

Highs and lows (to accompany the Money and Credit statistical release)
Lending to individuals
February 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	4,601	4,535	Nov 18	4,737	Jan 19	-	4,737	Jan 19	-498	Dec 11	12,024	Oct 03
1-month	BZ2E	Apr 93	0.3	0.1	Apr 16	0.4	Apr 18	Jan 19	0.4	Apr 18	0.0	Nov 12	1.3	Oct 03
3-month(ann)	BZ2G	Jun 93/Q2 87	3.5	3.0	Jun 16	3.6	Dec 18	Jan 19	3.7	Nov 18	-0.1	Aug 09	23.6	Q3 88
12-month	BZ2K	Mar 94/Q1 88	3.7	3.5	Dec 15	3.8	Jan 19	Jan 16	4.2	Apr 18	0.3	Jun 11	21.4	Q3 88
Secured lending														
Changes ^(c)	VTVJ	Apr 93/Q1 87	3,457	3,381	Aug 18	3,587	Jan 19	-	3,923	Dec 18	-331	Dec 10	10,275	Oct 06
Gross lending ^(c)	VTVC	Apr 93/Q1 87 ^(d)	23,004	22,766	Jan 19	23,048	Dec 18	-	23,048	Dec 18	3,541	Q4 92	32,037	Nov 06
Repayments	B86L	Jan 99	19,443	19,163	Jan 19	19,468	Dec 18	-	19,468	Dec 18	5,325	Jan 99	23,477	Jun 07
1-month	VTYF	Apr 93	0.2	0.1	Apr 16	0.3	Jan 19	Aug 18	0.3	Jan 19	0.0	Mar 13	1.4	Oct 03
3-month(ann)	VTYG	Jun 93/Q2 87	3.2	3.1	Mar 18	3.4	Dec 18	Jan 19	3.5	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	Oct 18	Jan 19	3.4	Oct 18	0.5	Nov 11	21.5	Q3 88
Approvals of loans secured on dwellings														
Value (all loans)	VTVQ	Apr 93/Q1 87 ^(e)	21,250	21,107	Dec 18	22,411	Jan 19	-	22,411	Jan 19	6,206	Oct 97	32,942	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87 ^(e)	64,337	64,112	Dec 18	66,696	Jan 19	-	66,696	Jan 19	26,370	Nov 08	132,926	Dec 03
Consumer credit														
Changes ^(c)	B3PS	Apr 93/Q2 87	1,145	694	Dec 18	1,150	Jan 19	Oct 05	1,150	Jan 19	-1,183	Aug 09	2,240	Jan 05
Credit card ^(c)	VZQX	Apr 93/Q2 87	442	384	Jan 19	559	Jun 18	-	367	Nov 18	-204	Jul 12	1,285	Mar 04
Other ^(c)	B4TU	Apr 93/Q2 87	703	603	Dec 18	766	Jan 19	-	766	Jan 19	-1,392	Aug 09	1,554	Oct 02
1-month	B3PW	Apr 93	0.5	0.3	Dec 18	0.6	Aug 18	Jan 19	0.5	Nov 18	-0.6	Aug 09	1.9	Feb 97
3-month(ann)	B3PY	Jun 93/Q2 87	5.7	5.4	Jan 19	6.8	Aug 18	Jul 06	9.5	Jun 18	-4.0	Oct 09	23.2	Q3 88
12-month	B4TC	Mar 94/Q1 88	6.3	6.1	Sep 14	6.5	Jan 19	-	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 February 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	-3,761	-7,112	Oct 17	9,291	Jan 19	-	9,291	Jan 19	-10,073	Jul 09	16,072	Oct 07
Equity	ZID5	Jan 03	-762	-1,099	Nov 18	-601	Dec 18	Jan 19	-601	Dec 18	-2,172	Jul 06	9,594	Jun 09
Bonds ^(c)	Z93T	Jan 03	-3,084	-3,847	Nov 18	161	Jan 19	-	161	Jan 19	-5,586	Mar 09	11,031	May 18
Commercial paper ^(c)	B32L	Jan 03	1,181	958	Nov 18	3,776	Jan 19	-	3,776	Jan 19	-1,933	Mar 14	3,776	Jan 19
Loans by MFIs	B93K	Jan 98	-811	-1,017	Sep 18	5,062	Jan 19	-	5,062	Jan 19	-16,113	Jul 09	18,711	Oct 07
Loans to non-financial businesses														
