



Statistical release

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Money and Credit: January 2018

Part one: Broad money and credit

- Broad money increased by £9.6 billion in January (**Table A**). Within this, households' M4 increased by £3.4 billion (**Table B**), slightly above the recent average. The flow of private non-financial corporations' (PNFCs) M4 was £1.6 billion (**Table C**).
- The net flow of sterling credit was -£2.9 billion in January (**Table A**). Within this, however, the flow for households was broadly stable at £3.5 billion (**Table B**).

Table A: Broad money and credit

Sterling

Seasonally adjusted^(a)

		M4 excluding intermediate OFCs					M4L excluding intermediate OFCs				
		Amounts	Changes	Growth rates			Amounts	Changes	Growth rates		
		outstanding		1m	3m	12m	outstanding		1m	3m	12m
				(ann)					(ann)		
		£ billions	£ billions	per cent	per cent	per cent	£ billions	£ billions	per cent	per cent	per cent
		B53Q	B54Q	B68P	B55Q	B56Q	B57Q	B58Q	B66P	B59Q	B62Q
2017	Oct	2,082.0	4.5	0.2	5.7	4.3	1,954.1	3.0	0.2	4.8	4.2
	Nov	2,092.6	10.4	0.5	3.8	4.9	1,958.8	7.6	0.4	4.2	4.1
	Dec	2,101.0	8.3	0.4	4.5	4.8	1,971.5	12.0	0.6	4.7	4.4
2018	Jan	2,109.8	9.6	0.5	5.5	5.1	1,962.1	-2.9	-0.1	3.5	4.4
Previous 6m avg:			7.6					7.1			

(a) For the equivalent series not seasonally adjusted, see *Bankstats* Table [A2.2.3](#).

Chart 1: M4 excluding intermediate OFCs

Seasonally adjusted

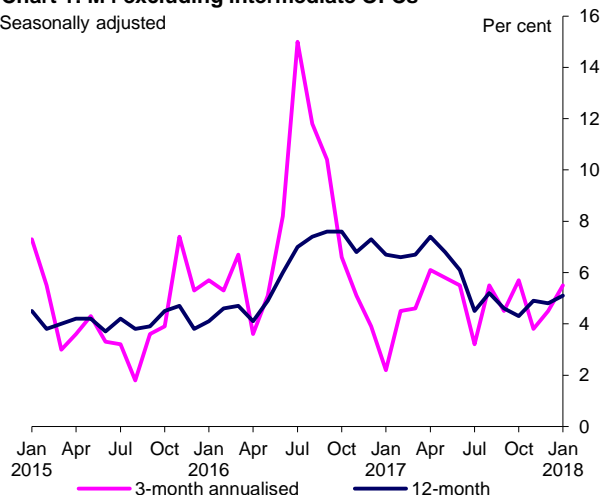


Chart 2: M4L excluding intermediate OFCs

Seasonally adjusted

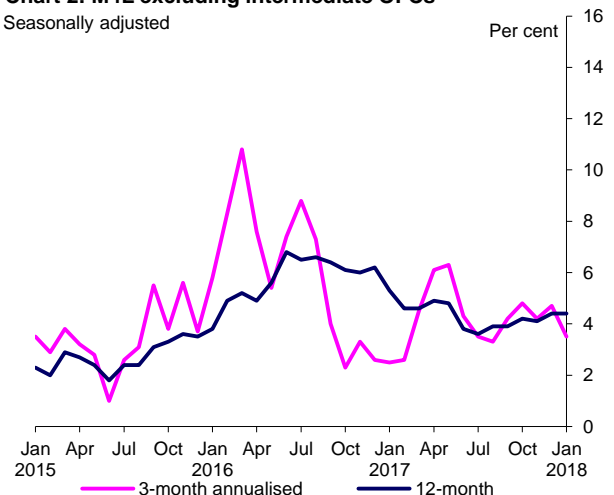


Table B: Households' money and credit

Sterling

Seasonally adjusted

		M4: Households ^(a)					M4L: Households ^(b)				
		Amounts	Changes	Growth rates			Amounts	Changes	Growth rates		
		outstanding		1m	3m	12m	outstanding		1m	3m	12m
				(ann)					(ann)		
		£ billions	£ billions	per cent	per cent	per cent	£ billions	£ billions	per cent	per cent	per cent
		VVHR	VVHS	VVHT	VVHU	VVHW	BC44	VWNV	VWNV	VWEI	VWVZ
2017	Oct	1,376.8	3.1	0.2	2.9	2.7	1,358.9	3.3	0.2	3.6	3.8
	Nov	1,380.3	3.4	0.2	3.0	2.9	1,362.5	3.8	0.3	3.4	3.8
	Dec	1,381.2	0.8	0.1	2.1	2.7	1,366.2	4.1	0.3	3.3	3.8
2018	Jan	1,385.4	3.4	0.2	2.2	2.7	1,368.7	3.5	0.3	3.4	3.7
Previous 6m avg:			2.9			3.9					

(a) For the equivalent series not seasonally adjusted, see *Bankstats* Table [A4.1](#), with the exception of the three-month annualised growth rate, which is available on the Statistical Interactive Database as code [VVIM](#).

