

**Highs and lows (to accompany the Money and Credit statistical release)**  
**Lending to individuals**  
**July 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								
<b>Total</b>														
Changes(c)	BZ2C	Apr 93/Q1 87	4,012	3,753	Mar 18	5,371	Jun 18	-	5,371	Jun 18	-513	Dec 11	12,008	Oct 03
1-month	BZ2E	Apr 93	0.3	0.2	Mar 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	3.7	3.5	Mar 18	4.1	Jun 18	May 18	4.1	Jun 18	-0.1	Aug 09	23.6	Q3 88
12-month	BZ2K	Mar 94/Q1 88	3.9	3.7	Mar 17	4.0	Jun 18	Mar 18	4.1	Dec 17	0.3	Jun 11	21.4	Q3 88
<b>Secured lending</b>														
Changes(c)	VTVJ	Apr 93/Q1 87	3,195	2,915	Apr 17	3,851	Jun 18	-	3,851	Jun 18	-347	Dec 10	10,282	Oct 06
Gross lending(c)	VTVC	Apr 93/Q1 87(d)	22,803	21,743	Jun 18	27,899	Mar 16	-	22,749	Apr 18	3,541	Q4 92	32,024	Nov 06
Repayments	B86L	Jan 99	19,866	18,817	Jun 18	20,545	May 08	-	18,947	Apr 18	5,326	Jan 99	23,484	Jun 07
1-month	VTYF	Apr 93	0.2	0.1	Apr 16	0.3	Jun 18	Mar 18	0.3	Jun 18	0.0	Mar 13	1.4	Oct 03
3-month(ann)	VTYG	Jun 93/Q2 87	3.2	3.1	May 18	3.3	Jun 18	Dec 17	3.3	Jun 18	0.3	Aug 11	24.0	Q3 88
12-month	VTYI	Mar 94/Q1 88	3.2	3.1	Jul 17	3.3	Dec 17	Jun 18	3.3	Dec 17	0.5	Nov 11	21.5	Q3 88
<b>Approvals of loans secured on dwellings</b>														
Value (all loans)	VTVQ	Apr 93/Q1 87(e)	20,844	20,709	Apr 18	21,528	Jun 18	-	21,592	May 18	4,134	Nov 93	32,746	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(e)	64,768	64,499	May 18	65,374	Jun 18	-	65,374	Jun 18	26,269	Nov 08	132,735	Dec 03
<b>Consumer Credit</b>														
Changes(c)	B3PS	Apr 93/Q1 87	817	439	Mar 18	1,521	Jun 18	-	1,521	Jun 18	-1,188	Aug 09	2,228	Jan 05
Credit Card(c)	VZQX	Apr 93/Q1 87	213	134	Mar 18	573	Jun 18	Apr 97	653	Apr 18	-201	Jul 12	1,280	Mar 04
Other(c)	B4TU	Apr 93/Q1 87	604	305	Mar 18	948	Jun 18	-	948	Jun 18	-1,396	Aug 09	1,556	Oct 02
1-month	B3PW	Apr 93	0.4	0.2	Mar 18	0.7	Jun 18	Jun 14	0.9	Apr 18	-0.6	Aug 09	1.9	Feb 97
3-month(ann)	B3PY	Jun 93/Q2 87	7.5	6.8	Mar 18	9.9	Jun 18	Oct 14	9.9	Jun 18	-4.0	Oct 09	23.2	Q3 88
12-month	B4TC	Mar 94/Q1 88	8.5	8.4	Nov 15	8.8	Jun 18	-	9.4	Feb 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 July 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 <sup>(a)</sup>	Series low <sup>(b)</sup>	Series high <sup>(b)</sup>					
				Lower	Higher	Same								
<b>Net finance raised by PNFCs</b>														
Net finance raised(c)	VYVV	Oct 97	1,965	-2,374	Mar 18	2,446	Jun 18	-	9,385	May 18	-10,013	Jul 09	16,169	Oct 07
Equity(c)	ZID5	Jan 03	164	160	Jun 18	297	May 18	-	297	May 18	-2,175	Jul 06	9,598	Jun 09
Bonds	Z93T	Jan 03	494	294	Jun 18	11,031	May 18	-	11,031	May 18	-5,586	Mar 09	11,031	May 18
Commercial paper	B32L	Jan 03	233	-977	Jun 18	2,532	Apr 18	-	2,532	Apr 18	-1,933	Mar 14	3,314	Jul 03
Loans by MFIs(c)	B93K	Jan 98	602	419	Jan 18	1,384	Jun 18	-	1,384	Jun 18	-16,116	Jul 09	18,667	Oct 07
<b>Loans to non-financial businesses</b>														
Changes	Z8YP	May 11	2,700	1,275	Jun 18	3,961	Mar 18	-	3,961	Mar 18	-5,480	Jun 15	8,263	Jul 17
12-month	Z8YV	Apr 12	-0.2	-0.9	Sep 15	1.0	Jun 18	-	3.0	Mar 18	-5.4	Dec 12	4.3	Jul 17
<b>Loans to non-financial businesses: of which large</b>														
Changes	Z8YO	May 11	3,137	765	Jun 18	3,503	Mar 18	-	3,503	Mar 18	-5,870	Jun 15	8,373	Jul 17
12-month	Z8YU	Apr 12	-0.2	-0.7	Dec 15	1.6	Jun 18	Mar 16	4.7	Mar 18	-6.1	Apr 12	6.3	Jul 17
<b>Loans to non-financial businesses: of which SMEs</b>														
Changes	Z8YN	May 11	-437	-669	Apr 18	510	Jun 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	-	0.0	Jun 18	-4.5	Aug 12	2.1	Sep 16
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): large</b>														
Gross lending	Z8Y3	Apr 11	22,629	20,857	Jun 18	25,474	Jul 17	-	21,534	Mar 18	6,587	Aug 13	25,474	Jul 17
Repayments	Z8Y6	Apr 11	20,535	20,039	Jun 18	23,566	Apr 18	-	23,566	Apr 18	8,425	Feb 15	23,566	Apr 18
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs</b>														
Gross lending	Z8Y2	Apr 11	5,123	4,972	May 18	5,280	Jun 18	-	5,280	Jun 18	2,853	Nov 12	5,797	Mar 17
Repayments	Z8Y5	Apr 11	5,518	4,971	Jun 18	5,622	Mar 16	-	5,243	Apr 18	3,164	Feb 13	5,966	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) Seasonally adjusted.

