

Highs and lows (to accompany the Money and Credit statistical release)
Lending to individuals
May 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	5,266	3,982	Mar 18	5,557	Apr 18	-	5,557	Apr 18	-476	Dec 11	11,988	Oct 03
1-month	BZ2E	Apr 93	0.3	0.1	Apr 16	0.4	Apr 18	Mar 18	0.4	Apr 18	0.0	Nov 12	1.3	Oct 03
3-month(ann)	BZ2G	Jun 93/Q2 87	3.8	3.6	Mar 18	3.9	Feb 18	Apr 18	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	Apr 18	4.1	Dec 17	0.3	Jun 11	21.4	Q3 88
Secured lending														
Changes ^(c)	VTVJ	Apr 93/Q1 87	3,861	3,792	Apr 18	3,924	Sep 17	-	3,710	Feb 18	-341	Dec 10	10,323	Oct 06
Gross lending ^(c)	VTVC	Apr 93/Q1 87 ^(d)	22,386	21,910	Mar 18	22,712	Apr 18	-	22,712	Apr 18	3,541	Q4 92	32,042	Nov 06
Repayments	B86L	Jan 99	18,548	17,848	Mar 18	18,705	Apr 18	-	18,705	Apr 18	5,324	Jan 99	23,473	Jun 07
1-month	VTYF	Apr 93	0.3	0.2	Apr 17	0.6	Mar 16	Apr 18	0.3	Mar 17	0.0	Mar 13	1.4	Oct 03
3-month(ann)	VTYG	Jun 93/Q2 87	3.3	3.2	Mar 18	3.4	Oct 17	Apr 18	3.5	Sep 17	0.2	Jul 09	24.0	Q3 88
12-month	VTYI	Mar 94/Q1 88	3.3	3.2	Aug 17	3.4	Jul 16	Apr 18	3.5	Mar 16	0.5	Nov 11	21.5	Q3 88
Approvals of loans secured on dwellings														
Value (all loans)	VTVQ	Apr 93/Q1 87 ^(e)	21,593	20,767	Apr 18	21,932	Nov 17	-	21,251	Jan 18	6,207	Oct 97	32,938	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87 ^(e)	64,526	62,941	Apr 18	67,075	Jan 18	-	67,075	Jan 18	26,270	Nov 08	132,744	Dec 03
Consumer credit														
Changes ^(c)	B3PS	Apr 93/Q2 87	1,405	428	Mar 18	1,764	Apr 18	-	1,764	Apr 18	-1,185	Aug 09	2,235	Jan 05
Credit card ^(c)	VZQX	Apr 93/Q2 87	606	145	Mar 18	651	Apr 18	-	651	Apr 18	-209	Jul 12	1,280	Mar 04
Other ^(c)	B4TU	Apr 93/Q2 87	799	283	Mar 18	1,113	Apr 18	-	1,113	Apr 18	-1,393	Aug 09	1,554	Oct 02
1-month	B3PW	Apr 93	0.7	0.2	Mar 18	0.8	Apr 18	Dec 17	0.8	Apr 18	-0.6	Aug 09	1.9	Feb 97
3-month(ann)	B3PY	Jun 93/Q2 87	7.1	6.8	Mar 18	7.7	Apr 18	-	7.7	Apr 18	-4.0	Oct 09	23.2	Q3 88
12-month	B4TC	Mar 94/Q1 88	8.5	8.4	Nov 15	8.7	Apr 18	-	8.7	Apr 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 May 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	8,882	3,223	Apr 18	9,355	Jul 14	-	1,619	Feb 18	-9,981	Jul 09	16,201	Oct 07
Equity(c)	ZID5	Jan 03	283	29	Apr 18	988	Feb 18	-	988	Feb 18	-2,177	Jul 06	9,600	Jun 09
Bonds	Z93T	Jan 03	11,031	-2,435	Apr 18	-	-	-	-433	Mar 18	-5,586	Mar 09	11,031	May 18
Commercial paper	B32L	Jan 03	-330	-357	Mar 18	2,532	Apr 18	-	2,532	Apr 18	-1,933	Mar 14	3,314	Jul 03
Loans by MFIs(c)	B93K	Jan 98	494	255	Jan 18	580	Apr 18	-	2,475	Feb 18	-16,128	Jul 09	18,697	Oct 07
Loans to non-financial businesses														
Changes	Z8YP	May 11	-1,042	-2,817	Apr 18	3,961	Mar 18	-	3,961	Mar 18	-5,480	Jun 15	8,263	Jul 17
12-month	Z8YV	Apr 12	0.9	0.7	Apr 16	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	-1,021	-2,101	Apr 18	3,503	Mar 18	-	3,503	Mar 18	-5,870	Jun 15	8,373	Jul 17
12-month	Z8YU	Apr 12	1.5	1.0	May 16	3.1	Apr 18	Jan 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	-21	-717	Apr 18	458	Mar 18	-	738	Feb 18	-1,517	Dec 11	940	Sep 16
12-month	Z8YT	Apr 12	-0.1	-0.3	Jul 15	0.0	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	17,105	14,629	Feb 18	19,333	Apr 18	-	21,534	Mar 18	6,587	Aug 13	25,474	Jul 17
Repayments	Z8Y6	Apr 11	17,785	11,536	Feb 18	23,643	Apr 18	-	23,643	Apr 18	8,425	Feb 15	23,643	Apr 18
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs														
Gross lending	Z8Y2	Apr 11	4,940	4,744	Apr 18	5,571	Mar 18	-	5,571	Mar 18	2,853	Nov 12	5,797	Mar 17
Repayments	Z8Y5	Apr 11	4,698	3,978	Feb 18	5,267	Apr 18	-	5,267	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.

