

Highs and lows (to accompany the Money and Credit statistical release)
Lending to individuals
November 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	4,377	4,344	Aug 18	4,843	Oct 18	-	4,843	Oct 18	-513	Dec 11	12,010	Oct 03
1-month	BZ2E	Apr 93	0.3	0.2	Mar 18	0.4	Apr 18	Oct 18	0.4	Apr 18	0.0	Nov 12	1.3	Oct 03
3-month(ann)	BZ2G	Jun 93/Q2 87	3.5	3.4	Sep 18	3.6	Aug 18	Oct 18	4.2	Jun 18	-0.1	Aug 09	23.6	Q3 88
12-month	BZ2K	Mar 94/Q1 88	3.7	3.5	Dec 15	3.8	Oct 18	Mar 17	4.0	Jun 18	0.3	Jun 11	21.4	Q3 88
Secured lending														
Changes ^(c)	VTVJ	Apr 93/Q1 87	3,453	3,151	Aug 18	4,089	Oct 18	-	4,089	Oct 18	-326	Dec 10	10,287	Oct 06
Gross lending ^(c)	VTVC	Apr 93/Q1 87 ^(d)	22,200	22,109	Sep 18	22,655	Oct 18	-	22,655	Oct 18	3,541	Q4 92	32,037	Nov 06
Repayments	B86L	Jan 99	18,648	18,547	Jun 18	19,258	Oct 18	-	19,332	Sep 18	5,329	Jan 99	23,482	Jun 07
1-month	VTYF	Apr 93	0.2	0.1	Apr 16	0.3	Oct 18	Aug 18	0.3	Oct 18	0.0	Mar 13	1.4	Oct 03
3-month(ann)	VTYG	Jun 93/Q2 87	3.4	3.3	Oct 18	3.5	Oct 17	Jun 18	3.4	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	Oct 18	Sep 18	3.3	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)	21,379	20,999	Jul 18	21,701	Oct 18	-	22,504	Aug 18	6,206	Oct 97	32,938	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87 ^(e)	63,728	63,421	Apr 18	66,709	Oct 18	-	66,709	Oct 18	26,297	Nov 08	132,606	Dec 03
Consumer credit														
Changes ^(c)	B3PS	Apr 93/Q2 87	924	754	Oct 18	1,193	Aug 18	-	1,193	Aug 18	-1,185	Aug 09	2,231	Jan 05
Credit card ^(c)	VZQX	Apr 93/Q2 87	389	268	Oct 18	428	Sep 18	-	447	Aug 18	-205	Jul 12	1,283	Mar 04
Other ^(c)	B4TU	Apr 93/Q2 87	535	486	Oct 18	746	Aug 18	-	746	Aug 18	-1,392	Aug 09	1,557	Oct 02
1-month	B3PW	Apr 93	0.4	0.2	Mar 18	0.6	Aug 18	Oct 18	0.6	Aug 18	-0.6	Aug 09	1.9	Feb 97
3-month(ann)	B3PY	Jun 93/Q2 87	4.8	4.6	Jul 13	5.3	Oct 18	Nov 13	9.6	Jun 18	-4.0	Oct 09	23.2	Q3 88
12-month	B4TC	Mar 94/Q1 88	7.1	6.8	Feb 15	7.4	Oct 18	Mar 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 November 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	105	-1,422	Sep 18	6,200	Oct 18	-	6,200	Oct 18	-9,971	Jul 09	16,151	Oct 07
Equity(c)	ZID5	Jan 03	-1,134	-1,653	Mar 12	-1,031	Oct 18	-	241	May 18	-2,172	Jul 06	9,593	Jun 09
Bonds	Z93T	Jan 03	-3,847	-4,847	Oct 17	7,139	Oct 18	-	7,139	Oct 18	-5,586	Mar 09	11,031	May 18
Commercial paper	B32L	Jan 03	958	363	Oct 18	2,532	Apr 18	-	233	Jul 18	-1,933	Mar 14	3,314	Jul 03
Loans by MFIs(c)	B93K	Jan 98	3,595	2,766	Oct 18	5,222	Jul 17	-	1,367	Aug 18	-16,139	Jul 09	18,707	Oct 07
Loans to non-financial businesses														
Changes	Z8YP	May 11	3,476	1,624	Oct 18	3,961	Mar 18	-	3,002	Jul 18	-5,480	Jun 15	8,263	Jul 17
12-month	Z8YV	Apr 12	2.6	1.5	Oct 18	3.0	Mar 18	Sep 17	3.0	Mar 18	-5.4	Dec 12	4.3	Jul 17
Loans to non-financial businesses: of which large														
Changes	Z8YO	May 11	3,308	2,068	Oct 18	3,365	Jul 18	-	3,365	Jul 18	-5,870	Jun 15	8,373	Jul 17
12-month	Z8YU	Apr 12	4.2	2.5	Oct 18	4.7	Mar 18	Nov 16	4.7	Mar 18	-6.2	Apr 12	6.3	Jul 17
Loans to non-financial businesses: of which SMEs														
Changes	Z8YN	May 11	169	-445	Oct 18	357	Sep 18	-	357	Sep 18	-1,525	Dec 11	940	Sep 16
12-month	Z8YT	Apr 12	-0.1	-0.2	Oct 18	0.0	Jun 18	Aug 18	-0.1	Aug 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	16,078	15,497	Sep 18	18,202	Oct 18	-	18,202	Oct 18	6,564	Aug 13	25,474	Jul 17
Repayments	Z8Y6	Apr 11	13,999	12,862	Aug 18	16,988	Oct 18	-	16,988	Oct 18	8,425	Feb 15	23,571	Apr 18
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs														
Gross lending	Z8Y2	Apr 11	4,787	4,651	Sep 18	4,812	Oct 18	Jan 16	4,812	Oct 18	2,844	Nov 12	5,797	Mar 17
Repayments	Z8Y5	Apr 11	4,640	4,437	Sep 18	4,940	Oct 18	-	4,940	Oct 18	3,155	Feb 13	5,966	Dec 14

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(c) Seasonally adjusted.