(b) For the equivalent series not seasonally adjusted, see *Bankstats* Table [A4.3](#), with the exception of the three-month annualised growth rate, which is available on the Statistical Interactive Database as code [B9Y6](#).

Table C: PNFCs' money and credit

Sterling

Seasonally adjusted

		M4: PNFCs ^(a)					M4L: PNFCs ^{(b)(c)}				
		Amounts	Changes	Growth rates			Amounts	Changes	Growth rates		
		outstanding		1m	3m	12m	outstanding		1m	3m	12m
				(ann)					(ann)		
		£ billions	£ billions	per cent	per cent	per cent	£ billions	£ billions	per cent	per cent	per cent
		VVHL	VVHM	VVHN	VVHO	VVHQ	BC57	VWVQ	VWNR	VWNS	VWVU
2017	Oct	391.0	1.6	0.4	7.5	8.0	364.4	0.7	0.2	1.5	3.7
	Nov	396.2	5.3	1.3	5.7	9.3	362.7	0.6	0.2	1.4	3.5
	Dec	393.5	-2.6	-0.7	4.4	7.8	364.2	0.5	0.1	2.0	3.7
2018	Jan	396.1	1.6	0.4	4.4	7.7	359.4	0.2	0.1	1.5	3.1
Previous 6m avg:			1.5			0.6					

(a) For the equivalent series not seasonally adjusted, see *Bankstats* Table [A4.1](#), with the exception of the three-month annualised growth rate, which is available on the Statistical Interactive Database as code [VVIG](#).

(b) For the equivalent series not seasonally adjusted, see *Bankstats* Table [A4.3](#), with the exception of the three-month annualised growth rate, which is available on the Statistical Interactive Database as code [B9Y5](#).

(c) These series include purchases of bonds made as part of the Bank of England's Corporate Bond Purchase Scheme. Data on Central Bank holdings of securities can be found in *Bankstats* Table [B2.2](#). For further information on the Bank's treatment of securities transactions in credit statistics, see: www.bankofengland.co.uk/statistics/Documents/articles/2015/2may.pdf.

Table D: Non-intermediate OFCs' money and credit

Sterling

Seasonally adjusted^(a)

		M4: Non-intermediate OFCs					M4L: Non-intermediate OFCs ^(b)				
		Amounts	Changes	Growth rates			Amounts	Changes	Growth rates		
		outstanding		1m	3m	12m	outstanding		1m	3m	12m
				(ann)					(ann)		
		£ billions	£ billions	per cent	per cent	per cent	£ billions	£ billions	per cent	per cent	per cent
		B63Q	B64Q	B67P	B65Q	B66Q	B67Q	B68Q	B65P	B69Q	B72Q
2017	Oct	314.3	-0.2	-0.1	16.5	6.8	230.9	-1.0	-0.4	18.2	7.4
	Nov	316.1	1.7	0.5	4.5	8.4	233.6	3.2	1.4	13.6	7.0
	Dec	326.2	10.1	3.2	15.6	10.8	241.1	7.5	3.2	17.8	9.4
2018	Jan	328.4	4.6	1.4	22.6	13.2	234.0	-6.6	-2.7	7.2	11.6
Previous 6m avg:			3.2			2.7					

(a) For the equivalent series not seasonally adjusted, see *Bankstats* Table [A2.2.3](#).

(b) These series have not been seasonally adjusted as, after examination, they were found not to be significantly seasonal. These series are reviewed for seasonality regularly.

