

**Highs and lows (to accompany the Money and Credit statistical release)**  
**Lending to individuals**  
**September 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	4,677	4,316	Aug 18	5,527	Jun 18	-	5,527	Jun 18	-523	Dec 11	12,020	Oct 03
1-month	BZ2E	Apr 93	0.3	0.2	Mar 18	0.4	Apr 18	Aug 18	0.4	Apr 18	0.0	Nov 12	1.3	Oct 03
3-month(ann)	BZ2G	Jun 93/Q2 87	3.3	3.0	Jun 16	3.6	Aug 18	-	4.2	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	Feb 16	4.1	Jun 18	0.3	Jun 11	21.4	Q3 88
<b>Secured lending</b>														
Changes <sup>(c)</sup>	VTVJ	Apr 93/Q1 87	3,892	3,101	Aug 18	4,013	Jun 18	-	4,013	Jun 18	-329	Dec 10	10,280	Oct 06
Gross lending <sup>(c)</sup>	VTVC	Apr 93/Q1 87 <sup>(d)</sup>	22,070	21,616	Aug 18	22,771	Jul 18	-	22,771	Jul 18	3,541	Q4 92	32,030	Nov 06
Repayments	B86L	Jan 99	19,437	18,837	Aug 18	19,620	Jul 18	-	19,620	Jul 18	5,329	Jan 99	23,482	Jun 07
1-month	VTYF	Apr 93	0.3	0.2	Aug 18	0.6	Mar 16	Jun 18	0.6	Jun 18	0.0	Mar 13	1.4	Oct 03
3-month(ann)	VTYG	Jun 93/Q2 87	3.0	2.9	Nov 16	3.1	Aug 18	Aug 15	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	Jul 18	Aug 18	3.4	Apr 18	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>	21,761	20,875	Jul 18	22,595	Aug 18	-	22,595	Aug 18	6,206	Oct 97	32,938	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87 <sup>(e)</sup>	65,269	65,046	Jul 18	66,101	Aug 18	-	66,101	Aug 18	26,284	Nov 08	132,709	Dec 03
<b>Consumer credit</b>														
Changes <sup>(c)</sup>	B3PS	Apr 93/Q2 87	785	418	Mar 18	1,215	Aug 18	-	1,215	Aug 18	-1,169	Aug 09	2,235	Jan 05
Credit card <sup>(c)</sup>	VZQX	Apr 93/Q2 87	477	466	Aug 18	603	Jun 18	-	603	Jun 18	-201	Jul 12	1,280	Mar 04
Other <sup>(c)</sup>	B4TU	Apr 93/Q2 87	308	297	Mar 18	749	Aug 18	-	749	Aug 18	-1,377	Aug 09	1,560	Oct 02
1-month	B3PW	Apr 93	0.4	0.2	Mar 18	0.6	Aug 18	Jul 18	0.6	Aug 18	-0.6	Aug 09	1.9	Feb 97
3-month(ann)	B3PY	Jun 93/Q2 87	5.5	5.4	Jan 14	6.9	Aug 18	Dec 06	9.8	Jun 18	-4.0	Oct 09	23.2	Q3 88
12-month	B4TC	Mar 94/Q1 88	7.7	7.6	Jun 15	8.2	Aug 18	-	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 September 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	-792	-2,283	Mar 18	3,071	Aug 18	-	3,071	Aug 18	-9,932	Jul 09	16,175	Oct 07
Equity(c)	ZID5	Jan 03	-495	-521	Mar 18	-312	Aug 18	Sep 04	259	May 18	-2,175	Jul 06	9,597	Jun 09
Bonds	Z93T	Jan 03	2,795	-932	Aug 18	11,031	May 18	-	494	Jul 18	-5,586	Mar 09	11,031	May 18
Commercial paper	B32L	Jan 03	-1,484	-1,665	Aug 16	-431	Aug 18	-	233	Jul 18	-1,933	Mar 14	3,314	Jul 03
Loans by MFIs(c)	B93K	Jan 98	-1,191	-4,693	Aug 17	1,379	Aug 18	-	1,379	Aug 18	-16,108	Jul 09	18,669	Oct 07
<b>Loans to non-financial businesses</b>														
Changes	Z8YP	May 11	-1,678	-2,631	Apr 18	2,201	Aug 18	-	2,995	Jul 18	-5,480	Jun 15	8,263	Jul 17
12-month	Z8YV	Apr 12	1.3	-0.1	Jul 18	1.4	Aug 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	-2,033	-4,956	Aug 17	2,097	Aug 18	-	3,360	Jul 18	-5,870	Jun 15	8,373	Jul 17
12-month	Z8YU	Apr 12	2.2	-0.1	Jul 18	3.1	Apr 18	Aug 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	355	104	Aug 18	508	Jun 18	-	508	Jun 18	-1,517	Dec 11	940	Sep 16
12-month	Z8YT	Apr 12	-0.2	-0.3	Jul 15	-0.1	Aug 18	Jul 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	15,497	14,207	Aug 18	22,742	Jul 18	-	22,742	Jul 18	6,587	Aug 13	25,474	Jul 17
Repayments	Z8Y6	Apr 11	16,675	12,862	Aug 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	4,651	4,267	Aug 18	5,159	Jul 18	-	5,279	Jun 18	2,853	Nov 12	5,797	Mar 17
Repayments	Z8Y5	Apr 11	4,437	4,155	Aug 18	5,481	Jul 18	Aug 16	5,481	Jul 18	3,164	Feb 13	5,966	Dec 14

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(c) Seasonally adjusted.

