

Highs and lows (to accompany the Money and Credit statistical release)

Lending to individuals

April 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	5,232	5,000	Mar 19	5,376	Jun 18	-	4,928	Jan 19	-503	Dec 11	12,013	Oct 03
1-month	BZ2E	Apr 93	0.3	0.1	Apr 16	0.4	Apr 18	Mar 19	0.4	Apr 18	0.0	Nov 12	1.3	Oct 03
3-month(ann)	BZ2G	Jun 93/Q2 87	3.7	3.6	Mar 19	3.9	Jul 18	Oct 18	3.7	Oct 18	-0.1	Aug 09	23.6	Q3 88
12-month	BZ2K	Mar 94/Q1 88	3.7	3.5	Dec 15	3.8	Nov 18	Mar 19	4.2	Apr 18	0.3	Jun 11	21.4	Q3 88
Secured lending														
Changes ^(c)	VTVJ	Apr 93/Q1 87	4,290	3,401	Feb 19	4,369	Mar 19	-	4,369	Mar 19	-331	Dec 10	10,278	Oct 06
Gross lending ^(c)	VTVK	Apr 93/Q1 87 ^(d)	22,747	21,708	Mar 19	22,954	Dec 18	-	22,703	Feb 19	3,541	Q4 92	32,051	Nov 06
Repayments	B86L	Jan 99	18,098	17,835	Mar 19	19,184	Feb 19	-	19,184	Feb 19	5,328	Jan 99	23,485	Jun 07
1-month	VTYF	Apr 93	0.3	0.2	Feb 19	0.6	Mar 16	Mar 19	0.3	Jan 19	0.0	Mar 13	1.4	Oct 03
3-month(ann)	VTYG	Jun 93/Q2 87	3.5	3.3	Mar 19	3.6	Oct 17	Nov 17	3.4	Nov 18	0.3	Aug 11	24.0	Q3 88
12-month	VTYI	Mar 94/Q1 88	3.3	3.2	Jun 17	3.4	Jul 18	Mar 19	3.5	May 18	0.5	Nov 11	21.5	Q3 88
Approvals of loans secured on dwellings														
Value (all loans)	VTVQ	Apr 93/Q1 87 ^(e)	21,826	21,533	Mar 19	21,933	Feb 19	-	22,442	Jan 19	6,207	Oct 97	32,944	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87 ^(e)	66,261	62,559	Mar 19	66,861	Jan 19	-	66,861	Jan 19	26,347	Nov 08	132,440	Dec 03
Consumer credit														
Changes ^(c)	B3PS	Apr 93/Q2 87	942	631	Mar 19	1,191	Feb 19	-	1,286	Jan 19	-1,169	Aug 09	2,334	Mar 16
Credit card ^(c)	VZQX	Apr 93/Q2 87	208	48	Dec 18	308	Mar 19	Apr 97	436	Feb 19	-206	Jul 12	1,283	Mar 04
Other ^(c)	B4TU	Apr 93/Q2 87	734	323	Mar 19	755	Feb 19	Nov 00	896	Jan 19	-1,379	Aug 09	1,568	Mar 17
1-month	B3PW	Apr 93	0.4	0.3	Mar 19	0.5	Feb 19	Oct 18	0.6	Jan 19	-0.6	Aug 09	1.9	Feb 97
3-month(ann)	B3PY	Jun 93/Q2 87	5.2	4.7	Dec 18	5.9	Mar 19	Nov 06	6.0	Feb 19	-4.0	Oct 09	23.2	Q3 88
12-month	B4TC	Mar 94/Q1 88	5.9	5.7	Jun 14	6.4	Mar 19	May 08	8.8	Jun 18	-2.2	Jun 10	21.5	Q1 88

