

**Highs and lows (to accompany the Money and Credit statistical release)**  
**Lending to individuals**  
**October 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 <sup>(a)</sup>	Series low <sup>(b)</sup>	Series high <sup>(b)</sup>					
				Lower	Higher	Same								
<b>Total</b>														
Changes <sup>(c)</sup>	BZ2C	Apr 93/Q1 87	5,015	4,867	Sep 18	5,575	Jun 18	-	5,575	Jun 18	-526	Dec 11	12,025	Oct 03
1-month	BZ2E	Apr 93	0.3	0.2	Mar 18	0.4	Jun 18	Sep 18	0.4	Jun 18	0.0	Nov 12	1.3	Oct 03
3-month(ann)	BZ2G	Jun 93/Q2 87	3.6	3.5	Sep 18	3.7	Aug 18	Mar 18	4.3	Jun 18	-0.1	Aug 09	23.6	Q3 88
12-month	BZ2K	Mar 94/Q1 88	3.8	3.7	Mar 17	3.9	Aug 18	Sep 18	4.2	Jul 16	0.3	Jun 11	21.4	Q3 88
<b>Secured lending</b>														
Changes <sup>(c)</sup>	VTVJ	Apr 93/Q1 87	4,121	4,015	Sep 18	4,201	Aug 17	-	4,068	Jun 18	-329	Dec 10	10,279	Oct 06
Gross lending <sup>(c)</sup>	VTVC	Apr 93/Q1 87 <sup>(d)</sup>	22,742	22,166	Sep 18	22,834	Jul 18	-	22,834	Jul 18	3,541	Q4 92	32,040	Nov 06
Repayments	B86L	Jan 99	19,437	19,429	Sep 18	19,619	Jul 18	-	19,619	Jul 18	5,329	Jan 99	23,483	Jun 07
1-month	VTYF	Apr 93	0.3	0.2	Aug 18	0.6	Mar 16	Sep 18	0.3	Jun 18	0.0	Mar 13	1.4	Oct 03
3-month(ann)	VTYG	Jun 93/Q2 87	3.3	3.1	Sep 18	3.4	Jun 18	Jul 18	3.4	Jun 18	0.3	Aug 11	24.0	Q3 88
12-month	VTYI	Mar 94/Q1 88	3.3	3.2	Sep 18	3.4	Jul 16	Jul 18	3.5	Mar 16	0.5	Oct 11	21.5	Q3 88
<b>Approvals of loans secured on dwellings</b>														
Value (all loans)	VTVQ	Apr 93/Q1 87 <sup>(e)</sup>	21,790	21,096	Jul 18	21,817	Sep 18	-	22,583	Aug 18	6,206	Oct 97	32,936	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87 <sup>(e)</sup>	67,086	65,726	Sep 18	67,264	Jan 18	-	66,397	Aug 18	26,296	Nov 08	132,677	Dec 03
<b>Consumer credit</b>														
Changes <sup>(c)</sup>	B3PS	Apr 93/Q2 87	894	852	Sep 18	1,230	Aug 18	-	1,230	Aug 18	-1,180	Aug 09	2,233	Jan 05
Credit card <sup>(c)</sup>	VZQX	Apr 93/Q2 87	359	215	Jul 18	471	Sep 18	-	471	Sep 18	-203	Jul 12	1,282	Mar 04
Other <sup>(c)</sup>	B4TU	Apr 93/Q2 87	535	381	Sep 18	766	Aug 18	-	766	Aug 18	-1,388	Aug 09	1,559	Oct 02
1-month	B3PW	Apr 93	0.4	0.2	Mar 18	0.6	Aug 18	Sep 18	0.6	Aug 18	-0.6	Aug 09	1.9	Feb 97
3-month(ann)	B3PY	Jun 93/Q2 87	5.7	5.4	Jan 14	7.0	Aug 18	Sep 18	9.8	Jun 18	-4.0	Oct 09	23.2	Q3 88
12-month	B4TC	Mar 94/Q1 88	7.5	7.3	May 15	7.9	Sep 18	Apr 06	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 October 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	5,811	-1,866	Sep 18	9,427	May 18	-	3,400	Aug 18	-9,990	Jul 09	16,130	Oct 07
Equity(c)	ZID5	Jan 03	-972	-1,655	Mar 12	-560	Sep 18	-	239	May 18	-2,175	Jul 06	9,595	Jun 09
Bonds	Z93T	Jan 03	7,139	2,795	Sep 18	11,031	May 18	-	494	Jul 18	-5,586	Mar 09	11,031	May 18
Commercial paper	B32L	Jan 03	363	-1,484	Sep 18	2,532	Apr 18	-	233	Jul 18	-1,933	Mar 14	3,314	Jul 03
