

Highs and lows (to accompany the Money and Credit statistical release)
Lending to individuals
August 2019

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	4,755	3,914	May 19	5,528	Jul 19	-	5,528	Jul 19	-496	Dec 11	12,038	Oct 03
1-month	BZ2E	Apr 93	0.3	0.2	May 19	0.4	Aug 17	Jul 19	0.4	Aug 17	0.0	Nov 12	1.4	Oct 03
3-month(ann)	BZ2G	Jun 93/Q2 87	3.7	3.5	Jul 19	3.9	Jul 18	Aug 18	3.5	Apr 19	-0.1	Aug 09	23.6	Q3 88
12-month	BZ2K	Mar 94/Q1 88	3.5	3.3	Nov 15	3.6	Apr 19	Jul 19	4.3	Dec 17	0.3	Jun 11	21.4	Q3 88
Secured lending														
Changes ^(c)	VTVJ	Apr 93/Q1 87	3,854	3,796	Jun 19	4,521	Jul 19	-	4,521	Jul 19	-312	Dec 10	10,268	Oct 06
Gross lending ^(c)	VTVC	Apr 93/Q1 87(d)	22,017	21,533	Jul 19	22,173	May 19	-	22,450	Apr 19	3,541	Q4 92	32,073	Nov 06
Repayments	B86L	Jan 99	18,274	17,166	Jul 19	19,441	May 19	-	19,441	May 19	5,324	Jan 99	23,484	Jun 07
1-month	VTYF	Apr 93	0.3	0.2	May 19	0.6	Mar 16	Jul 19	0.3	Apr 19	0.0	Mar 13	1.4	Oct 03
3-month(ann)	VTYG	Jun 93/Q2 87	3.5	3.2	Jul 19	3.6	Oct 17	Jun 17	3.2	May 19	0.3	Aug 11	24.0	Q3 88
12-month	VTYI	Mar 94/Q1 88	3.2	3.1	Jun 19	3.3	Oct 18	Jul 19	3.5	Jan 18	0.5	Nov 11	21.5	Q3 88
Approvals of loans secured on dwellings														
Value (all loans)	VTVQ	Apr 93/Q1 87(e)	22,266	22,095	Jul 19	22,488	Jan 19	-	21,879	Apr 19	6,207	Oct 97	32,944	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(e)	65,545	62,617	Mar 19	67,011	Jul 19	-	67,011	Jul 19	26,353	Nov 08	132,404	Dec 03
Consumer credit														
Changes ^(c)	B3PS	Apr 93/Q2 87	901	612	Mar 19	1,007	Jul 19	-	1,049	Jun 19	-1,171	Aug 09	2,328	Mar 16
Credit card ^(c)	VZQX	Apr 93/Q2 87	199	59	Dec 18	291	Jul 19	-	291	Jul 19	-205	Jul 12	1,282	Mar 04
Other ^(c)	B4TU	Apr 93/Q2 87	702	603	May 19	715	Jul 19	-	791	Jun 19	-1,382	Aug 09	1,571	Mar 17
1-month	B3PW	Apr 93	0.4	0.3	Mar 19	0.5	Jul 19	May 19	0.5	Jul 19	-0.6	Aug 09	1.9	Feb 97
3-month(ann)	B3PY	Jun 93/Q2 87	5.6	4.9	May 19	5.7	Jun 19	Jul 19	5.7	Jun 19	-4.0	Oct 09	23.2	Q3 88
12-month	B4TC	Mar 94/Q1 88	5.4	5.1	Feb 14	5.6	Jul 19	Mar 14	8.8	Jun 18	-2.2	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 August 2019