## Broad money and credit September 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	39	29	Jul 18	5,959	Aug 18	-	5,959	Aug 18	-7,560	Dec 13	29,248	Jul 16
1-month	B68P	Jul 09	0.0	-0.1	Jun 18	0.3	Aug 18	Jul 18	0.3	Aug 18	-0.4	Dec 13	1.5	Jul 16
3-month(ann)	B55Q	Sep 09/Q1 98	1.1	0.6	Aug 18	3.3	Jul 18	Dec 11	3.3	Jul 18	-1.9	Sep 09	15.1	Jul 16
12-month	B56Q	Jun 10/Q4 98	2.5	1.4	Dec 11	2.7	Aug 18	Feb 12	4.0	May 18	1.0	Jul 10	11.5	Q3 06
<b>M4: Households</b>														
Changes(c)	VVHS	Oct 97/Q2 63	2,531	-2,949	Apr 18	3,842	Aug 18	-	3,842	Aug 18	-2,949	Apr 18	9,724	Mar 16
1-month	VVHT	Oct 97	0.2	-0.2	Apr 18	0.3	Aug 18	Jul 18	0.3	Aug 18	-0.3	Oct 08	1.0	Dec 07
3-month(ann)	VVHU	Dec 97/Q2 63	2.6	2.3	Jun 18	2.9	Aug 18	Aug 11	3.9	Jul 18	0.5	Jul 10	24.8	Q3 88
12-month	VVHW	Sep 98/Q1 64	2.4	2.0	Apr 18	2.5	Aug 18	Jul 18	2.5	Aug 18	1.8	Jun 11	19.0	Q1 74
<b>M4: PNFCs</b>														
Changes(c)	VVHM	Oct 97/Q4 63	-870	-1,246	Mar 18	1,960	Aug 18	-	2,502	Jul 18	-4,327	Mar 09	7,746	Apr 07
1-month	VVHN	Oct 97	-0.2	-0.3	Mar 18	0.5	Aug 18	Mar 13	0.6	Jul 18	-2.2	Jan 00	4.8	Jun 01
3-month(ann)	VVHO	Dec 97/Q3 63	3.6	1.4	Mar 18	5.6	Aug 18	-	10.7	Jun 18	-29.8	Q2 69	66.9	Q2 72
12-month	VVHQ	Sep 98/Q1 64	5.0	3.8	Nov 16	5.2	Aug 18	Mar 08	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	-1,623	-5,116	Jul 18	157	Aug 18	-	157	Aug 18	-12,688	Dec 13	18,739	Jul 16
1-month	B67P	Jul 09	-0.5	-1.6	Jul 18	0.0	Aug 18	Jul 17	0.0	Aug 18	-4.8	Dec 13	7.0	Jul 16
3-month(ann)	B65Q	Sep 09/Q1 98	-7.9	-14.5	Aug 18	-4.2	Jul 18	-	3.3	May 18	-20.0	Sep 09	80.1	Jul 16
12-month	B66Q	Jun 10/Q4 98	-0.2	-3.5	May 16	0.7	Aug 18	Jan 11	7.4	May 18	-9.2	Q1 10	21.5	Apr 17
<b>M4</b>														
Changes(c)	AUZJ	Jul 82/Q2 63	-7,446	-33,440	Mar 18	3,022	Aug 18	-	19,894	Jul 18	-46,700	Mar 14	48,542	Oct 08
1-month	VQJS	Aug 82	-0.3	-1.4	Mar 18	0.1	Aug 18	Jun 18	0.8	Jul 18	-2.2	Mar 14	2.7	Oct 08
3-month(ann)	VQKA	Oct 82/Q2 63	2.6	1.3	Jun 18	2.7	Aug 18	Aug 94	3.9	Jul 18	-9.9	May 14	26.6	Dec 08
12-month	VQJW	Jul 83/Q1 64	0.9	0.2	Dec 15	1.1	Aug 18	Jan 16	2.0	Jul 18	-5.4	Jun 12	22.9	Q3 73
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				Lower	Higher	Same								