Chart 3: Sectoral M4 excluding intermediate OFCs

Seasonally adjusted

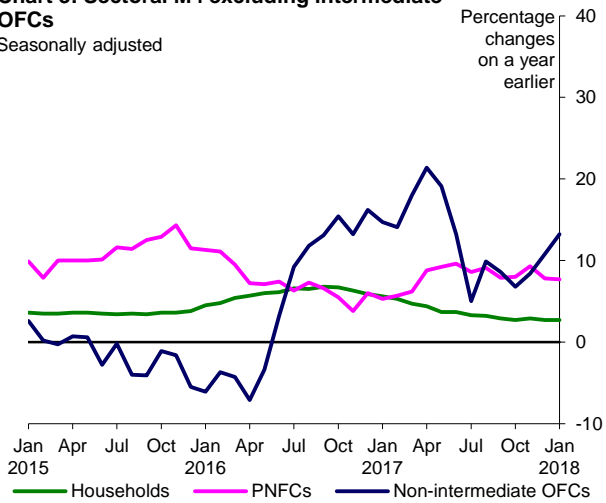


Chart 4: Sectoral M4L excluding intermediate OFCs

Seasonally adjusted

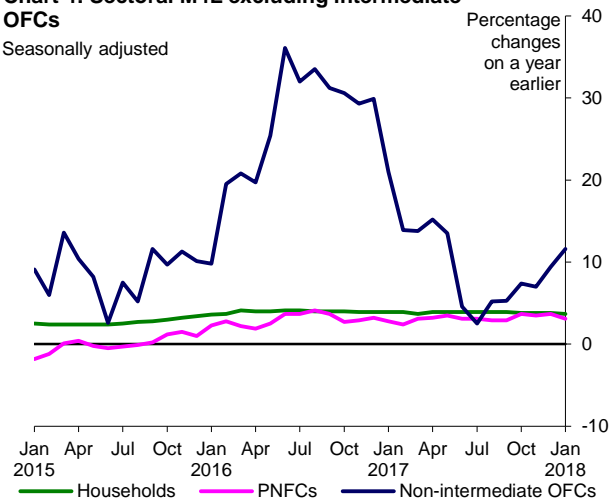


Table E: Aggregate M4 and M4 lending

Sterling

Seasonally adjusted

		M4^(a)			M4L^(b)		
		Changes £ billions	Growth rates		Changes £ billions	Growth rates	
			1m per cent	12m per cent		1m per cent	12m per cent
		AUZJ	VQJS	VQJW	VWVL	VWVM	VWVP
2017	Oct	14.4	0.6	4.2	-6.4	-0.3	5.6
	Nov	3.7	0.2	3.8	12.1	0.5	5.5
	Dec	-14.3	-0.6	3.8	3.6	0.2	5.6
2018	Jan	35.8	1.5	4.3	2.3	0.1	3.8
Previous 6m avg:		6.0			6.0		

(a) For the equivalent series not seasonally adjusted, see *Bankstats* Tables [A2.2.1](#), [A2.2.3](#) and [A3.1](#).

(b) For the equivalent series not seasonally adjusted, see *Bankstats* Tables [A2.1.1](#) and [A2.2.3](#).

Table F: Deposits and loans of financial and non-financial businesses, by industry^(a)

All currencies
Not seasonally adjusted
January 2018

	Deposits						Loans					
	Amounts outstanding		Change	Growth rate		Amounts outstanding		Change	Growth rate			
	£ billions		£ billions	12m per cent		£ billions		£ billions	12m per cent			
Agriculture, hunting, forestry and fishing	Z8ZE	8.4	Z8ZF	-0.4	Z8ZG	9.9	Z929	18.6	Z92A	0.1	Z92B	2.7
Production												
Mining & quarrying	TDAD	20.5	BG25	-2.3	Z8ZK	12.4	TBSE	7.5	BG85	0.0	Z92F	1.1
Manufacturing	TDAE	58.5	BG26	-2.3	B6G7	5.8	TBSF	43.1	BG86	0.9	BH43	19.2
Electricity, gas and water supply	B3FJ	11.6	B3FM	-0.3	ZL7Y	-10.1	B3FO	17.9	B3FR	0.3	ZL88	13.5
Construction	TDAP	42.4	BG42	-2.5	B8G2	11.4	TBSQ	33.6	BG99	0.4	BH56	-0.4
o/w Development of buildings	B3FX	9.8	B7EA	-0.3	ZL7Z	6.6	B7EC	15.1	B7EF	0.1	ZJ3K	-1.0
Non-financial services												
Wholesale and retail trade	TDAQ	52.2	BG43	-5.1	ZL82	2.7	TBSR	51.2	B2G2	-0.3	ZL8A	0.4
Accommodation and food services	TDAU	10.1	BG47	-0.2	ZL83	6.2	TBSV	26.3	B2G6	0.2	ZL8B	7.6
Transport, storage & communication	TDAV	53.8	BG48	-0.9	Z8ZV	12.1	TBSW	29.0	B2G7	0.3	Z92R	2.4
Real estate, professional services and support activities	TDAW	177.0	BG49	-1.1	Z8ZW	10.9	TBSX	185.1	B2G8	-0.4	Z92S	-1.6
o/w Real estate ^(b)	TDAX	49.6	BG52	-3.0	B9G2	10.5	TBSY	135.2	B2G9	-0.2	BH66	-1.6
Public administration and defence	TDBB	35.9	BG56	1.8	ZL84	9.6	TBTD	9.9	B3G5	-1.9	ZL8C	-21.8
Education	TDBC	22.5	BG57	1.1	ZL85	2.9	TBTE	10.1	B3G6	-0.2	ZL8D	-3.6
Human health and social work	TDBD	22.3	BG58	-0.5	ZL86	1.5	TBTF	20.0	B3G7	-0.1	ZL8E	-0.1
Recreational, personal and community service activities	B3S7	36.3	B6H2	0.8	ZL87	8.6	B6H5	9.6	B6H4	-0.2	ZL8F	3.9
Financial services												
Financial intermediation	TDBG	436.7	BG64	18.1	BH23	1.5	TBTI	382.5	B4G2	25.3	BH77	4.5
Insurance companies & pension funds	TDBR	62.9	BG77	2.0	BH36	4.6	TBTT	38.8	B5G5	-0.1	BH92	11.2
Activities auxiliary to financial intermediation	B5H5	465.2	B5H4	52.5	B5H6	15.1	B5H8	376.8	B5H7	18.0	B5H9	14.3
Total financial and non-financial businesses	Z8ZX	1,516.2	Z8ZY	60.7	Z8ZZ	7.9	Z92T	1,260.0	Z92U	42.4	Z92V	6.1
o/w Non-financial businesses	B2H9	551.5	B2H5	-11.9	B3H5	8.1	B4H3	461.9	B2H3	-0.9	B4H7	1.4