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(c) Seasonally adjusted.

Broad money and credit

May 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	19,557	-1,586	Apr 18	20,635	Aug 17	-	-863	Mar 18	-7,410	Dec 13	27,238	Jul 16
1-month	B68P	Jul 09	0.9	-0.1	Apr 18	1.0	Aug 17	Dec 14	0.0	Mar 18	-0.4	Dec 13	1.4	Jul 16
3-month(ann)	B55Q	Sep 09/Q1 98	3.4	-0.8	Apr 18	5.6	Jan 18	-	5.6	Jan 18	-1.9	Sep 09	14.8	Jul 16
12-month	B56Q	Jun 10/Q4 98	4.0	3.3	Apr 18	4.5	Feb 18	Mar 15	5.1	Jan 18	1.0	Jul 10	11.5	Q3 06
M4: Households														
Changes ^(c)	VVHS	Oct 97/Q2 63	6,629	-3,251	Apr 18	7,103	Sep 16	-	4,667	Mar 18	-3,251	Apr 18	9,901	Mar 16
1-month	VVHT	Oct 97	0.5	-0.2	Apr 18	0.6	Jul 16	Sep 16	0.3	Mar 18	-0.3	Oct 08	1.0	Dec 07
3-month(ann)	VVHU	Dec 97/Q2 63	2.2	0.4	Apr 18	2.3	Mar 18	Apr 09	2.3	Mar 18	0.4	Apr 18	24.8	Q3 88
12-month	VVHW	Sep 98/Q1 64	2.5	1.9	Apr 18	2.6	Mar 18	Oct 10	2.6	Mar 18	1.8	Jun 11	19.0	Q1 74
M4: PNFCs														
Changes ^(c)	VVHM	Oct 97/Q4 63	3,181	-503	Mar 18	5,652	Apr 18	-	5,652	Apr 18	-4,483	Dec 15	7,862	Apr 07
1-month	VVHN	Oct 97	0.8	-0.1	Mar 18	1.4	Apr 18	Dec 16	1.4	Apr 18	-2.2	Jan 00	4.7	Jun 01
3-month(ann)	VVHO	Dec 97/Q3 63	8.1	6.5	Apr 18	11.7	Aug 17	Q2 97	3.8	Jan 18	-29.8	Q2 69	66.9	Q2 72
12-month	VVHQ	Sep 98/Q1 64	6.4	6.2	Mar 18	6.6	Apr 18	Jan 14	6.6	Apr 18	-9.8	Q2 69	48.9	Q1 73
M4: Non-intermediate OFCs														
Changes ^(c)	B64Q	Jul 09/Q1 98	9,746	-3,986	Apr 18	10,280	Dec 17	-	10,280	Dec 17	-12,553	Dec 13	16,530	Jul 16
1-month	B67P	Jul 09	3.0	-1.2	Apr 18	3.3	Dec 17	-	3.3	Dec 17	-4.7	Dec 13	6.2	Jul 16
3-month(ann)	B65Q	Sep 09/Q1 98	2.8	-13.6	Apr 18	14.7	Feb 18	-	24.1	Jan 18	-20.1	Sep 09	75.4	Jul 16
12-month	B66Q	Jun 10/Q4 98	7.4	5.4	Apr 18	10.4	Feb 18	-	13.4	Jan 18	-9.2	Q1 10	21.4	Apr 17
M4														
Changes ^(c)	AUZJ	Jul 82/Q2 63	9,059	3,447	Apr 18	36,442	Jan 18	-	36,442	Jan 18	-46,809	Mar 14	48,507	Oct 08
1-month	VQJS	Aug 82	0.4	0.1	Apr 18	1.5	Jan 18	Jul 17	1.5	Jan 18	-2.2	Mar 14	2.7	Oct 08
3-month(ann)	VQKA	Oct 82/Q2 63	-3.5	-6.1	Apr 18	-1.0	Mar 18	-	4.3	Jan 18	-9.9	May 14	26.6	Dec 08