## Broad money and credit July 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 <sup>(a)</sup>	Series low <sup>(b)</sup>	Series high <sup>(b)</sup>					
				Lower	Higher	Same								
<b>M4 excluding intermediate OFCs</b>														
Changes <sup>(c)</sup>	B54Q	Jul 09/Q1 98	887	-2,621	Jun 18	20,212	May 18	-	20,212	May 18	-7,617	Dec 13	29,851	Jul 16
1-month	B68P	Jul 09	0.0	-0.1	Jun 18	1.0	May 18	Apr 18	1.0	May 18	-0.4	Dec 13	1.5	Jul 16
3-month(ann)	B55Q	Sep 09/Q1 98	3.5	-0.4	Apr 18	3.9	May 18	Jun 18	3.9	May 18	-1.9	Sep 09	15.3	Jul 16
12-month	B56Q	Jun 10/Q4 98	3.4	3.0	Nov 14	4.1	May 18	Jun 18	4.1	May 18	1.0	Jul 10	11.5	Q3 06
<b>M4: Households</b>														
Changes <sup>(c)</sup>	VVHS	Oct 97/Q2 63	2,635	-2,745	Apr 18	3,728	Jun 18	-	7,149	May 18	-2,745	Apr 18	9,665	Mar 16
1-month	VVHT	Oct 97	0.2	-0.2	Apr 18	0.3	Jun 18	Jan 18	0.5	May 18	-0.3	Oct 08	1.0	Dec 07
3-month(ann)	VVHU	Dec 97/Q2 63	4.0	2.4	Jun 18	5.2	Oct 16	Jan 14	2.5	May 18	0.5	Jul 10	24.8	Q3 88
12-month	VVHW	Sep 98/Q1 64	2.4	2.0	Apr 18	2.5	Jun 18	Feb 11	2.7	May 18	1.8	Jun 11	19.0	Q1 74
<b>M4: PNFCs</b>														
Changes <sup>(c)</sup>	VVHM	Oct 97/Q4 63	2,685	1,144	Jun 18	3,402	May 18	-	5,815	Apr 18	-4,470	Dec 15	7,768	Apr 07
1-month	VVHN	Oct 97	0.7	0.3	Jun 18	0.8	May 18	May 14	1.5	Apr 18	-2.2	Jan 00	4.8	Jun 01
3-month(ann)	VVHO	Dec 97/Q3 63	7.4	6.3	Apr 18	10.9	Jun 18	-	10.9	Jun 18	-29.8	Q2 69	66.9	Q2 72
12-month	VVHQ	Sep 98/Q1 64	6.4	5.3	Jun 18	6.5	Apr 18	May 18	6.5	Apr 18	-9.8	Q2 69	48.9	Q1 73
<b>M4: Non-intermediate OFCs</b>														
Changes <sup>(c)</sup>	B64Q	Jul 09/Q1 98	-4,433	-7,492	Jun 18	9,661	May 18	-	9,661	May 18	-12,696	Dec 13	19,404	Jul 16
1-month	B67P	Jul 09	-1.4	-2.3	Jun 18	3.0	May 18	Jan 13	3.0	May 18	-4.8	Dec 13	7.2	Jul 16
3-month(ann)	B65Q	Sep 09/Q1 98	-2.8	-12.0	Apr 18	-0.6	Jun 18	-	4.3	May 18	-20.0	Sep 09	82.0	Jul 16
12-month	B66Q	Jun 10/Q4 98	4.1	3.2	Jun 16	5.3	Jun 18	-	7.6	May 18	-9.2	Q1 10	21.5	Apr 17
<b>M4</b>														
Changes <sup>(c)</sup>	AUZJ	Jul 82/Q2 63	20,738	-6,275	Jun 18	36,180	Jan 18	-	9,823	May 18	-46,843	Mar 14	48,576	Oct 08
1-month	VQJS	Aug 82	0.9	-0.3	Jun 18	1.5	Jan 18	Feb 07	0.4	May 18	-2.2	Mar 14	2.7	Oct 08
3-month(ann)	VQKA	Oct 82/Q2 63	4.2	1.5	Jun 18	4.3	Jan 18	Dec 15	4.3	Jan 18	-9.9	May 14	26.6	Dec 08
12-month	VQJW	Jul 83/Q1 64	2.1	1.7	Jun 18	2.3	Mar 18	-	1.9	May 18	-5.4	Jun 12	22.9	Q3 73