(a) The SIC codes associated with the series shown in this table are available at www.bankofengland.co.uk/statistics/tables.

(b) Real estate is defined as the sum of 'Buying, selling and renting of own or leased real estate' and 'Real estate activities on a fee or contract basis'.

Chart 5: Deposits by selected non-financial industries

Not seasonally adjusted

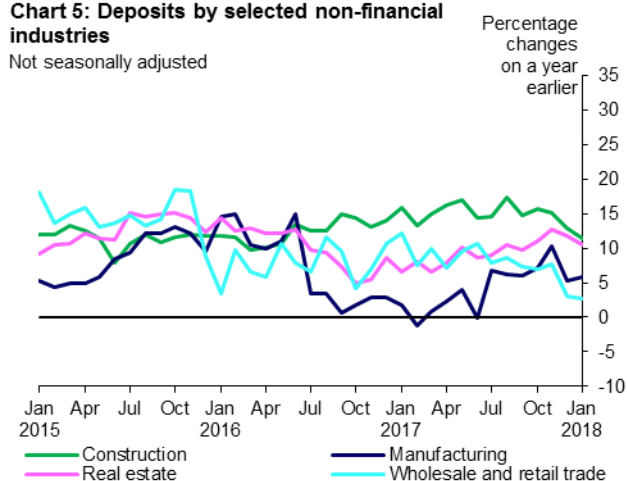
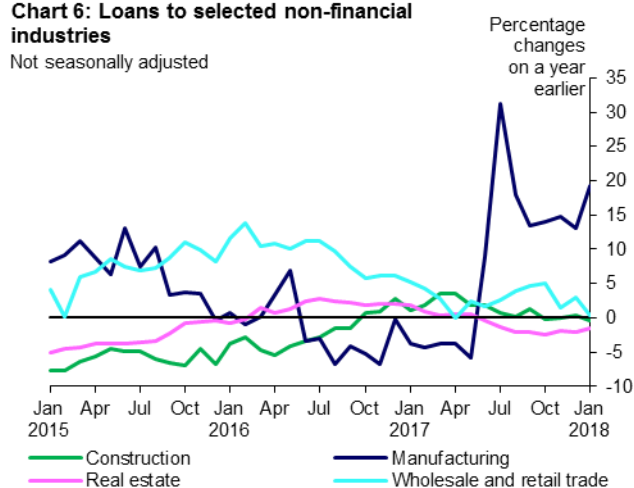


Chart 6: Loans to selected non-financial industries

Not seasonally adjusted



Money and Credit: January 2018

Part two: Lending to individuals

- Annual growth in secured lending was unchanged at 3.3% in January (**Table H**), with net lending at £3.4 billion.
- Mortgage approvals increased in January (**Table I**) for both house purchase and remortgaging, to 67,478 and 49,242 respectively.
- The annual growth rate for consumer credit has slowed over the past year to 9.3% (**Table J**), driven by other loans and advances.

Table G: Lending to individuals

Sterling

Seasonally adjusted^(a)

		Amounts outstanding £ billions	Changes £ billions	Growth rates		
				1m per cent	3m(ann) per cent	12m per cent
		BZ2A	BZ2C	BZ2E	BZ2G	BZ2K
2017	Oct	1,564.0	4.9	0.3	4.2	4.1
	Nov	1,569.0	5.2	0.3	4.0	4.1
	Dec	1,572.7	5.1	0.3	4.0	4.1
2018	Jan	1,576.1	4.7	0.3	3.9	4.1
Previous 6m avg:			5.2			

(a) For the equivalent series not seasonally adjusted, see *Bankstats* Table [A5.2](#), with the exception of the three-month annualised growth rate, which is available on the Statistical Interactive Database as code [BZ2H](#).