Broad money and credit November 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	3,199	-197	Sep 18	6,003	Oct 18	-	6,003	Oct 18	-7,689	Dec 13	29,140	Jul 16
1-month	B68P	Jul 09	0.1	0.0	Sep 18	0.3	Oct 18	Jun 15	0.3	Oct 18	-0.4	Dec 13	1.5	Jul 16
3-month(ann)	B55Q	Sep 09/Q1 98	1.7	1.1	Sep 18	2.2	Oct 18	Nov 09	2.2	Oct 18	-1.9	Sep 09	15.1	Jul 16
12-month	B56Q	Jun 10/Q4 98	2.2	1.4	Dec 11	2.6	Oct 18	-	2.6	Oct 18	1.0	Jul 10	11.5	Q3 06
M4: Households														
Changes(c)	VVHS	Oct 97/Q2 63	2,509	2,177	Oct 18	3,717	Aug 18	-	3,717	Aug 18	-2,931	Apr 18	9,726	Mar 16
1-month	VVHT	Oct 97	0.2	-0.2	Apr 18	0.3	Aug 18	Oct 18	0.3	Aug 18	-0.3	Oct 08	1.0	Dec 07
3-month(ann)	VVHU	Dec 97/Q2 63	2.0	0.6	Apr 18	2.4	Oct 18	-	3.8	Jul 18	0.5	Jul 10	24.8	Q3 88
12-month	VVHW	Sep 98/Q1 64	2.2	2.0	Apr 18	2.3	Oct 18	Aug 11	2.6	May 18	1.8	Jun 11	19.0	Q1 74
M4: PNFCs														
Changes(c)	VVHM	Oct 97/Q4 63	1,867	1,563	Oct 18	2,119	Aug 18	-	2,481	Jul 18	-4,488	Dec 15	7,752	Apr 07
1-month	VVHN	Oct 97	0.5	0.4	Oct 18	0.6	Jul 18	Aug 18	0.6	Jul 18	-2.2	Jan 00	4.8	Jun 01
3-month(ann)	VVHO	Dec 97/Q3 63	2.4	1.1	Mar 18	2.7	Oct 18	-	10.6	Jun 18	-29.8	Q2 69	66.9	Q2 72
12-month	VVHQ	Sep 98/Q1 64	3.9	3.6	Oct 12	4.9	Oct 18	Nov 16	6.4	Jul 18	-9.8	Q2 69	48.9	Q1 73
M4: Non-intermediate OFCs														
Changes(c)	B64Q	Jul 09/Q1 98	-1,177	-1,619	Sep 18	2,263	Oct 18	-	2,263	Oct 18	-12,782	Dec 13	18,731	Jul 16
1-month	B67P	Jul 09	-0.4	-0.5	Sep 18	0.7	Oct 18	Oct 17	0.7	Oct 18	-4.8	Dec 13	7.0	Jul 16
3-month(ann)	B65Q	Sep 09/Q1 98	-0.7	-8.0	Sep 18	0.9	Oct 18	-	0.9	Oct 18	-20.0	Sep 09	80.1	Jul 16
12-month	B66Q	Jun 10/Q4 98	-0.3	-3.5	May 16	0.9	Oct 18	Mar 15	0.9	Oct 18	-9.2	Q1 10	21.5	Apr 17
M4														
Changes(c)	AUZJ	Jul 82/Q2 63	73	-7,664	Sep 18	16,217	Oct 18	-	16,217	Oct 18	-46,788	Mar 14	48,547	Oct 08
1-month	VQJS	Aug 82	0.0	-0.3	Sep 18	0.7	Oct 18	Dec 14	0.7	Oct 18	-2.2	Mar 14	2.7	Oct 08
3-month(ann)	VQKA	Oct 82/Q2 63	1.5	1.2	Jun 18	2.0	Oct 18	Apr 15	3.8	Jul 18	-9.9	May 14	26.6	Dec 08
12-month	VQJW	Jul 83/Q1 64	0.8	0.2	Dec 15	1.0	Oct 18	-	1.0	Oct 18	-5.4	Jun 12	22.9	Q3 73
M4L excluding intermediate OFCs														
