

Highs and lows (to accompany the Money and Credit statistical release)
Lending to individuals
July 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 | 5,508 | 4,862 Jun 19 | 5,977 Aug 17 | - | 5,165 Apr 19 | -499 Dec 11 | 12,029 Oct 03 |
| 1-month | BZ2E | Apr 93 | 0.3 | 0.2 May 19 | 0.4 Aug 17 | Jun 19 | 0.3 Apr 19 | 0.0 Nov 12 | 1.3 Oct 03 |
| 3-month(ann) | BZ2G | Jun 93/Q2 87 | 3.5 | 3.4 May 19 | 3.6 Oct 18 | Jun 19 | 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 | Jun 19 | 4.3 Dec 17 | 0.3 Jun 11 | 21.4 Q3 88 |
| Secured lending | | | | | | | | | |
| Changes ^(c) | VTVJ | Apr 93/Q1 87 | 4,611 | 3,787 Jun 19 | 7,240 Mar 16 | - | 4,138 Apr 19 | -311 Dec 10 | 10,270 Oct 06 |
| Gross lending ^(c) | VTVC | Apr 93/Q1 87(d) | 21,370 | 21,132 Jun 17 | 21,552 Jun 19 | - | 22,386 Apr 19 | 3,541 Q4 92 | 32,065 Nov 06 |
| Repayments | B86L | Jan 99 | 17,198 | 16,932 Dec 16 | 18,103 Jun 19 | - | 19,367 May 19 | 5,325 Jan 99 | 23,486 Jun 07 |
| 1-month | VTYF | Apr 93 | 0.3 | 0.2 May 19 | 0.6 Mar 16 | Jun 19 | 0.3 Apr 19 | 0.0 Mar 13 | 1.4 Oct 03 |
| 3-month(ann) | VTYG | Jun 93/Q2 87 | 3.3 | 3.1 Jun 19 | 3.4 Jul 18 | Nov 18 | 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 | May 19 | 3.2 May 19 | 0.5 Nov 11 | 21.5 Q3 88 |
| Approvals of loans secured on dwellings | | | | | | | | | |
| Value (all loans) | VTVQ | Apr 93/Q1 87(e) | 22,091 | 21,865 Jun 19 | 22,484 Jan 19 | - | 21,871 Apr 19 | 6,207 Oct 97 | 32,944 Feb 07 |
| No.(house purchase) | VTVX | Apr 93/Q1 87(e) | 67,306 | 66,506 Jun 19 | 69,178 Jul 17 | - | 66,309 Apr 19 | 26,349 Nov 08 | 132,427 Dec 03 |
| Consumer credit | | | | | | | | | |
| Changes ^(c) | B3PS | Apr 93/Q1 87 | 897 | 615 Mar 19 | 1,075 Jun 19 | - | 1,075 Jun 19 | -1,174 Aug 09 | 2,333 Mar 16 |
| Credit card ^(c) | VZQX | Apr 93/Q1 87 | 301 | 269 Jun 19 | 331 May 19 | - | 331 May 19 | -204 Jul 12 | 1,282 Mar 04 |
| Other ^(c) | B4TU | Apr 93/Q1 87 | 596 | 593 May 19 | 806 Jun 19 | - | 806 Jun 19 | -1,384 Aug 09 | 1,571 Mar 17 |
| 1-month | B3PW | Apr 93 | 0.4 | 0.3 Mar 19 | 0.5 Jun 19 | May 19 | 0.5 Jun 19 | -0.6 Aug 09 | 1.9 Feb 97 |
| 3-month(ann) | B3PY | Jun 93/Q2 87 | 5.5 | 4.8 May 19 | 5.7 Jun 19 | Dec 06 | 5.7 Jun 19 | -4.0 Oct 09 | 23.2 Q3 88 |
| 12-month | B4TC | Mar 94/Q1 88 | 5.5 | 5.4 Mar 14 | 5.7 May 19 | Jun 19 | 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 July 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 | -2,466 | -3,441 | Feb 19 | 3,013 | Jun 19 | - | 5,619 | Apr 19 | -10,099 | Jul 09 | 16,074 | Oct 07 |
| Equity | ZID5 | Jan 03 | -899 | -1,793 | Mar 19 | -775 | Jun 19 | - | 1,176 | Apr 19 | -2,169 | Jul 06 | 9,591 | Jun 09 |