Table H: Lending secured on dwellings

Sterling

Seasonally adjusted^(a)

		Amounts outstanding £ billions	Changes ^(b) £ billions	Growth rates			Gross lending £ billions	Repayments £ billions
				1m per cent	3m(ann) per cent	12m per cent		
		VTXK	VTVJ	VTYF	VTYG	VTYI	VTVC	B86L
2017	Oct	1,359.2	3.5	0.3	3.5	3.3	22.6	19.7
	Nov	1,362.9	3.7	0.3	3.3	3.3	21.9	18.4
	Dec	1,365.6	3.5	0.3	3.2	3.3	21.4	18.6
2018	Jan	1,368.5	3.4	0.2	3.1	3.3	22.8	19.7
Previous 6m avg:			3.7				21.8	18.5

(a) For the equivalent series not seasonally adjusted, see *Bankstats* Tables [A5.2](#), [A5.3](#) and [A5.5](#), with the exception of the three-month annualised growth rate, which is available on the Statistical Interactive Database as code [B3XJ](#).

(b) The changes series will not necessarily equal gross lending minus repayments, due to the seasonal adjustment methodology used and small differences in coverage between the three series.

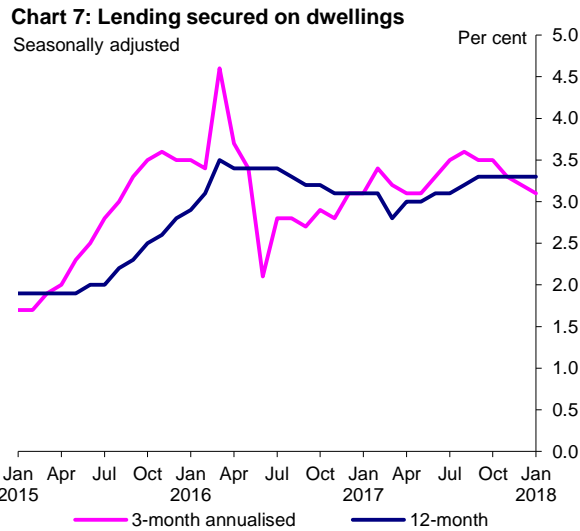


Table I: Approvals of loans secured on dwellings

Sterling

Seasonally adjusted^(a)

		Total		House purchase		Remortgaging		Other	
		Value ^(b)	Number	Value	Number	Value	Number	Value	Number
		£ billions		£ billions		£ billions		£ billions	
		VTVQ	B3C8	B4B5	VTVX	B4B6	B4B3	B4B7	B4B4
2017	Oct	21.7	130,708	12.0	65,155	9.3	51,776	0.7	13,777
	Nov	22.1	133,350	12.0	65,315	9.5	54,010	0.7	14,025
	Dec	20.5	122,311	11.6	61,692	8.1	46,715	0.7	13,904
2018	Jan	21.5	130,289	12.6	67,478	8.2	49,242	0.7	13,569
Previous 6m avg:		21.4	128,980	12.1	65,762	8.6	49,097	0.8	14,122

(a) For the equivalent series not seasonally adjusted, see *Bankstats* Table [A5.4](#).

(b) Owing to the seasonal adjustment methodology, this series may not equal the sum of its components.

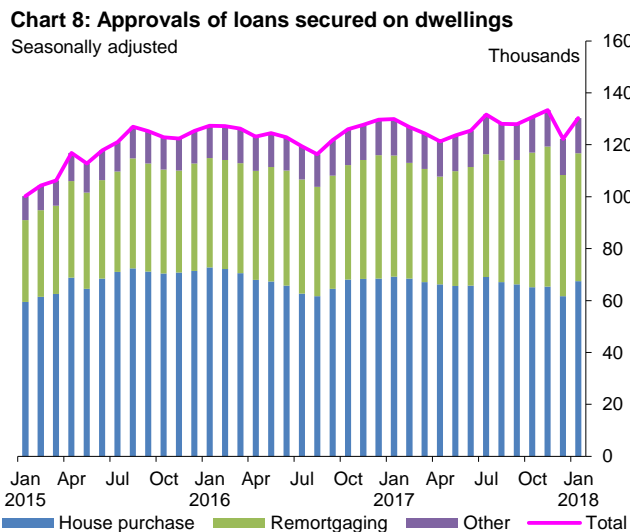


Table J: Consumer creditSterling
Seasonally adjusted^(a)

		Amounts outstanding £ billions	Changes £ billions	Growth rates		
				1m per cent	3m(ann) per cent	12m per cent
		B12O	B3PS	B3PW	B3PY	B4TC
2017	Oct	204.8	1.4	0.7	9.5	9.5
	Nov	206.0	1.5	0.7	8.9	9.2
	Dec	207.1	1.6	0.8	9.1	9.5
2018	Jan	207.5	1.4	0.7	9.0	9.3
Previous 6m avg:			1.5			