Changes	ZLV6	May 11	949	363	Dec 18	4,507	Jan 19	-	4,507	Jan 19	-5,410	Aug 17	7,151	Jul 17
12-month	ZO8K	Apr 12	3.7	2.6	Dec 18	4.2	Jan 19	-	4.2	Jan 19	-5.4	Nov 12	4.3	Jul 17
Loans to non-financial businesses: of which Large														
Changes	ZM8F	May 11	1,089	199	Dec 18	4,306	Jan 19	-	4,306	Jan 19	-5,427	Aug 17	7,018	Jul 17
12-month	ZO8O	Apr 12	5.6	4.0	Dec 18	6.3	Jan 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	-139	-168	Jul 18	201	Jan 19	-	201	Jan 19	-1,128	Sep 11	643	Sep 16
12-month	ZO8M	Apr 12	0.2	0.1	Dec 18	0.4	Jan 19	Feb 18	0.4	Jan 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	21,141	20,539	Jan 19	21,890	Jul 17	-	18,417	Nov 18	7,605	Aug 13	21,890	Jul 17
Repayments	ZM8K	Apr 11	18,919	17,132	Jan 19	19,451	May 18	-	16,822	Oct 18	8,820	Sep 12	24,565	Aug 17
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs														
Gross lending	ZM8B	Apr 11	5,341	4,904	Jan 19	-	-	-	4,808	Nov 18	2,785	Nov 12	5,341	Feb 19
Repayments	ZM8C	Apr 11	5,870	4,672	Jan 19	-	-	-	4,701	Nov 18	3,331	Mar 13	5,870	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 February 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	3,566	-3,457	Jan 19	12,235	Dec 18	-	12,235	Dec 18	-7,688	Dec 13	29,278	Jul 16
1-month	B68P	Jul 09	0.2	-0.2	Jan 19	0.6	Dec 18	Nov 18	0.6	Dec 18	-0.4	Dec 13	1.5	Jul 16
3-month(ann)	B55Q	Sep 09/Q1 98	2.3	1.8	Nov 18	2.4	Jan 19	Feb 14	4.2	Dec 18	-1.9	Sep 09	15.1	Jul 16
12-month	B56Q	Jun 10/Q4 98	2.0	1.7	Jan 19	2.5	Dec 18	Feb 11	2.5	Dec 18	1.0	Jul 10	11.5	Q3 06
M4: Households														
Changes(c)	VVHS	Oct 97/Q2 63	5,285	1,859	Jan 19	5,605	Dec 18	-	5,605	Dec 18	-2,949	Apr 18	9,884	Mar 16
1-month	VVHT	Oct 97	0.4	0.1	Jan 19	0.5	May 18	Dec 18	0.4	Dec 18	-0.3	Oct 08	1.0	Dec 07
3-month(ann)	VVHU	Dec 97/Q2 63	3.7	3.0	Jan 19	4.1	Jul 18	Mar 14	3.2	Dec 18	0.5	Jul 10	24.8	Q3 88
12-month	VVHW	Sep 98/Q1 64	2.9	2.6	Jan 19	3.2	Aug 17	Nov 17	2.7	Dec 18	1.8	Jun 11	19.0	Q1 74
M4: PNFCs														
Changes(c)	VVHM	Oct 97/Q4 63	-848	-1,041	Sep 18	1,083	Jan 19	-	1,829	Nov 18	-4,337	Mar 09	7,751	Apr 07
1-month	VVHN	Oct 97	-0.2	-0.3	Sep 18	0.3	Jan 19	Mar 14	0.4	Nov 18	-2.2	Jan 00	4.8	Jun 01
3-month(ann)	VVHO	Dec 97/Q3 63	1.4	1.3	Mar 18	4.1	Jan 19	Apr 98	4.5	Dec 18	-29.8	Q2 69	66.9	Q2 72
12-month	VVHQ	Sep 98/Q1 64	4.2	3.9	Nov 16	5.1	Jan 19	Nov 18	5.2	Dec 18	-9.8	Q2 69	48.9	Q1 73
M4: Non-intermediate OFCs														
Changes(c)	B64Q	Jul 09/Q1 98	-871	-6,400	Jan 19	5,391	Dec 18	-	5,391	Dec 18	-12,766	Dec 13	18,915	Jul 16
1-month	B67P	Jul 09	-0.3	-2.0	Jan 19	1.7	Dec 18	Mar 14	1.7	Dec 18	-4.8	Dec 13	7.1	Jul 16
3-month(ann)	B65Q	Sep 09/Q1 98	-2.4	-2.7	Jan 19	8.5	Dec 18	Q3 04	8.5	Dec 18	-20.0	Sep 09	80.6	Jul 16