<b>M4L excluding intermediate OFCs</b>														
Changes(c)	B58Q	Jul 09/Q1 98	16,482	-495	Aug 18	22,736	Jun 16	-	12,206	Jun 18	-16,026	Jul 09	28,521	Q2 06
1-month	B66P	Jul 09	0.8	0.0	Aug 18	1.2	Jun 16	Mar 17	0.6	Jun 18	-0.8	Jul 09	1.2	Jun 16
3-month(ann)	B59Q	Sep 09/Q1 98	4.2	3.3	Aug 18	4.8	Dec 17	Nov 17	4.0	Jul 18	-5.1	Q2 09	21.2	Q2 06
12-month	B62Q	Jun 10/Q4 98	3.1	2.7	Aug 18	3.3	Jul 18	Jun 18	3.3	Jul 18	-2.2	Q1 10	14.5	Q3 06
<b>M4L: Households</b>														
Changes(c)	VWNV	Oct 97/Q2 63	4,162	3,047	Aug 18	4,419	Apr 18	-	4,123	Jun 18	-215	Aug 12	11,505	Oct 03
1-month	VWNV	Oct 97	0.3	0.2	Aug 18	0.4	Mar 17	Jun 18	0.3	Jun 18	0.0	Mar 13	1.4	Oct 03
3-month(ann)	VWEI	Dec 97/Q3 63	3.1	2.8	Jun 16	3.3	Jul 18	Aug 18	3.6	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	Aug 18	4.1	Jul 16	0.5	Nov 12	24.5	Q1 83
<b>M4L: PNFCs</b>														
Changes(c)	VWVQ	Oct 97/Q2 63	1,448	-68	Aug 18	1,783	Jul 18	-	2,720	Jun 18	-8,287	Jul 09	9,967	Mar 06
1-month	VWVR	Oct 97	0.4	0.0	Aug 18	0.7	Jun 18	Jul 18	0.7	Jun 18	-1.6	Jul 09	2.8	May 00
3-month(ann)	VWVS	Dec 97/Q3 63	3.2	3.0	Jun 18	4.5	Aug 18	Oct 15	4.5	Aug 18	-8.3	Q2 81	65.8	Q4 73
12-month	VWVU	Sep 98/Q2 64	2.9	2.5	Aug 18	3.3	Feb 18	Sep 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	10,873	-3,474	Aug 18	16,463	Jun 16	-	5,364	Jun 18	-10,890	Jan 10	16,463	Jun 16
1-month	B65P	Jul 09	4.6	-1.5	Aug 18	8.5	Jun 16	-	2.3	Jun 18	-4.6	Jan 17	8.5	Jun 16
3-month(ann)	B69Q	Sep 09/Q1 98	12.5	2.9	Aug 18	17.8	Dec 17	-	7.8	Jul 18	-26.0	Q2 09	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	2.0	-0.4	Aug 18	3.6	Jul 18	-	3.6	Jul 18	-12.3	Q1 10	36.1	Jun 16
<b>M4L</b>														
Changes(c)	VWVL	Oct 97/Q2 63	27,716	-990	Aug 18	28,437	Jun 18	-	28,437	Jun 18	-46,630	Mar 14	57,022	Oct 08
1-month	VWVM	Aug 82	1.2	0.0	Aug 18	1.8	Jan 17	Jun 18	1.2	Jun 18	-2.1	Mar 14	2.2	Oct 08
3-month(ann)	VWVN	Oct 82/Q3 63	1.1	-0.6	Jul 18	1.2	Aug 18	Mar 10	1.2	Aug 18	-10.7	Apr 14	44.1	Q2 72
12-month	VWVP	Jul 83/Q2 64	1.5	0.8	Aug 18	2.4	Jun 18	Jan 16	2.4	Jun 18	-6.6	Aug 12	34.9	Q4 72

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