| Bonds ^(c) | Z93T | Jan 03 | 469 | -3,084 | Feb 19 | 1,437 | Jun 19 | - | 3,453 | Mar 19 | -5,586 | Mar 09 | 11,031 | May 18 |
| Commercial paper ^(c) | B32L | Jan 03 | -742 | -1,001 | Jun 19 | -683 | Mar 19 | - | 3,776 | Jan 19 | -1,933 | Mar 14 | 3,776 | Jan 19 |
| Loans by MFIs | B93K | Jan 98 | -1,962 | -4,766 | Aug 17 | 2,447 | Jun 19 | - | 4,334 | Apr 19 | -16,074 | Jul 09 | 18,681 | Oct 07 |
| Loans to non-financial businesses | | | | | | | | | | | | | | |
| Changes | ZLV6 | May 11 | -4,218 | -5,279 | Aug 17 | 2,902 | Jun 19 | - | 2,902 | Jun 19 | -5,422 | Jan 12 | 7,535 | Jul 17 |
| 12-month | ZO8K | Apr 12 | 3.0 | 2.5 | Mar 19 | 4.4 | Jun 19 | Mar 18 | 4.4 | Jun 19 | -5.4 | Nov 12 | 4.4 | Jun 19 |
| Loans to non-financial businesses: of which Large | | | | | | | | | | | | | | |
| Changes | ZM8F | May 11 | -4,151 | -5,303 | Aug 17 | 2,505 | Jun 19 | - | 2,505 | Jun 19 | -5,303 | Aug 17 | 7,404 | Jul 17 |
| 12-month | ZO8O | Apr 12 | 4.2 | 3.9 | Mar 19 | 6.4 | Jun 19 | Oct 16 | 6.4 | Jun 19 | -6.1 | Apr 12 | 6.4 | Jun 19 |
| Loans to non-financial businesses: of which SMEs | | | | | | | | | | | | | | |
| Changes | ZM87 | May 11 | -67 | -81 | Mar 19 | 397 | Jun 19 | Aug 16 | 397 | Jun 19 | -1,125 | Sep 11 | 638 | Sep 16 |
| 12-month | ZO8M | Apr 12 | 0.8 | 0.2 | Apr 19 | 0.9 | Aug 17 | Jun 19 | 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 | 14,557 | 14,310 | Jun 19 | 15,320 | Apr 19 | - | 20,942 | Feb 19 | 7,606 | Aug 13 | 22,541 | Jul 17 |
| Repayments | ZM8K | Apr 11 | 17,898 | 14,039 | Jun 19 | 18,269 | Feb 19 | - | 18,269 | Feb 19 | 8,820 | Sep 12 | 24,501 | Aug 17 |
| Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs | | | | | | | | | | | | | | |
| Gross lending | ZM8B | Apr 11 | 4,574 | 4,515 | Apr 19 | 4,617 | Jun 19 | - | 4,617 | Jun 19 | 2,746 | Nov 12 | 5,238 | Jan 16 |
| Repayments | ZM8C | Apr 11 | 4,613 | 4,137 | Jun 19 | 5,702 | Feb 19 | - | 5,702 | Feb 19 | 3,346 | Oct 12 | 5,702 | 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 July 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 | 18,904 | 1,856 | Jun 19 | 23,287 | May 18 | - | 8,812 | Apr 19 | -7,681 | Dec 13 | 28,615 | Jul 16 |
| 1-month | B68P | Jul 09 | 0.9 | 0.1 | Jun 19 | 1.1 | May 18 | Aug 17 | 0.4 | Apr 19 | -0.4 | Dec 13 | 1.5 | Jul 16 |
| 3-month(ann) | B55Q | Sep 09/Q1 98 | 4.4 | 2.5 | Jun 19 | 5.8 | Jan 18 | May 15 | 2.8 | May 19 | -1.9 | Sep 09 | 15.2 | Jul 16 |
| 12-month | B56Q | Jun 10/Q4 98 | 3.1 | 2.0 | Jun 19 | 3.4 | Jul 18 | Mar 12 | 2.8 | Apr 19 | 1.0 | Jul 10 | 11.5 | Q3 06 |
| M4: Households | | | | | | | | | | | | | | |
| Changes ^(c) | VVHS | Oct 97/Q2 63 | 3,274 | 3,036 | Mar 19 | 5,051 | Jun 19 | - | 6,630 | May 19 | -3,179 | Apr 18 | 10,059 | Mar 16 |
