

Highs and lows (to accompany the Money and Credit statistical release)
Lending to individuals
June 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	5,418	5,345	May 18	5,697	Apr 18	-	5,697	Apr 18	-469	Dec 11	11,990	Oct 03
1-month	BZ2E	Apr 93	0.3	0.2	Mar 18	0.4	Apr 18	May 18	0.4	Apr 18	0.0	Nov 12	1.3	Oct 03
3-month(ann)	BZ2G	Jun 93/Q2 87	4.2	3.8	May 18	4.3	May 16	Oct 17	4.2	Oct 17	-0.1	Aug 09	23.6	Q3 88
12-month	BZ2K	Mar 94/Q1 88	4.0	3.9	Mar 18	4.1	Dec 17	May 18	4.1	Dec 17	0.3	Jun 11	21.4	Q3 88
Secured lending														
Changes ^(c)	VTVJ	Apr 93/Q1 87	3,851	3,770	May 18	3,879	Sep 17	-	3,528	Feb 18	-342	Dec 10	10,330	Oct 06
Gross lending ^(c)	VTVC	Apr 93/Q1 87 ^(d)	21,729	21,452	Dec 17	22,236	May 18	-	22,617	Apr 18	3,541	Q4 92	32,028	Nov 06
Repayments	B86L	Jan 99	18,556	18,055	Mar 18	18,654	May 18	-	18,816	Apr 18	5,327	Jan 99	23,480	Jun 07
1-month	VTYF	Apr 93	0.3	0.2	Mar 18	0.6	Mar 16	May 18	0.3	Feb 18	0.0	Mar 13	1.4	Oct 03
3-month(ann)	VTYG	Jun 93/Q2 87	3.4	3.2	May 18	3.5	Sep 17	Oct 17	3.5	Sep 17	0.1	Jul 09	24.0	Q3 88
12-month	VTYI	Mar 94/Q1 88	3.2	3.1	Jul 17	3.3	Apr 18	May 18	3.3	Apr 18	0.5	Nov 11	21.5	Q3 88
Approvals of loans secured on dwellings														
Value (all loans)	VTVQ	Apr 93/Q1 87 ^(e)	21,635	21,576	May 18	21,948	Nov 17	-	21,263	Jan 18	6,207	Oct 97	32,938	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87 ^(e)	65,619	64,684	May 18	67,156	Jan 18	-	67,156	Jan 18	26,270	Nov 08	132,743	Dec 03
Consumer credit														
Changes ^(c)	B3PS	Apr 93/Q2 87	1,567	487	Mar 18	1,575	May 18	-	1,982	Apr 18	-1,186	Aug 09	2,234	Jan 05
Credit card ^(c)	VZQX	Apr 93/Q2 87	594	159	Mar 18	611	May 18	-	664	Apr 18	-208	Jul 12	1,280	Mar 04
Other ^(c)	B4TU	Apr 93/Q2 87	973	964	May 18	1,318	Apr 18	-	1,318	Apr 18	-1,394	Aug 09	1,554	Oct 02
1-month	B3PW	Apr 93	0.7	0.2	Mar 18	0.9	Apr 18	May 18	0.9	Apr 18	-0.6	Aug 09	1.9	Feb 97
3-month(ann)	B3PY	Jun 93/Q2 87	10.2	8.0	May 18	10.5	May 17	Dec 16	8.3	Apr 18	-4.0	Oct 09	23.2	Q3 88
12-month	B4TC	Mar 94/Q1 88	8.8	8.6	Mar 18	9.4	Feb 18	May 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 June 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	2,568	-2,424	Mar 18	9,357	May 18	-	9,357	May 18	-10,006	Jul 09	16,171	Oct 07
Equity(c)	ZID5	Jan 03	165	46	Apr 18	316	May 18	-	316	May 18	-2,176	Jul 06	9,599	Jun 09
Bonds	Z93T	Jan 03	294	-2,435	Apr 18	11,031	May 18	-	11,031	May 18	-5,586	Mar 09	11,031	May 18
Commercial paper	B32L	Jan 03	-977	-1,665	Aug 16	-330	May 18	-	2,532	Apr 18	-1,933	Mar 14	3,314	Jul 03
Loans by MFIs(c)	B93K	Jan 98	1,378	904	May 18	2,473	Feb 18	-	1,016	Apr 18	-16,117	Jul 09	18,666	Oct 07
Loans to non-financial businesses														
Changes	Z8YP	May 11	1,273	-811	May 18	3,961	Mar 18	-	3,961	Mar 18	-5,480	Jun 15	8,263	Jul 17
12-month	Z8YV	Apr 12	1.0	0.7	Apr 16	2.0	Apr 18	May 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	766	-845	May 18	3,503	Mar 18	-	3,503	Mar 18	-5,870	Jun 15	8,373	Jul 17
12-month	Z8YU	Apr 12	1.6	1.5	Jan 18	3.1	Apr 18	May 18	4.7	Mar 18	-6.1	Apr 12	6.3	Jul 17
Loans to non-financial businesses: of which SMEs														
Changes	Z8YN	May 11	507	34	May 18	738	Feb 18	-	738	Feb 18	-1,517	Dec 11	940	Sep 16
12-month	Z8YT	Apr 12	0.0	-0.1	May 18	0.2	Mar 18	Apr 18	0.2	Mar 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	20,853	17,203	May 18	21,534	Mar 18	-	21,534	Mar 18	6,587	Aug 13	25,474	Jul 17
Repayments	Z8Y6	Apr 11	20,032	17,712	May 18	23,566	Apr 18	-	23,566	Apr 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	5,279	4,972	May 18	5,571	Mar 18	-	5,571	Mar 18	2,853	Nov 12	5,797	Mar 17
Repayments	Z8Y5	Apr 11	4,972	4,675	May 18	5,243	Apr 18	-	5,243	Apr 18	3,164	Feb 13	5,966	Dec 14