12-month	VQJW	Jul 83/Q1 64	1.8	1.2	Apr 18	2.2	Mar 18	May 16	4.3	Jan 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	2,659	-5,340	Apr 18	11,100	Mar 18	-	11,100	Mar 18	-16,067	Jul 09	28,492	Q2 06
1-month	B66P	Jul 09	0.1	-0.3	Apr 18	0.6	Mar 18	Aug 15	0.6	Mar 18	-0.8	Jul 09	1.2	Jun 16
3-month(ann)	B59Q	Sep 09/Q1 98	1.6	0.7	Apr 18	3.5	Jan 18	Q1 11	4.8	Dec 17	-5.1	Q2 09	21.2	Q2 06
12-month	B62Q	Jun 10/Q4 98	2.7	2.4	Aug 15	3.1	Apr 18	Apr 15	4.5	Jan 18	-2.2	Q1 10	14.5	Q3 06
M4L: Households														
Changes ^(c)	VWNV	Oct 97/Q2 63	3,674	3,641	Jan 18	4,265	Apr 18	-	4,265	Apr 18	-253	Aug 12	11,493	Oct 03
1-month	VWNV	Oct 97	0.3	0.2	Oct 17	0.4	Mar 17	Apr 18	0.3	May 17	0.0	Mar 13	1.4	Oct 03
3-month(ann)	VWEI	Dec 97/Q3 63	3.3	2.9	Jun 16	3.4	Apr 18	Dec 08	3.5	Feb 18	0.3	Oct 12	25.7	Q4 75
12-month	VWVZ	Sep 98/Q2 64	3.4	3.2	Nov 15	3.5	Apr 18	Dec 15	4.0	Sep 16	0.5	Nov 12	24.5	Q1 83
M4L: PNFCs														
Changes ^(c)	VWVQ	Oct 97/Q2 63	-244	-2,229	Oct 16	-12	Apr 18	-	1,857	Feb 18	-8,320	Jul 09	10,097	Mar 06
1-month	VWNR	Oct 97	-0.1	-0.6	Oct 16	0.0	Apr 18	Aug 14	0.5	Feb 18	-1.7	Jul 09	2.8	Mar 06
3-month(ann)	VWNS	Dec 97/Q3 63	0.1	-0.8	Dec 16	2.5	Apr 18	Jul 14	3.0	Feb 18	-8.3	Q2 81	65.8	Q4 73
12-month	VWVU	Sep 98/Q2 64	1.8	1.0	Dec 15	2.4	Apr 18	-	3.3	Feb 18	-4.4	Q2 94	39.0	Q2 74
M4L: Non-intermediate OFCs														
Changes ^(c)	B68Q	Jul 09/Q1 98	-771	-9,593	Apr 18	6,924	Mar 18	-	6,924	Mar 18	-10,890	Jan 10	16,463	Jun 16
1-month	B65P	Jul 09	-0.3	-4.0	Apr 18	3.0	Mar 18	Apr 17	3.0	Mar 18	-4.6	Jan 17	8.5	Jun 16
3-month(ann)	B69Q	Sep 09/Q1 98	-5.3	-16.0	Apr 18	7.2	Jan 18	May 14	17.8	Dec 17	-26.1	Q2 09	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	-0.6	-1.2	Oct 14	1.8	Apr 18	-	11.6	Jan 18	-12.3	Q1 10	36.1	Jun 16
M4L														
Changes ^(c)	VWVL	Oct 97/Q2 63	-11,948	-13,406	Apr 16	-121	Apr 18	-	1,462	Mar 18	-46,688	Mar 14	56,946	Oct 08
1-month	VWVM	Aug 82	-0.5	-0.6	Apr 16	0.0	Apr 18	Jan 15	0.1	Mar 18	-2.1	Mar 14	2.2	Oct 08
3-month(ann)	VWVN	Oct 82/Q3 63	-1.8	-2.2	Jan 15	-0.2	Apr 18	-	3.1	Jan 18	-10.7	Apr 14	44.1	Q2 72
12-month	VWVP	Jul 83/Q2 64	1.6	1.5	Jan 16	2.4	Apr 18	Apr 16	3.9	Feb 18	-6.6	Aug 12	34.9	Q4 72

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