Seasonally adjusted; changes/flows, twelve-month growth rate

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	VYVV	Oct 97	2,432	-2,252	Jul 19	3,004	Jun 19	-	3,004	Jun 19	-10,102	Jul 09	16,072	Oct 07
Equity	ZID5	Jan 03	-964	-1,804	Mar 19	-912	Jul 19	-	-787	Jun 19	-2,170	Jul 06	9,591	Jun 09
Bonds ^(c)	Z93T	Jan 03	-576	-3,084	Feb 19	469	Jul 19	-	3,453	Mar 19	-5,586	Mar 09	11,031	May 18
Commercial paper ^(c)	B32L	Jan 03	-357	-742	Jul 19	1,181	Feb 19	-	-561	May 19	-1,933	Mar 14	3,776	Jan 19
Loans by MFIs	B93K	Jan 98	1,451	-1,801	Jul 19	2,549	Jun 19	-	2,549	Jun 19	-16,066	Jul 09	18,691	Oct 07
Loans to non-financial businesses														
Changes	ZLV6	May 11	2,757	-4,179	Jul 19	2,947	Jun 19	-	2,947	Jun 19	-5,423	Jan 12	7,538	Jul 17
12-month	ZO8K	Apr 12	3.1	3.0	Jul 19	4.4	Jun 19	Sep 16	4.4	Jun 19	-5.4	Nov 12	4.4	Jun 19
Loans to non-financial businesses: of which Large														
Changes	ZM8F	May 11	2,740	-4,106	Jul 19	4,225	Jan 19	-	2,551	Jun 19	-5,321	Aug 17	7,407	Jul 17
12-month	ZO8O	Apr 12	4.4	4.2	Jul 19	6.4	Jun 19	-	6.4	Jun 19	-6.1	Apr 12	6.4	Jun 19
Loans to non-financial businesses: of which SMEs														
Changes	ZM87	May 11	16	-73	Jul 19	396	Jun 19	-	396	Jun 19	-1,125	Sep 11	638	Sep 16
12-month	ZO8M	Apr 12	0.7	0.4	May 19	0.8	Jul 19	Oct 15	0.8	Jul 19	-4.5	Aug 12	2.0	Sep 16
Gross lending to and repayments by non-financial businesses (excluding overdrafts): large														
Gross lending	ZM8J	Apr 11	15,546	14,568	Jul 19	16,113	May 19	-	16,113	May 19	7,606	Aug 13	22,538	Jul 17
Repayments	ZM8K	Apr 11	14,356	13,926	Jun 19	17,776	Jul 19	-	17,776	Jul 19	8,820	Sep 12	25,055	Aug 17
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs														
Gross lending	ZM8B	Apr 11	4,779	4,598	Jul 19	5,198	Feb 19	-	4,632	May 19	2,750	Nov 12	5,235	Jan 16
Repayments	ZM8C	Apr 11	4,523	4,120	Jun 19	4,572	Jul 19	-	4,572	Jul 19	3,349	Oct 12	5,717	Feb 19

(a) This could be a local peak, rather than the all time high in the series.

(b) The date shown reflects the most recent occurrence of this observation, as the observation may have also occurred prior to this.

(c) Not seasonally adjusted.