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(c) Seasonally adjusted.

Broad money and credit

June 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	-2,254	-7,488	Dec 13	20,202	May 18	-	20,202	May 18	-7,488	Dec 13	27,307	Jul 16
1-month	B68P	Jul 09	-0.1	-0.4	Dec 13	1.0	May 18	Feb 18	1.0	May 18	-0.4	Dec 13	1.4	Jul 16
3-month(ann)	B55Q	Sep 09/Q1 98	3.6	-0.4	Apr 18	3.9	May 18	Jul 13	3.9	May 18	-1.9	Sep 09	14.7	Jul 16
12-month	B56Q	Jun 10/Q4 98	3.4	3.0	Nov 14	4.1	May 18	Apr 18	4.1	May 18	1.0	Jul 10	11.5	Q3 06
M4: Households														
Changes ^(c)	VVHS	Oct 97/Q2 63	3,688	-2,713	Apr 18	7,150	May 18	-	7,150	May 18	-2,713	Apr 18	9,626	Mar 16
1-month	VVHT	Oct 97	0.3	-0.2	Apr 18	0.5	May 18	Mar 18	0.5	May 18	-0.3	Oct 08	1.0	Dec 07
3-month(ann)	VVHU	Dec 97/Q2 63	2.4	0.6	Apr 18	2.5	May 18	Mar 18	2.5	May 18	0.5	Jul 10	24.8	Q3 88
12-month	VVHW	Sep 98/Q1 64	2.5	2.0	Apr 18	2.7	May 18	Feb 18	2.7	May 18	1.8	Jun 11	19.0	Q1 74
M4: PNFCs														
Changes ^(c)	VVHM	Oct 97/Q4 63	1,087	-1,314	Mar 18	3,398	May 18	Jan 10	5,820	Apr 18	-4,476	Dec 15	7,773	Apr 07
1-month	VVHN	Oct 97	0.3	-0.3	Mar 18	0.8	May 18	Jan 18	1.5	Apr 18	-2.2	Jan 00	4.8	Jun 01
3-month(ann)	VVHO	Dec 97/Q3 63	10.8	8.2	May 18	11.7	Aug 17	Jan 14	7.2	Oct 17	-29.8	Q2 69	66.9	Q2 72
12-month	VVHQ	Sep 98/Q1 64	5.2	3.8	Nov 16	6.4	May 18	-	6.5	Apr 18	-9.8	Q2 69	48.9	Q1 73
M4: Non-intermediate OFCs														
Changes ^(c)	B64Q	Jul 09/Q1 98	-7,028	-8,262	Aug 15	9,654	May 18	-	9,654	May 18	-12,591	Dec 13	16,344	Jul 16
1-month	B67P	Jul 09	-2.1	-2.2	Apr 16	3.0	May 18	-	3.0	May 18	-4.8	Dec 13	6.1	Jul 16
3-month(ann)	B65Q	Sep 09/Q1 98	0.1	-11.9	Apr 18	4.5	May 18	Aug 14	4.5	May 18	-20.1	Sep 09	75.0	Jul 16
12-month	B66Q	Jun 10/Q4 98	5.3	5.1	Jul 17	7.6	May 18	Oct 11	7.6	May 18	-9.2	Q1 10	21.6	Apr 17
M4														
Changes ^(c)	AUZJ	Jul 82/Q2 63	-6,039	-33,419	Mar 18	9,803	May 18	-	9,803	May 18	-46,856	Mar 14	48,566	Oct 08
1-month	VQJS	Aug 82	-0.3	-1.4	Mar 18	0.4	May 18	Feb 18	0.4	May 18	-2.2	Mar 14	2.7	Oct 08
3-month(ann)	VQKA	Oct 82/Q2 63	1.6	-3.0	May 18	2.6	Feb 18	Apr 15	4.5	Jan 18	-9.9	May 14	26.6	Dec 08
12-month	VQJW	Jul 83/Q1 64	1.7	1.2	Apr 18	1.9	May 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 ^(a)	Series low ^(b)	Series high ^(b)					