Series	Code	Start date	Changes (£mns) Growth rate (%)	Last occasion when value was			Previous peak <sup>(a)</sup>	Series low <sup>(b)</sup>	Series high <sup>(b)</sup>					
				Lower	Higher	Same								
<b>M4L excluding intermediate OFCs</b>														
Changes <sup>(c)</sup>	B58Q	Jul 09/Q1 98	4,403	3,163	May 18	12,094	Jun 18	-	12,094	Jun 18	-16,089	Jul 09	28,525	Q2 06
1-month	B66P	Jul 09	0.2	-0.2	Apr 18	0.6	Jun 18	May 18	0.6	Jun 18	-0.8	Jul 09	1.2	Jun 16
3-month(ann)	B59Q	Sep 09/Q1 98	4.0	2.1	Jun 18	4.8	Dec 17	Sep 16	4.8	Dec 17	-5.1	Q2 09	21.3	Q2 06
12-month	B62Q	Jun 10/Q4 98	3.3	3.1	Jun 18	3.6	Mar 18	Oct 15	4.5	Jan 18	-2.2	Q1 10	14.5	Q3 06
<b>M4L: Households</b>														
Changes <sup>(c)</sup>	VWNV	Oct 97/Q2 63	3,172	1,011	Apr 16	4,111	Jun 18	-	4,111	Jun 18	-254	Aug 12	11,486	Oct 03
1-month	VWNV	Oct 97	0.2	0.1	Apr 16	0.3	Jun 18	Mar 18	0.4	Mar 17	0.0	Mar 13	1.4	Oct 03
3-month(ann)	VWEI	Dec 97/Q3 63	3.3	3.2	Mar 18	3.6	Jun 18	Dec 17	3.6	Jun 18	0.3	Oct 12	25.7	Q4 75
12-month	VWVZ	Sep 98/Q2 64	3.4	3.2	Nov 15	3.5	Jun 18	Dec 15	4.1	Jul 16	0.5	Nov 12	24.5	Q1 83
<b>M4L: PNFCs</b>														
Changes <sup>(c)</sup>	VWVQ	Oct 97/Q2 63	1,596	35	May 18	2,618	Jun 18	-	2,618	Jun 18	-8,319	Jul 09	9,954	Mar 06
1-month	VWNR	Oct 97	0.4	0.0	May 18	0.7	Jun 18	Nov 16	0.7	Jun 18	-1.7	Jul 09	2.8	May 00
3-month(ann)	VWNS	Dec 97/Q3 63	4.3	3.1	Jun 18	6.3	May 17	Apr 99	3.1	Apr 18	-8.3	Q2 81	65.8	Q4 73
12-month	VWVU	Sep 98/Q2 64	2.7	2.5	Jun 18	3.3	Feb 18	Mar 18	3.3	Feb 18	-4.4	Q2 94	39.0	Q2 74
<b>M4L: Non-intermediate OFCs</b>														
Changes <sup>(c)</sup>	B68Q	Jul 09/Q1 98	-365	-698	May 18	5,365	Jun 18	-	5,365	Jun 18	-10,890	Jan 10	16,463	Jun 16
1-month	B65P	Jul 09	-0.2	-0.3	May 18	2.3	Jun 18	Oct 14	2.3	Jun 18	-4.6	Jan 17	8.5	Jun 16
3-month(ann)	B69Q	Sep 09/Q1 98	7.6	-7.8	Jun 18	17.8	Dec 17	-	-5.0	May 18	-26.0	Q2 09	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	3.5	1.8	Jun 18	5.7	Mar 18	Sep 12	11.6	Jan 18	-12.3	Q1 10	36.1	Jun 16
<b>M4L</b>														
Changes <sup>(c)</sup>	VWVU	Oct 97/Q2 63	-20,768	-46,614	Mar 14	28,317	Jun 18	-	28,317	Jun 18	-46,614	Mar 14	56,968	Oct 08
1-month	VWVM	Aug 82	-0.9	-2.1	Mar 14	1.2	Jun 18	Feb 12	1.2	Jun 18	-2.1	Mar 14	2.2	Oct 08
3-month(ann)	VWVN	Oct 82/Q3 63	-0.6	-1.6	May 18	3.0	Jun 18	-	3.0	Jun 18	-10.7	Apr 14	44.1	Q2 72
12-month	VWVP	Jul 83/Q2 64	1.4	0.7	Dec 15	2.4	Jun 18	-	2.4	Jun 18	-6.6	Aug 12	34.9	Q4 72

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