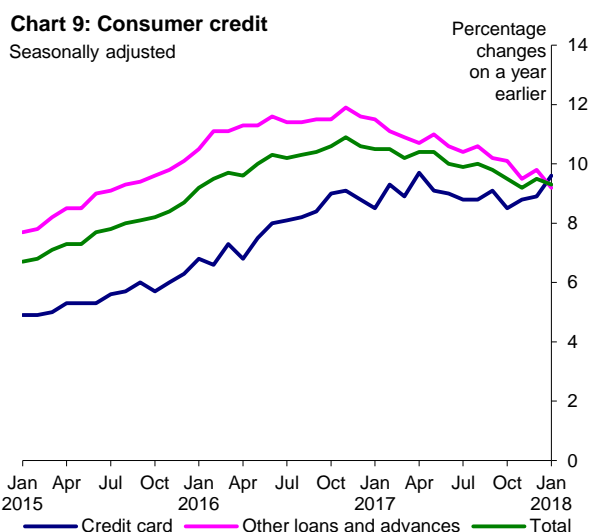
(a) For the equivalent series not seasonally adjusted, see *Bankstats* Tables [A5.2](#) and [A5.6](#), with the exception of the three-month annualised growth rate, which is available on the Statistical Interactive Database as code [B3MZ](#).

Table K: Consumer credit by categorySterling
Seasonally adjusted

		Credit card ^(a)					Other loans and advances ^(b)				
		Amounts outstanding £ billions	Changes £ billions	Growth rates			Amounts outstanding £ billions	Changes £ billions	Growth rates		
				1m per cent	3m(ann) per cent	12m per cent			1m per cent	3m(ann) per cent	12m per cent
		VZRJ	VZQX	B7A4	VZZM	VUJZ	B4TS	B4TU	B4TK	B4TM	B4TQ
2017	Oct	69.6	0.4	0.5	8.6	8.5	135.2	1.0	0.8	9.9	10.1
	Nov	70.1	0.7	0.9	10.0	8.8	135.9	0.9	0.6	8.3	9.5
	Dec	70.3	0.5	0.7	9.0	8.9	136.9	1.1	0.8	9.2	9.8
2018	Jan	70.4	0.7	1.1	11.2	9.6	137.2	0.6	0.4	7.9	9.2
Previous 6m avg:			0.5				1.0				

(a) For the equivalent series not seasonally adjusted, see *Bankstats* Table [A5.6](#), with the exception of the growth rates, which are available on the Statistical Interactive Database as codes [B8A4](#), [B8A5](#) and [B8A7](#).

(b) For the equivalent series not seasonally adjusted, see *Bankstats* Table [A5.6](#), with the exception of the growth rates, which are available on the Statistical Interactive Database as codes [B4TL](#), [B4TN](#) and [B4TR](#).



Money and Credit: January 2018

Part three: Lending to businesses

- PNFCs raised £0.8 billion from UK MFIs and Capital Markets in January (**Table L**), with relatively small contributions from all components.
- Lending to non-financial businesses fell by £1.6 billion in January (**Table M**). Loans to small-and-medium sized enterprises fell by £0.7 billion, the largest decline since December 2014.

PNFCs' financing

Table L: Net finance raised by PNFCs

All currencies, £ billions

Seasonally adjusted

	Net finance raised by PNFCs		of which:		
	from MFIs and capital markets ^(a)	Equity issued by PNFCs ^(b)	Bonds issued by PNFCs ^(c)	Commercial paper issued by PNFCs ^(c)	Loans by MFIs ^(d)
	VYV	ZID5	Z93T	B32L	B93K
2017 Oct	-5.4	-0.5	-4.7	-0.2	2.0
Nov	2.5	-0.9	5.7	-0.5	-1.3
Dec	6.5	-0.3	0.4	3.0	1.0
2018 Jan	0.8	-0.4	0.1	-0.1	0.3
Previous 6m avg:	1.9	-0.3	1.4	0.3	0.3

(a) Owing to the seasonal adjustment methodology, this series may not equal the sum of its components.

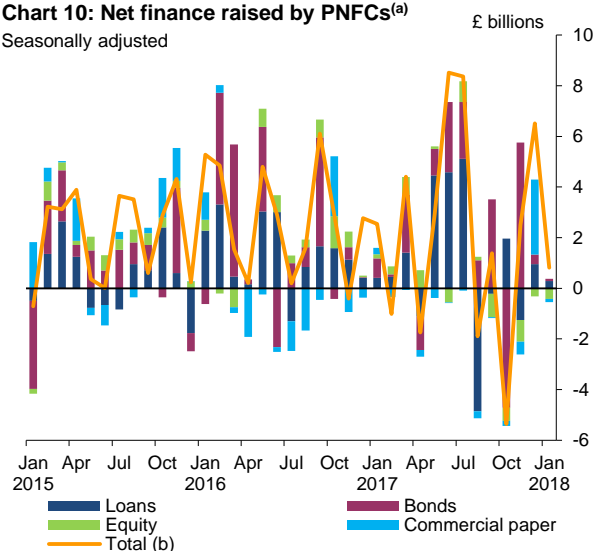
(b) An equivalent series not seasonally adjusted, is available on the IADB as code [B29L](#).

