252	Nov 18	17,031	Oct 18	-	17,031	Oct 18	-46,878	Mar 14	48,672	Oct 08
1-month	VQJS	Aug 82	0.4	0.1	Nov 18	0.7	Oct 18	May 18	0.7	Oct 18	-2.2	Mar 14	2.7	Oct 08
3-month(ann)	VQKA	Oct 82/Q2 63	4.9	1.8	Nov 18	6.3	Oct 17	-	3.9	Jul 18	-9.9	May 14	26.6	Dec 08
12-month	VQJW	Jul 83/Q1 64	2.0	0.8	Nov 18	2.3	Mar 18	Jul 18	1.0	Oct 18	-5.4	Jun 12	22.9	Q3 73
M4L excluding intermediate OFCs														
Changes(c)	B58Q	Jul 09/Q1 98	14,458	11,403	Nov 18	16,708	Sep 18	-	16,708	Sep 18	-15,996	Jul 09	28,516	Q2 06
1-month	B66P	Jul 09	0.7	0.6	Nov 18	0.8	Sep 18	Jan 16	0.8	Sep 18	-0.7	Jul 09	1.2	Jun 16
3-month(ann)	B59Q	Sep 09/Q1 98	7.1	5.2	Oct 18	7.7	Nov 18	-	7.7	Nov 18	-5.1	Q2 09	21.2	Q2 06
12-month	B62Q	Jun 10/Q4 98	3.7	3.6	Nov 18	3.8	Feb 18	-	3.3	Jul 18	-2.2	Q1 10	14.5	Q3 06
M4L: Households														
Changes(c)	VWNV	Oct 97/Q2 63	3,578	3,354	Nov 18	4,147	Sep 18	-	4,147	Sep 18	-218	Aug 12	11,499	Oct 03
1-month	VWNV	Oct 97	0.3	0.2	Nov 18	0.4	Mar 17	Oct 18	0.3	Oct 18	0.0	Mar 13	1.4	Oct 03
3-month(ann)	VWEI	Dec 97/Q3 63	3.0	2.8	Jun 16	3.2	Nov 18	Aug 18	3.2	Nov 18	0.3	Oct 12	25.7	Q4 75
12-month	VWVZ	Sep 98/Q2 64	3.2	3.0	Oct 15	3.3	Nov 18	Nov 15	4.1	Jul 16	0.5	Nov 12	24.5	Q1 83
M4L: PNFCs														
Changes(c)	VWVQ	Oct 97/Q2 63	3,010	2,559	Oct 18	3,438	Nov 18	-	3,438	Nov 18	-8,258	Jul 09	10,118	Mar 06
1-month	VWNR	Oct 97	0.7	0.6	Oct 18	0.8	Nov 18	Jun 18	0.8	Nov 18	-1.6	Jul 09	2.8	Mar 06
3-month(ann)	VWNS	Dec 97/Q3 63	9.3	7.9	Nov 18	12.3	Jun 08	-	5.1	Jul 18	-8.3	Q2 81	65.8	Q4 73
12-month	VWNU	Sep 98/Q2 64	4.8	4.1	Nov 18	6.8	Oct 08	Jan 00	2.8	Jul 18	-4.4	Q2 94	39.0	Q2 74
M4L: Non-intermediate OFCs														
Changes(c)	B68Q	Jul 09/Q1 98	7,871	4,611	Nov 18	10,858	Sep 18	-	10,858	Sep 18	-10,890	Jan 10	16,463	Jun 16
1-month	B65P	Jul 09	3.1	1.9	Nov 18	4.6	Sep 18	Mar 18	4.6	Sep 18	-4.6	Jan 17	8.5	Jun 16
3-month(ann)	B69Q	Sep 09/Q1 98	29.1	19.8	Oct 18	36.8	Nov 18	-	36.8	Nov 18	-26.0	Q2 09	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	4.3	3.9	Oct 18	4.4	Nov 18	-	4.4	Nov 18	-12.3	Q1 10	36.1	Jun 16
M4L														
Changes(c)	VWVL	Oct 97/Q2 63	12,699	503	Oct 18	15,137	Nov 18	-	15,137	Nov 18	-46,740	Mar 14	57,056	Oct 08
1-month	VWVM	Aug 82	0.5	0.0	Oct 18	0.6	Nov 18	Nov 17	0.6	Nov 18	-2.1	Mar 14	2.2	Oct 08
3-month(ann)	VWVN	Oct 82/Q3 63	4.7	4.6	Oct 18	7.4	Nov 18	Sep 17	7.4	Nov 18	-10.7	Apr 14	44.1	Q2 72
12-month	VWVP	Jul 83/Q2 64	2.3	1.9	Nov 18	2.4	Jun 18	Mar 16	2.4	Jun 18	-6.6	Aug 12	34.9	Q4 72

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