Changes(c)	B58Q	Jul 09/Q1 98	10,845	9,181	Oct 18	16,602	Sep 18	-	16,602	Sep 18	-16,036	Jul 09	28,522	Q2 06
1-month	B66P	Jul 09	0.5	0.4	Oct 18	0.8	Sep 18	Mar 18	0.8	Sep 18	-0.8	Jul 09	1.2	Jun 16
3-month(ann)	B59Q	Sep 09/Q1 98	7.4	5.1	Oct 18	8.8	Jul 16	Jun 16	4.1	Jul 18	-5.1	Q2 09	21.2	Q2 06
12-month	B62Q	Jun 10/Q4 98	3.5	3.4	Oct 18	3.6	Mar 18	Dec 15	3.3	Jul 18	-2.2	Q1 10	14.5	Q3 06
M4L: Households														
Changes(c)	VWNV	Oct 97/Q2 63	3,188	3,048	Aug 18	3,447	Oct 18	-	4,101	Sep 18	-217	Aug 12	11,501	Oct 03
1-month	VWNV	Oct 97	0.2	0.1	Apr 16	0.3	Sep 18	Oct 18	0.3	Sep 18	0.0	Mar 13	1.4	Oct 03
3-month(ann)	VWEI	Dec 97/Q3 63	3.1	3.0	Sep 18	3.3	Jul 18	Oct 18	3.6	Jun 18	0.3	Oct 12	25.7	Q4 75
12-month	VWVZ	Sep 98/Q2 64	3.2	3.0	Oct 15	3.3	Oct 18	Nov 15	4.1	Jul 16	0.5	Nov 12	24.5	Q1 83
M4L: PNFCs														
Changes(c)	VWVQ	Oct 97/Q2 63	2,989	2,214	Oct 18	3,848	Jan 16	-	2,813	Jun 18	-8,298	Jul 09	9,948	Mar 06
1-month	VWNR	Oct 97	0.7	0.5	Oct 18	1.0	Jan 16	Jun 18	0.7	Jun 18	-1.6	Jul 09	2.8	May 00
3-month(ann)	VWNS	Dec 97/Q3 63	7.0	3.8	Oct 18	7.2	Mar 16	-	4.8	Aug 18	-8.3	Q2 81	65.8	Q4 73
12-month	VWVU	Sep 98/Q2 64	3.9	3.2	Oct 18	4.1	Aug 16	-	2.7	Jul 18	-4.4	Q2 94	39.0	Q2 74
M4L: Non-intermediate OFCs														
Changes(c)	B68Q	Jul 09/Q1 98	4,668	3,520	Oct 18	10,858	Sep 18	-	10,858	Sep 18	-10,890	Jan 10	16,463	Jun 16
1-month	B65P	Jul 09	1.9	1.4	Oct 18	4.6	Sep 18	-	4.6	Sep 18	-4.6	Jan 17	8.5	Jun 16
3-month(ann)	B69Q	Sep 09/Q1 98	36.7	19.7	Oct 18	38.1	Aug 16	-	7.8	Jul 18	-26.0	Q2 09	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	4.4	3.9	Oct 18	5.7	Mar 18	Oct 12	3.6	Jul 18	-12.3	Q1 10	36.1	Jun 16
M4L														
Changes(c)	VWVL	Oct 97/Q2 63	14,481	-146	Oct 18	27,818	Sep 18	-	27,818	Sep 18	-46,627	Mar 14	57,016	Oct 08
1-month	VWVM	Aug 82	0.6	0.0	Oct 18	1.2	Sep 18	Aug 17	1.2	Sep 18	-2.1	Mar 14	2.2	Oct 08
3-month(ann)	VWVN	Oct 82/Q3 63	7.2	4.5	Oct 18	10.3	Mar 17	Feb 17	1.3	Aug 18	-10.7	Apr 14	44.1	Q2 72
12-month	VWVP	Jul 83/Q2 64	1.9	1.8	Oct 18	2.4	Jun 18	-	2.4	Jun 18	-6.6	Aug 12	34.9	Q4 72

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