Loans by MFIs(c)	B93K	Jan 98	2,628	-1,129	Sep 18	5,107	Jul 17	-	1,366	Aug 18	-16,103	Jul 09	18,648	Oct 07
<b>Loans to non-financial businesses</b>														
Changes	Z8YP	May 11	1,634	-1,678	Sep 18	2,201	Aug 18	-	2,995	Jul 18	-5,480	Jun 15	8,263	Jul 17
12-month	Z8YV	Apr 12	1.5	1.3	Sep 18	2.0	Apr 18	-	1.4	Aug 18	-5.4	Dec 12	4.3	Jul 17
<b>Loans to non-financial businesses: of which large</b>														
Changes	Z8YO	May 11	2,077	-2,033	Sep 18	2,097	Aug 18	-	3,360	Jul 18	-5,870	Jun 15	8,373	Jul 17
12-month	Z8YU	Apr 12	2.5	2.2	Sep 18	3.1	Apr 18	-	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	-443	-670	Apr 18	355	Sep 18	Feb 12	355	Sep 18	-1,517	Dec 11	940	Sep 16
12-month	Z8YT	Apr 12	-0.2	-0.3	Jul 15	-0.1	Aug 18	Sep 18	-0.1	Aug 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	18,202	15,497	Sep 18	22,742	Jul 18	-	22,742	Jul 18	6,587	Aug 13	25,474	Jul 17
Repayments	Z8Y6	Apr 11	16,988	16,675	Sep 18	20,422	Jul 18	-	20,422	Jul 18	8,425	Feb 15	23,569	Apr 18
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs</b>														
Gross lending	Z8Y2	Apr 11	4,812	4,651	Sep 18	5,159	Jul 18	-	5,279	Jun 18	2,853	Nov 12	5,797	Mar 17
Repayments	Z8Y5	Apr 11	4,940	4,437	Sep 18	5,481	Jul 18	-	5,481	Jul 18	3,164	Feb 13	5,966	Dec 14

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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) Seasonally adjusted.

## Broad money and credit October 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(c)	B54Q	Jul 09/Q1 98	6,030	10	Sep 18	19,935	May 18	-	5,847	Aug 18	-7,546	Dec 13	29,272	Jul 16
1-month	B68P	Jul 09	0.3	0.0	Sep 18	0.9	May 18	Aug 18	0.3	Aug 18	-0.4	Dec 13	1.5	Jul 16
3-month(ann)	B55Q	Sep 09/Q1 98	2.3	1.1	Sep 18	3.3	Jul 18	Feb 14	3.3	Jul 18	-1.9	Sep 09	15.1	Jul 16
12-month	B56Q	Jun 10/Q4 98	2.6	2.5	Sep 18	2.7	Aug 18	Aug 11	4.0	May 18	1.0	Jul 10	11.5	Q3 06
<b>M4: Households</b>														
Changes(c)	VVHS	Oct 97/Q2 63	2,117	-2,959	Apr 18	2,444	Sep 18	-	3,776	Aug 18	-2,959	Apr 18	9,723	Mar 16
1-month	VVHT	Oct 97	0.2	-0.2	Apr 18	0.3	Aug 18	Sep 18	0.3	Aug 18	-0.3	Oct 08	1.0	Dec 07
3-month(ann)	VVHU	Dec 97/Q2 63	2.4	2.2	Jun 18	2.5	Sep 18	Mar 18	3.9	Jul 18	0.5	Jul 10	24.8	Q3 88
12-month	VVHW	Sep 98/Q1 64	2.3	2.0	Apr 18	2.4	Sep 18	Nov 11	2.5	Aug 18	1.8	Jun 11	19.0	Q1 74
<b>M4: PNFCs</b>														
Changes(c)	VVHM	Oct 97/Q4 63	1,569	-860	Sep 18	1,930	Aug 18	-	2,546	Jul 18	-4,326	Mar 09	7,741	Apr 07
1-month	VVHN	Oct 97	0.4	-0.2	Sep 18	0.5	Aug 18	Feb 18	0.6	Jul 18	-2.2	Jan 00	4.8	Jun 01
3-month(ann)	VVHO	Sep 09/Q3 63	2.6	1.2	Mar 18	3.6	Sep 18	Nov 04	10.7	Jun 18	-29.8	Q2 69	66.9	Q2 72
12-month	VVHQ	Sep 98/Q1 64	4.9	3.8	Nov 16	5.0	Sep 18	Dec 12	6.4	Jul 18	-9.8	Q2 69	48.9	Q1 73
<b>M4: Non-intermediate OFCs</b>														
Changes(c)	B64Q	Jul 09/Q1 98	2,344	-1,574	Sep 18	9,499	May 18	-	140	Aug 18	-12,667	Dec 13	18,772	Jul 16