12-month	B66Q	Jun 10/Q4 98	-4.7	-6.0	Jan 19	-1.9	Dec 18	-	0.1	Oct 18	-9.2	Q1 10	21.5	Apr 17
M4														
Changes(c)	AUZJ	Jul 82/Q2 63	6,578	5,449	Jan 19	10,982	Dec 18	-	10,982	Dec 18	-46,832	Mar 14	48,566	Oct 08
1-month	VQJS	Aug 82	0.3	0.2	Jan 19	0.5	Dec 18	Mar 15	0.5	Dec 18	-2.2	Mar 14	2.7	Oct 08
3-month(ann)	VQKA	Oct 82/Q2 63	3.9	2.9	Jan 19	4.8	Dec 18	Jul 18	4.8	Dec 18	-9.9	May 14	26.6	Dec 08
12-month	VQJW	Jul 83/Q1 64	1.2	0.5	Jan 19	2.0	Dec 18	Apr 18	2.0	Dec 18	-5.4	Jun 12	22.9	Q3 73
M4L excluding intermediate OFCs														
Changes(c)	B58Q	Jul 09/Q1 98	-866	-3,984	Jan 19	14,501	Dec 18	-	14,501	Dec 18	-15,997	Jul 09	28,516	Q2 06
1-month	B66P	Jul 09	0.0	-0.2	Jan 19	0.7	Dec 18	Aug 18	0.7	Dec 18	-0.7	Jul 09	1.2	Jun 16
3-month(ann)	B59Q	Sep 09/Q1 98	1.9	0.9	Apr 18	4.3	Jan 19	May 18	7.5	Nov 18	-5.1	Q2 09	21.2	Q2 06
12-month	B62Q	Jun 10/Q4 98	3.7	3.6	Jan 19	3.8	Feb 18	Dec 18	3.7	Dec 18	-2.2	Q1 10	14.5	Q3 06
M4L: Households														
Changes(c)	VWNV	Oct 97/Q2 63	2,986	1,173	Apr 16	3,227	Jan 19	-	3,476	Dec 18	-219	Aug 12	11,498	Oct 03
1-month	VWNV	Oct 97	0.2	0.1	Apr 16	0.3	Sep 18	Jan 19	0.3	Sep 18	0.0	Mar 13	1.4	Oct 03
3-month(ann)	VWEI	Dec 97/Q3 63	2.8	2.5	Apr 15	2.9	Jan 19	Jun 16	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	Jan 19	-	4.1	Jul 16	0.5	Nov 12	24.5	Q1 83
M4L: PNFCs														
Changes(c)	VWVQ	Oct 97/Q2 63	-771	-2,310	Oct 16	1,528	Jan 19	-	3,307	Nov 18	-8,260	Jul 09	10,117	Mar 06
1-month	VWNR	Oct 97	-0.2	-0.6	Oct 16	0.4	Jan 19	Jan 15	0.8	Nov 18	-1.6	Jul 09	2.8	Mar 06
3-month(ann)	VWNS	Dec 97/Q3 63	3.7	3.3	Jun 18	8.0	Jan 19	Sep 18	8.9	Dec 18	-8.3	Q2 81	65.8	Q4 73
12-month	VWVU	Sep 98/Q2 64	4.3	4.1	Nov 18	5.1	Jan 19	Jul 99	5.1	Jan 19	-4.4	Q2 94	39.0	Q2 74
M4L: Non-intermediate OFCs														
Changes(c)	B68Q	Jul 09/Q1 98	-3,081	-8,738	Jan 19	8,056	Dec 18	-	8,056	Dec 18	-10,890	Jan 10	16,463	Jun 16
1-month	B65P	Jul 09	-1.2	-3.4	Jan 19	3.2	Dec 18	-	3.2	Dec 18	-4.6	Jan 17	8.5	Jun 16
3-month(ann)	B69Q	Sep 09/Q1 98	-5.9	-7.9	Jun 18	6.4	Jan 19	Oct 14	36.8	Nov 18	-26.0	Q2 09	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	5.9	3.7	Jan 19	6.0	Feb 18	-	4.4	Dec 18	-12.3	Q1 10	36.1	Jun 16
M4L														
Changes(c)	VWVL	Oct 97/Q2 63	-1,793	-19,836	Jul 18	3,947	Jan 19	-	14,952	Nov 18	-46,741	Mar 14	57,059	Oct 08
1-month	VWVM	Aug 82	-0.1	-0.8	Jul 18	0.2	Jan 19	Feb 18	0.6	Nov 18	-2.1	Mar 14	2.2	Oct 08
3-month(ann)	VWVN	Oct 82/Q3 63	2.5	1.2	Sep 18	5.3	Jan 19	Jul 15	5.3	Jan 19	-10.7	Apr 14	44.1	Q2 72
12-month	VWVP	Jul 83/Q2 64	2.4	2.3	Jan 19	2.5	Apr 18	Jun 18	2.4	Jun 18	-6.6	Aug 12	34.9	Q4 72

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