Broad money and credit August 2019

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	10,412	1,196	Jun 19	19,771	Jul 19	-	19,771	Jul 19	-7,649	Dec 13	28,838	Jul 16
1-month	B68P	Jul 09	0.5	0.1	Jun 19	0.9	Jul 19	Nov 17	0.9	Jul 19	-0.4	Dec 13	1.5	Jul 16
3-month(ann)	B55Q	Sep 09/Q1 98	5.9	4.4	Jul 19	6.0	May 17	Q4 02	3.0	Apr 19	-1.9	Sep 09	15.2	Jul 16
12-month	B56Q	Jun 10/Q4 98	3.3	3.1	Jul 19	3.4	Jul 18	Apr 18	2.8	Apr 19	1.0	Jul 10	11.5	Q3 06
M4: Households														
Changes ^(c)	VVHS	Oct 97/Q2 63	4,568	3,340	Jul 19	5,080	Jun 19	-	6,653	May 19	-3,161	Apr 18	10,063	Mar 16
1-month	VVHT	Oct 97	0.3	0.2	Jul 19	0.4	Jun 19	Aug 18	0.5	May 19	-0.3	Oct 08	1.0	Dec 07
3-month(ann)	VVHU	Dec 97/Q2 63	3.6	3.1	Mar 19	4.3	Jul 19	Aug 17	4.8	Jun 19	0.5	Jul 10	24.8	Q3 88
12-month	VVHW	Sep 98/Q1 64	3.6	3.5	May 19	3.7	Jun 17	Jul 19	3.0	Feb 19	1.8	Jun 11	19.0	Q1 74
M4: PNFCs														
Changes ^(c)	VVHM	Oct 97/Q4 63	2,536	-4,167	Jun 19	5,295	Jul 19	-	5,295	Jul 19	-4,537	Apr 16	7,718	Apr 07
1-month	VVHN	Oct 97	0.6	-1.0	Jun 19	1.3	Jul 19	Feb 18	1.3	Jul 19	-2.2	Jan 00	4.8	Jun 01
3-month(ann)	VVHO	Dec 97/Q3 63	3.6	3.0	Jul 19	3.8	Jan 19	Jan 18	3.0	May 19	-29.8	Q2 69	66.9	Q2 72
12-month	VVHQ	Sep 98/Q1 64	2.6	2.3	Jul 19	3.1	May 19	Oct 01	5.3	Jan 19	-9.8	Q2 69	48.9	Q1 73
M4: Non-intermediate OFCs														
Changes ^(c)	B64Q	Jul 09/Q1 98	3,309	283	Jun 19	11,135	Jul 19	-	11,135	Jul 19	-12,773	Dec 13	18,370	Jul 16
1-month	B67P	Jul 09	1.0	0.1	Jun 19	3.6	Jul 19	Nov 15	3.6	Jul 19	-4.8	Dec 13	6.9	Jul 16
3-month(ann)	B65Q	Sep 09/Q1 98	20.5	7.2	Jul 19	25.1	Jan 18	Q1 07	2.1	Apr 19	-20.2	Aug 18	81.4	Jul 16
12-month	B66Q	Jun 10/Q4 98	3.1	1.6	Jul 19	3.4	Jul 18	-	-1.2	Apr 19	-9.2	Q1 10	21.3	Apr 17
M4														
Changes ^(c)	AUZJ	Jul 82/Q2 63	9,082	334	Jun 19	16,997	Jul 19	-	16,997	Jul 19	-30,040	Mar 14	48,636	Oct 08
1-month	VQJS	Aug 82	0.4	0.0	Jun 19	0.7	Jul 19	Nov 16	0.7	Jul 19	-1.4	Mar 14	2.7	Oct 08
3-month(ann)	VQKA	Oct 82/Q2 63	4.4	2.4	Jul 19	4.5	Dec 18	Oct 91	4.3	Apr 19	-8.2	May 14	26.6	Dec 08
12-month	VQJW	Jul 83/Q1 64	3.2	2.7	Jul 19	4.2	Feb 18	Jun 10	2.9	Apr 19	-5.5	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	22,637	14,912	Jul 19	22,721	Jun 16	-	10,590	Mar 19	-15,868	Jul 09	28,539	Q2 06
1-month	B66P	Jul 09	1.1	0.7	Jul 19	1.2	Jun 16	Feb 16	0.5	Mar 19	-0.7	Jul 09	1.2	Jun 16
3-month(ann)	B59Q	Sep 09/Q1 98	9.9	5.2	Jul 19	10.8	Mar 16	-	2.9	Apr 19	-5.1	Q2 09	21.3	Q2 06
12-month	B62Q	Jun 10/Q4 98	5.5	4.3	Jul 19	6.2	Dec 16	-	4.1	Apr 19	-2.2	Q1 10	14.5	Q3 06
M4L: Households														
Changes ^(c)	VWNV	Oct 97/Q2 63	4,129	3,615	Jun 19	4,410	Jul 19	-	4,410	Jul 19	-174	Aug 12	11,514	Oct 03
1-month	VWNV	Oct 97	0.3	0.2	May 19	0.4	May 17	Jul 19	0.3	Apr 19	0.0	Mar 13	1.4	Oct 03
3-month(ann)	VWEI	Dec 97/Q3 63	3.5	3.2	Jul 19	3.7	Jun 18	Oct 17	3.1	Nov 18	0.3	Oct 12	25.7	Q4 75
12-month	VWVZ	Sep 98/Q2 64	3.1	3.0	Jun 19	3.2	Mar 19	Jul 19	3.2	Mar 19	0.5	Nov 12	24.5	Q1 83
M4L: PNFCs														
Changes ^(c)	VWVQ	Oct 97/Q2 63	1,927	1,387	Jul 19	2,204	Jun 19	-	2,204	Jun 19	-8,189	Jul 09	10,161	Mar 06
1-month	VWNR	Oct 97	0.5	0.3	Jul 19	0.7	Dec 18	Jun 19	0.5	Jun 19	-1.6	Jul 09	2.8	Mar 06
3-month(ann)	VWNS	Dec 97/Q3 63	5.5	4.7	Jul 19	8.1	Jan 19	-	5.4	Jun 19	-8.3	Q2 81	65.8	Q4 73
12-month	VWVU	Sep 98/Q2 64	5.5	5.0	Jul 19	6.8	Oct 08	Jun 04	5.4	May 19	-4.4	Q2 94	39.0	Q2 74
M4L: Non-intermediate OFCs														
Changes ^(c)	B68Q	Jul 09/Q1 98	16,581	9,114	Jul 19	-	-	-	5,394	Mar 19	-10,890	Jan 10	16,463	Jun 16
1-month	B65P	Jul 09	6.4	3.6	Jul 19	8.5	Jun 16	-	2.2	Mar 19	-4.6	Jan 17	8.5	Jun 16
3-month(ann)	B69Q	Sep 09/Q1 98	63.0	18.2	Jul 19	72.6	Mar 16	-	0.8	Apr 19	-26.0	Q2 09	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	19.2	10.5	Jul 19	21.0	Jan 17	-	8.0	Apr 19	-12.3	Q1 10	36.1	Jun 16
M4L														
Changes ^(c)	VWVL	Oct 97/Q2 63	25,038	22,479	Jul 19	27,372	Sep 18	-	21,126	Mar 19	-46,803	Mar 14	57,204	Oct 08
1-month	VWVM	Aug 82	1.0	0.9	Jul 19	1.1	Sep 18	Jun 16	0.9	Mar 19	-2.1	Mar 14	2.2	Oct 08
3-month(ann)	VWVN	Oct 82/Q3 63	11.1	6.6	Jul 19	12.8	Mar 09	Nov 96	4.0	Mar 19	-10.7	Apr 14	44.1	Q2 72
12-month	VWVP	Jul 83/Q2 64	5.8	4.7	Jul 19	6.0	Sep 17	Aug 17	3.4	May 19	-6.6	Aug 12	34.9	Q4 72

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