1-month	B67P	Jul 09	0.7	-0.5	Sep 18	3.0	May 18	Jan 16	0.0	Aug 18	-4.8	Dec 13	7.0	Jul 16
3-month(ann)	B65Q	Sep 09/Q1 98	1.2	-7.9	Sep 18	3.5	May 18	-	3.5	May 18	-20.0	Sep 09	80.3	Jul 16
12-month	B66Q	Jun 10/Q4 98	1.0	-0.2	Sep 18	3.9	Jul 18	Feb 14	7.4	May 18	-9.2	Q1 10	21.5	Apr 17
<b>M4</b>														
Changes(c)	AUZJ	Jul 82/Q2 63	16,014	-7,458	Sep 18	19,901	Jul 18	-	19,901	Jul 18	-46,684	Mar 14	48,545	Oct 08
1-month	VQJS	Aug 82	0.7	-0.3	Sep 18	0.8	Jul 18	Nov 15	0.8	Jul 18	-2.2	Mar 14	2.7	Oct 08
3-month(ann)	VQKA	Oct 82/Q2 63	2.0	1.3	Jun 18	2.7	Sep 18	-	3.9	Jul 18	-9.9	May 14	26.6	Dec 08
12-month	VQJW	Jul 83/Q1 64	1.0	0.9	Sep 18	1.1	Aug 18	Apr 16	2.0	Jul 18	-5.4	Jun 12	22.9	Q3 73
<b>M4L excluding intermediate OFCs</b>														
Changes(c)	B58Q	Jul 09/Q1 98	9,186	-346	Aug 18	16,612	Sep 18	-	16,612	Sep 18	-16,034	Jul 09	28,521	Q2 06
1-month	B66P	Jul 09	0.4	0.0	Aug 18	0.8	Sep 18	Nov 17	0.8	Sep 18	-0.8	Jul 09	1.2	Jun 16
3-month(ann)	B59Q	Sep 09/Q1 98	5.1	4.2	Sep 18	6.4	May 17	-	4.1	Jul 18	-5.1	Q2 09	21.2	Q2 06
12-month	B62Q	Jun 10/Q4 98	3.4	3.1	Sep 18	3.6	Mar 18	-	3.3	Jul 18	-2.2	Q1 10	14.5	Q3 06
<b>M4L: Households</b>														
Changes(c)	VWNV	Oct 97/Q2 63	3,643	3,142	Aug 18	4,241	Sep 18	-	4,241	Sep 18	-214	Aug 12	11,503	Oct 03
1-month	VWNV	Oct 97	0.3	0.2	Aug 18	0.4	Mar 17	Sep 18	0.4	Mar 17	0.0	Mar 13	1.4	Oct 03
3-month(ann)	VWEI	Dec 97/Q3 63	3.2	3.1	Sep 18	3.3	Jul 18	-	3.7	Jun 18	0.3	Oct 12	25.7	Q4 75
12-month	VWVZ	Sep 98/Q2 64	3.3	3.2	Nov 15	3.4	Jul 18	Sep 18	4.1	Jul 16	0.5	Nov 12	24.5	Q1 83
<b>M4L: PNFCs</b>														
Changes(c)	VWVQ	Oct 97/Q2 63	2,076	1,510	Sep 18	2,749	Jun 18	-	2,749	Jun 18	-8,293	Jul 09	9,958	Mar 06
1-month	VWNR	Oct 97	0.5	0.4	Sep 18	0.7	Jun 18	Jul 18	0.7	Jun 18	-1.6	Jul 09	2.8	May 00
3-month(ann)	VWNS	Dec 97/Q3 63	3.5	3.3	Sep 18	4.6	Aug 18	-	4.6	Aug 18	-8.3	Q2 81	65.8	Q4 73
12-month	VWVU	Sep 98/Q2 64	3.2	2.8	Sep 18	3.3	Feb 18	Apr 17	2.7	Jul 18	-4.4	Q2 94	39.0	Q2 74
<b>M4L: Non-intermediate OFCs</b>														
Changes(c)	B68Q	Jul 09/Q1 98	3,467	-3,432	Aug 18	10,862	Sep 18	-	10,862	Sep 18	-10,890	Jan 10	16,463	Jun 16
1-month	B65P	Jul 09	1.4	-1.4	Aug 18	4.6	Sep 18	Nov 17	4.6	Sep 18	-4.6	Jan 17	8.5	Jun 16
3-month(ann)	B69Q	Sep 09/Q1 98	19.6	12.6	Sep 18	22.7	May 17	-	7.8	Jul 18	-26.0	Q2 09	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	3.9	2.0	Sep 18	5.7	Mar 18	-	3.6	Jul 18	-12.3	Q1 10	36.1	Jun 16
<b>M4L</b>														
Changes(c)	VWVL	Oct 97/Q2 63	-222	-775	Aug 18	27,831	Sep 18	-	27,831	Sep 18	-46,635	Mar 14	57,035	Oct 08
1-month	VWVM	Aug 82	0.0	-0.8	Jul 18	1.2	Sep 18	Aug 18	1.2	Sep 18	-2.1	Mar 14	2.2	Oct 08
3-month(ann)	VWVN	Oct 82/Q3 63	4.5	1.1	Sep 18	4.7	Sep 17	-	1.3	Aug 18	-10.7	Apr 14	44.1	Q2 72
12-month	VWVP	Jul 83/Q2 64	1.8	1.5	Sep 18	2.4	Jun 18	-	2.4	Jun 18	-6.6	Aug 12	34.9	Q4 72

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