(c) This series has not been seasonally adjusted as, after examination, it was found not to be significantly seasonal. This series is reviewed for seasonality regularly.

(d) An equivalent series not seasonally adjusted, is available on the IADB as code [B6NT](#).

Chart 10: Net finance raised by PNFCs^(a)

Seasonally adjusted



(a) Finance raised by PNFCs from monetary financial institutions and capital markets. Data cover funds raised in both sterling and foreign currency, expressed in sterling. Bonds and commercial paper are non seasonal.

(b) Owing to the seasonal adjustment methodology, this series may not equal the sum of its components.

Loans to non-financial businesses

Table M: Loans to non-financial businesses

All currencies

Not seasonally adjusted

	Changes			Growth rates		
	Non-financial businesses	SMEs ^(a)	Large ^(b)	Non-financial businesses	SMEs ^(a)	Large ^(b)
	£ billions	£ billions	£ billions	12m per cent	12m per cent	12m per cent
	Z8YP	Z8YN	Z8YO	Z8YV	Z8YT	Z8YU
2017 Oct	0.7	-0.4	1.1	2.1	0.5	2.9
Nov	-1.6	0.0	-1.7	1.8	0.5	2.6
Dec	-0.6	-0.4	-0.1	2.2	0.4	3.2
2018 Jan	-1.6	-0.7	-0.9	0.9	0.0	1.5
Previous 6m avg:	0.1	-0.1	0.1			

(a) Small and medium sized enterprises (SMEs) are those businesses with annual debit account turnover on the main business account less than £25 million.

(b) Large businesses are those with annual debit account turnover on the main business account of £25 million or over.

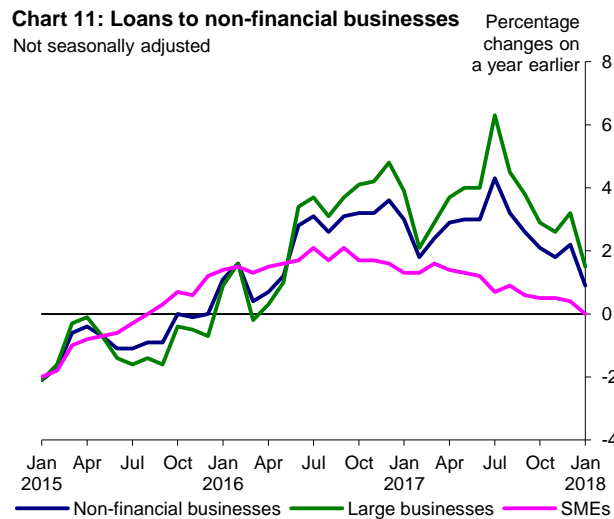


Table N: Loans to SMEs, by industry^{(a)(b)}

All currencies

Not seasonally adjusted

January 2018

	Amounts		of which:		Changes ^(c)		Gross		Repayments	
	outstanding	£ billions	Overdrafts	£ billions	£ billions	£ billions	lending	£ billions	£ billions	£ billions
Agriculture, hunting, forestry and fishing	ZKR7	16.1	ZKH5	3.0	ZKC7	0.0	ZK4Y	0.2	ZK3K	0.2
Production										
Mining and quarrying	ZKS2	1.1	ZKH8	0.2	ZKCL	-0.1	ZK53	0.1	ZK3N	0.1
Manufacturing	ZKS5	10.3	ZKI3	1.3	ZKCX	-0.2	ZK56	0.5	ZK3Q	0.6
Electricity, gas and water supply	ZKS8	2.9	ZKI6	0.2	ZKD4	0.0	ZK59	0.1	ZK3T	0.1
Construction	ZKT3	16.2	ZKI9	1.1	ZKD7	0.0	ZK5C	0.5	ZK3W	0.5
o/w Development of buildings	ZKT6	9.1	ZKJ2	0.3	ZKE2	0.0	ZK5F	0.2	ZK3Z	0.2
Non-financial services										
Wholesale and retail trade	ZKT9	15.5	ZKJ5	2.4	ZKE5	-0.1	ZK5I	0.5	ZK44	0.6
Accommodation and food services	ZKU4	10.9	ZKJ8	0.4	ZKE8	0.0	ZK5L	0.2	ZK47	0.2
Transport, storage and communication	ZKU7	6.6	ZKK3	0.6	ZKES	-0.1	ZK5O	0.3	ZK4A	0.4
Real estate, professional services and support activities	ZKV2	64.1	ZKK6	2.4	ZKF2	-0.1	ZK5R	1.4	ZK4D	1.4
o/w Buying, selling and renting of own or leased real estate	ZKV5	48.9	ZKK9	0.7	ZKF5	0.0	ZK5U	0.9	ZK4G	0.9
o/w Real estate activities on a fee or contract basis	ZKV8	2.1	ZKL4	0.1	ZKF8	0.0	ZK5X	0.0	ZK4J	0.1
Public administration and defence	ZKW3	0.7	ZKL7	0.1	ZKG3	0.0	ZK62	0.0	ZK4M	0.1
Education	ZKW6	3.5	ZKLI	0.2	ZKG6	-0.1	ZK65	0.1	ZK4P	0.1
Human health and social work	ZKW9	13.2	ZKLL	0.3	ZKG9	0.0	ZK68	0.3	ZK4S	0.3
Recreational, personal and community service activities	ZKX4	4.3	ZKLO	0.4	ZKH2	-0.1	ZK6B	0.1	ZK4V	0.1
Total loans to SMEs	Z8YH	165.5	Z8YE	12.6	Z8YN	-0.7	Z8Y2	4.0	Z8Y5	4.8