(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) 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 April 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	5,658	1,412	Mar 19	9,601	Jan 19	-	9,601	Jan 19	-10,151	Jul 09	16,006	Oct 07
Equity	ZID5	Jan 03	894	-2,245	Mar 19	963	Feb 18	-	16	Feb 19	-2,245	Mar 19	9,586	Jun 09
Bonds ^(c)	Z93T	Jan 03	2,920	-3,084	Feb 19	3,453	Mar 19	-	3,453	Mar 19	-5,586	Mar 09	11,031	May 18
Commercial paper ^(c)	B32L	Jan 03	-1,109	-1,484	Sep 18	-683	Mar 19	-	3,776	Jan 19	-1,933	Mar 14	3,776	Jan 19
Loans by MFIs	B93K	Jan 98	4,364	-832	Mar 19	5,376	Jan 19	-	5,376	Jan 19	-15,900	Jul 09	18,633	Oct 07
Loans to non-financial businesses														
Changes	ZLV6	May 11	1,578	-834	Mar 19	4,293	Jan 19	-	4,293	Jan 19	-5,450	Aug 17	7,141	Jul 17
12-month	ZO8K	Apr 12	3.2	2.5	Mar 19	3.7	Feb 19	Aug 17	4.2	Jan 19	-5.4	Nov 12	4.3	Jul 17
Loans to non-financial businesses: of which Large														
Changes	ZM8F	May 11	1,364	-780	Mar 19	4,117	Jan 19	-	4,117	Jan 19	-5,463	Aug 17	7,000	Jul 17
12-month	ZO8O	Apr 12	4.9	4.0	Mar 19	5.6	Feb 19	-	6.3	Jan 19	-6.1	Apr 12	6.3	Jan 19
Loans to non-financial businesses: of which SMEs														
Changes	ZM87	May 11	214	-54	Mar 19	272	Mar 18	-	207	Dec 18	-1,142	Sep 11	627	Sep 16
12-month	ZO8M	Apr 12	0.2	-0.1	Mar 19	0.4	Jan 19	Feb 18	0.4	Jan 19	-4.5	Aug 12	2.1	Jul 16
Gross lending to and repayments by non-financial businesses (excluding overdrafts): large														
Gross lending	ZM8J	Apr 11	15,657	15,088	Jan 18	16,054	Mar 19	-	21,111	Feb 19	7,603	Aug 13	21,995	Jul 17
Repayments	ZM8K	Apr 11	16,575	15,973	Dec 18	16,761	Mar 19	-	18,584	Feb 19	8,808	Sep 12	24,913	Apr 18
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs														
Gross lending	ZM8B	Apr 11	4,464	4,180	Mar 19	5,166	Feb 19	-	5,166	Feb 19	2,745	Nov 12	5,240	Jan 16
Repayments	ZM8C	Apr 11	4,123	4,110	Jan 14	4,165	Mar 19	-	5,688	Feb 19	3,339	Mar 13	5,688	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