				Lower	Higher	Same								
M4L excluding intermediate OFCs														
Changes ^(c)	B58Q	Jul 09/Q1 98	12,332	3,303	May 18	14,745	Mar 17	-	10,836	Mar 18	-16,076	Jul 09	28,525	Q2 06
1-month	B66P	Jul 09	0.6	0.2	May 18	0.8	Mar 17	Mar 18	0.6	Mar 18	-0.8	Jul 09	1.2	Jun 16
3-month(ann)	B59Q	Sep 09/Q1 98	2.2	2.0	May 18	3.5	Jan 18	Apr 11	4.8	Dec 17	-5.1	Q2 09	21.3	Q2 06
12-month	B62Q	Jun 10/Q4 98	3.1	2.7	May 18	3.6	Mar 18	Apr 18	4.5	Jan 18	-2.2	Q1 10	14.5	Q3 06
M4L: Households														
Changes ^(c)	VWNV	Oct 97/Q2 63	4,264	3,890	May 18	4,480	Apr 18	-	4,480	Apr 18	-258	Aug 12	11,491	Oct 03
1-month	VWNV	Oct 97	0.3	0.2	Mar 18	0.4	Mar 17	May 18	0.4	Mar 17	0.0	Mar 13	1.4	Oct 03
3-month(ann)	VWEI	Dec 97/Q3 63	3.7	3.4	May 18	3.8	Jun 17	Sep 17	3.5	Apr 18	0.3	Oct 12	25.7	Q4 75
12-month	VWVZ	Sep 98/Q2 64	3.5	3.4	Dec 15	3.6	Feb 18	May 18	4.1	Jul 16	0.5	Nov 12	24.5	Q1 83
M4L: PNFCs														
Changes ^(c)	VWVQ	Oct 97/Q2 63	2,606	105	May 18	2,799	Feb 16	Dec 03	410	Apr 18	-8,322	Jul 09	9,952	Mar 06
1-month	VWNR	Oct 97	0.7	0.0	May 18	0.8	Feb 16	Mar 17	0.5	Feb 18	-1.7	Jul 09	2.8	May 00
3-month(ann)	VWNS	Dec 97/Q3 63	3.2	1.0	May 18	3.8	Jul 17	Feb 18	3.1	Apr 18	-8.3	Q2 81	65.8	Q4 73
12-month	VWVU	Sep 98/Q2 64	2.6	2.0	May 18	2.7	Mar 18	-	3.3	Feb 18	-4.4	Q2 94	39.0	Q2 74
M4L: Non-intermediate OFCs														
Changes ^(c)	B68Q	Jul 09/Q1 98	5,462	-692	May 18	7,173	Mar 18	-	7,173	Mar 18	-10,890	Jan 10	16,463	Jun 16
1-month	B65P	Jul 09	2.4	-0.3	May 18	3.1	Mar 18	Aug 17	3.1	Mar 18	-4.6	Jan 17	8.5	Jun 16
3-month(ann)	B69Q	Sep 09/Q1 98	-7.6	-15.8	Apr 18	-5.0	May 18	-	-5.0	May 18	-26.0	Q2 09	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	1.9	-0.6	May 18	5.7	Mar 18	-	11.6	Jan 18	-12.3	Q1 10	36.1	Jun 16
M4L														
Changes ^(c)	VWVL	Oct 97/Q2 63	28,669	-11,228	May 18	41,712	Jan 17	-	1,149	Mar 18	-46,611	Mar 14	56,976	Oct 08
1-month	VWVM	Aug 82	1.2	-0.5	May 18	1.8	Jan 17	Oct 09	0.0	Apr 18	-2.1	Mar 14	2.2	Oct 08
3-month(ann)	VWVN	Oct 82/Q3 63	3.1	-1.5	May 18	4.6	Sep 17	Jan 18	3.1	Jan 18	-10.7	Apr 14	44.1	Q2 72
12-month	VWVP	Jul 83/Q2 64	2.4	1.7	May 18	2.5	Apr 18	Feb 16	3.8	Feb 18	-6.6	Aug 12	34.9	Q4 72

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