(a) The total changes in loans for the industries included within **Table N** and **Table O** may not equal those in **Table F**. Further information on the data sources underlying these Tables and the SIC codes associated with the series included are available at: www.bankofengland.co.uk/statistics/tables.

(b) Small and medium sized enterprises (SMEs) are those businesses with annual debit account turnover on the main business account less than £25 million.

(c) Changes are gross lending minus repayments, plus changes in overdrafts.

Table O: Loans to large businesses, by industry^{(a)(b)}

All currencies

Not seasonally adjusted

January 2018

	Amounts		of which:		Changes ^(c)		Gross		Repayments	
	outstanding	£ billions	Overdrafts	£ billions	£ billions	£ billions	lending	£ billions	£ billions	£ billions
Agriculture, hunting, forestry and fishing	ZKR8	2.5	ZKH6	0.2	ZKC8	0.0	ZK4Z	0.1	ZK3L	0.1
Production										
Mining and quarrying	ZKS3	6.4	ZKH9	0.7	ZKCM	-0.3	ZK54	0.5	ZK3O	0.8
Manufacturing	ZKS6	32.8	ZKI4	7.2	ZKD2	0.3	ZK57	3.3	ZK3R	2.8
Electricity, gas and water supply	ZKS9	15.0	ZKI7	0.9	ZKD5	0.0	ZK5A	0.5	ZK3U	0.4
Construction	ZKT4	17.4	ZKIR	1.2	ZKD8	0.4	ZK5D	1.1	ZK3X	0.7
o/w Development of buildings	ZKT7	6.0	ZKJ3	0.4	ZKE3	0.0	ZK5G	0.2	ZK42	0.3
Non-financial services										
Wholesale and retail trade	ZKU2	35.7	ZKJ6	7.6	ZKE6	-0.3	ZK5J	2.8	ZK45	2.7
Accommodation and food services	ZKU5	15.4	ZKJ9	1.1	ZKE9	0.1	ZK5M	0.7	ZK48	0.7
Transport, storage and communication	ZKU8	22.4	ZKK4	2.5	ZKET	0.0	ZK5P	1.4	ZK4B	1.6
Real estate, professional services and support activities	ZKV3	121.0	ZKK7	9.6	ZKF3	0.4	ZK5S	3.7	ZK4E	4.2
o/w Buying, selling and renting of own or leased real estate	ZKV6	81.2	ZKL2	1.6	ZKF6	0.1	ZK5V	2.0	ZK4H	1.9
o/w Real estate activities on a fee or contract basis	ZKV9	2.9	ZKL5	0.3	ZKF9	0.1	ZK5Y	0.1	ZK4K	0.1
Public administration and defence	ZKW4	9.6	ZKL8	1.7	ZKG4	-1.5	ZK63	0.1	ZK4N	1.5
Education	ZKW7	6.7	ZKLJ	0.3	ZKG7	-0.1	ZK66	0.2	ZK4Q	0.2
Human health and social work	ZKX2	6.8	ZKLM	0.2	ZKGF	0.2	ZK69	0.5	ZK4T	0.2
Recreational, personal and community service activities	ZKX5	5.3	ZKM2	0.4	ZKH3	-0.1	ZK6C	0.2	ZK4W	0.2
Total loans to large businesses	Z8YI	296.8	Z8YF	33.7	Z8YO	-0.9	Z8Y3	15.0	Z8Y6	16.1

(a) See footnote (a) in **Table N**.

(b) Large businesses are those with annual debit account turnover on the main business account of £25 million or over.

(c) See footnote (c) in **Table N**.

Further details on these data can be found at: www.bankofengland.co.uk/statistics/money-and-credit/2018/january-2018.

If you have any queries about these data please email dsd_ms@bankofengland.co.uk or call 020 3461 5361.