April 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	9,072	3,221	Mar 19	12,408	Dec 18	-	12,408	Dec 18	-7,698	Dec 13	29,522	Jul 16
1-month	B68P	Jul 09	0.4	0.1	Mar 19	0.6	Dec 18	Apr 17	0.6	Dec 18	-0.4	Dec 13	1.5	Jul 16
3-month(ann)	B55Q	Sep 09/Q1 98	2.9	0.7	Mar 19	4.3	Dec 18	Jun 18	4.3	Dec 18	-1.9	Sep 09	15.2	Jul 16
12-month	B56Q	Jun 10/Q4 98	2.8	2.2	Mar 19	3.4	Jul 18	Oct 11	2.6	Dec 18	1.0	Jul 10	11.5	Q3 06
M4: Households														
Changes ^(c)	VVHS	Oct 97/Q2 63	4,714	3,040	Mar 19	5,656	Feb 19	-	5,656	Feb 19	-3,545	Apr 18	10,023	Mar 16
1-month	VVHT	Oct 97	0.3	0.2	Mar 19	0.4	Feb 19	Aug 18	0.4	Feb 19	-0.3	Apr 18	1.0	Dec 07
3-month(ann)	VVHU	Dec 97/Q2 63	3.8	3.1	Mar 19	3.9	Feb 19	Sep 14	3.9	Feb 19	0.4	Apr 18	24.8	Q3 88
12-month	VVHW	Sep 98/Q1 64	3.5	2.9	Mar 19	3.7	Jun 17	Aug 15	3.1	Feb 19	1.8	Jun 11	19.0	Q1 74
M4: PNFCs														
Changes ^(c)	VVHM	Oct 97/Q4 63	1,692	-423	Mar 19	1,937	Nov 18	-	1,937	Nov 18	-4,482	Dec 15	7,722	Apr 07
1-month	VVHN	Oct 97	0.4	-0.1	Mar 19	0.5	Nov 18	Oct 18	0.5	Nov 18	-2.2	Jan 00	4.8	Jun 01
3-month(ann)	VVHO	Dec 97/Q3 63	0.4	-0.3	Mar 19	1.4	Feb 19	Feb 16	4.9	Dec 18	-29.8	Q2 69	66.9	Q2 72
12-month	VVHQ	Sep 98/Q1 64	3.5	3.1	Mar 12	4.5	Mar 19	Apr 01	5.4	Dec 18	-9.8	Q2 69	48.9	Q1 73
M4: Non-intermediate OFCs														
Changes ^(c)	B64Q	Jul 09/Q1 98	2,667	604	Mar 19	5,348	Dec 18	-	5,348	Dec 18	-12,790	Dec 13	19,021	Jul 16
1-month	B67P	Jul 09	0.9	0.2	Mar 19	1.7	Dec 18	Nov 17	1.7	Dec 18	-4.8	Dec 13	7.1	Jul 16
3-month(ann)	B65Q	Sep 09/Q1 98	1.9	-8.2	Mar 19	7.9	Dec 18	Feb 16	7.9	Dec 18	-20.0	Sep 09	81.7	Jul 16
12-month	B66Q	Jun 10/Q4 98	-1.3	-3.6	Mar 19	0.0	Oct 18	Nov 18	0.0	Oct 18	-9.2	Q1 10	21.4	Apr 17
M4														
Changes ^(c)	AUZJ	Jul 82/Q2 63	21,352	-11,290	Mar 19	38,756	Jan 18	-	7,508	Feb 19	-46,673	Mar 14	48,840	Oct 08
1-month	VQJS	Aug 82	0.9	-0.5	Mar 19	1.6	Jan 18	Feb 16	0.3	Feb 19	-2.2	Mar 14	2.7	Oct 08
3-month(ann)	VQKA	Oct 82/Q2 63	2.9	0.2	Mar 19	4.1	Feb 19	Jan 19	4.1	Feb 19	-9.9	May 14	26.6	Dec 08
12-month	VQJW	Jul 83/Q1 64	3.0	2.2	Mar 19	4.2	Feb 18	Nov 13	2.1	Dec 18	-5.4	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	3,048	1,059	Feb 19	10,485	Mar 19	-	10,485	Mar 19	-15,959	Jul 09	28,525	Q2 06
1-month	B66P	Jul 09	0.1	-0.2	Jan 19	0.5	Mar 19	Feb 19	0.5	Mar 19	-0.7	Jul 09	1.2	Jun 16
3-month(ann)	B59Q	Sep 09/Q1 98	2.9	1.3	Mar 19	4.2	Jan 19	Feb 15	7.6	Nov 18	-5.1	Q2 09	21.3	Q2 06
12-month	B62Q	Jun 10/Q4 98	4.1	3.7	Mar 19	4.5	Jan 18	Nov 17	3.7	Dec 18	-2.2	Q1 10	14.5	Q3 06
M4L: Households														
Changes ^(c)	VWNV	Oct 97/Q2 63	3,871	3,747	Mar 19	4,040	Sep 18	Mar 99	3,581	Dec 18	-197	Aug 12	11,502	Oct 03
1-month	VWVW	Oct 97	0.3	0.2	Feb 19	0.4	Mar 17	Mar 19	0.3	Dec 18	0.0	Mar 13	1.4	Oct 03
3-month(ann)	VWEI	Dec 97/Q3 63	3.1	3.0	Mar 19	3.2	Nov 18	Dec 18	3.2	Nov 18	0.3	Oct 12	25.7	Q4 75
12-month	VWVZ	Sep 98/Q2 64	3.1	3.0	Oct 15	3.2	Mar 19	Feb 19	3.2	Mar 19	0.5	Nov 12	24.5	Q1 83
M4L: PNFCs														
Changes ^(c)	VWVQ	Oct 97/Q2 63	2,108	1,504	Mar 19	2,905	Dec 18	-	3,299	Nov 18	-8,249	Jul 09	10,127	Mar 06
1-month	VWVNR	Oct 97	0.5	0.4	Mar 19	0.7	Dec 18	Jan 19	0.8	Nov 18	-1.6	Jul 09	2.8	Mar 06
3-month(ann)	VWVNS	Dec 97/Q3 63	3.3	3.1	Mar 19	4.5	Feb 19	Mar 18	8.8	Dec 18	-8.3	Q2 81	65.8	Q4 73
12-month	VWVNU	Sep 98/Q2 64	5.2	4.7	Mar 19	6.8	Oct 08	Jan 19	5.2	Jan 19	-4.4	Q2 94	39.0	Q2 74
M4L: Non-intermediate OFCs														
Changes ^(c)	B68Q	Jul 09/Q1 98	-2,930	-10,020	Jan 19	5,234	Mar 19	-	5,234	Mar 19	-10,890	Jan 10	16,463	Jun 16
1-month	B65P	Jul 09	-1.2	-3.9	Jan 19	2.1	Mar 19	-	2.1	Mar 19	-4.6	Jan 17	8.5	Jun 16
3-month(ann)	B69Q	Sep 09/Q1 98	0.8	-9.8	Mar 19	4.4	Jan 19	-	36.8	Nov 18	-26.1	Q2 09	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	7.9	4.9	Mar 19	11.6	Jan 18	-	5.9	Feb 19	-12.3	Q1 10	36.1	Jun 16
M4L														
Changes ^(c)	VWVL	Oct 97/Q2 63	-5,468	-19,891	Jul 18	21,022	Mar 19	-	21,022	Mar 19	-46,789	Mar 14	57,080	Oct 08
1-month	VWVVM	Aug 82	-0.2	-0.8	Jul 18	0.9	Mar 19	Feb 17	0.9	Mar 19	-2.1	Mar 14	2.2	Oct 08
3-month(ann)	VWVFN	Oct 82/Q3 63	2.4	1.1	Sep 18	4.0	Mar 19	Oct 16	4.0	Mar 19	-10.7	Apr 14	44.1	Q2 72
12-month	VWVVP	Jul 83/Q2 64	3.0	2.4	Feb 19	3.2	Mar 19	Aug 16	3.2	Mar 19	-6.6	Aug 12	34.9	Q4 72

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