| 1-month | VVHT | Oct 97 | 0.2 | 0.1 | Jan 19 | 0.3 | Jun 19 | Mar 19 | 0.5 | May 19 | -0.3 | Oct 08 | 1.0 | Dec 07 |
| 3-month(ann) | VVHU | Dec 97/Q2 63 | 4.2 | 4.0 | Apr 19 | 4.8 | Jun 19 | May 19 | 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 | Jun 19 | 3.0 | Feb 19 | 1.8 | Jun 11 | 19.0 | Q1 74 |
| M4: PNFCs | | | | | | | | | | | | | | |
| Changes ^(c) | VVHM | Oct 97/Q4 63 | 5,100 | -4,166 | Jun 19 | 5,166 | Apr 18 | - | 1,780 | May 19 | -4,540 | Apr 16 | 7,716 | Apr 07 |
| 1-month | VVHN | Oct 97 | 1.2 | -1.0 | Jun 19 | 1.3 | Apr 18 | Jan 16 | 0.4 | May 19 | -2.2 | Jan 00 | 4.8 | Jun 01 |
| 3-month(ann) | VVHO | Dec 97/Q3 63 | 2.6 | -0.9 | Jun 19 | 2.7 | May 19 | Mar 00 | 2.7 | May 19 | -29.8 | Q2 69 | 66.9 | Q2 72 |
| 12-month | VVHQ | Sep 98/Q1 64 | 2.3 | 1.6 | Jun 19 | 3.1 | May 19 | May 01 | 5.4 | Dec 18 | -9.8 | Q2 69 | 48.9 | Q1 73 |
| M4: Non-intermediate OFCs | | | | | | | | | | | | | | |
| Changes ^(c) | B64Q | Jul 09/Q1 98 | 10,530 | 971 | Jun 19 | 13,690 | May 18 | - | 2,115 | Apr 19 | -12,794 | Dec 13 | 18,255 | Jul 16 |
| 1-month | B67P | Jul 09 | 3.4 | 0.3 | Jun 19 | 4.3 | May 18 | - | 0.7 | Apr 19 | -4.8 | Dec 13 | 6.8 | Jul 16 |
| 3-month(ann) | B65Q | Sep 09/Q1 98 | 7.8 | -3.1 | Jun 19 | 13.9 | Feb 18 | - | 1.5 | Apr 19 | -20.0 | Sep 09 | 82.1 | Jul 16 |
| 12-month | B66Q | Jun 10/Q4 98 | 1.6 | -4.2 | Jun 19 | 3.4 | Jul 18 | - | -1.2 | Apr 19 | -9.2 | Q1 10 | 21.2 | Apr 17 |
| M4 | | | | | | | | | | | | | | |
| Changes ^(c) | AUZJ | Jul 82/Q2 63 | 15,866 | 1,024 | Jun 19 | 19,082 | Dec 18 | - | 13,358 | Apr 19 | -30,070 | Mar 14 | 48,624 | Oct 08 |
| 1-month | VQJS | Aug 82 | 0.7 | 0.0 | Jun 19 | 0.8 | Dec 18 | Aug 17 | 0.6 | Apr 19 | -1.4 | Mar 14 | 2.7 | Oct 08 |
| 3-month(ann) | VQKA | Oct 82/Q2 63 | 2.3 | 1.9 | Jun 19 | 2.7 | May 19 | May 02 | 4.1 | Apr 19 | -8.2 | May 14 | 26.6 | Dec 08 |
| 12-month | VQJW | Jul 83/Q1 64 | 2.7 | 2.3 | Jun 19 | 2.9 | Apr 19 | - | 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 | 14,746 | 11,759 | Jun 19 | 16,210 | Sep 18 | - | 10,485 | Mar 19 | -15,881 | Jul 09 | 28,540 | Q2 06 |
| 1-month | B66P | Jul 09 | 0.7 | 0.6 | Jun 19 | 0.8 | Sep 18 | Dec 18 | 0.5 | Mar 19 | -0.7 | Jul 09 | 1.2 | Jun 16 |
| 3-month(ann) | B59Q | Sep 09/Q1 98 | 5.1 | 2.8 | Jun 19 | 7.1 | Dec 18 | Oct 18 | 2.9 | Apr 19 | -5.1 | Q2 09 | 21.3 | Q2 06 |
| 12-month | B62Q | Jun 10/Q4 98 | 4.3 | 3.8 | Jun 19 | 4.4 | Jan 18 | - | 4.1 | Apr 19 | -2.2 | Q1 10 | 14.5 | Q3 06 |
| M4L: Households | | | | | | | | | | | | | | |
| Changes ^(c) | VWNV | Oct 97/Q2 63 | 4,400 | 3,477 | Jun 19 | 4,451 | Aug 17 | - | 3,962 | Apr 19 | -176 | Aug 12 | 11,515 | Oct 03 |
| 1-month | VWNV | Oct 97 | 0.3 | 0.2 | Jun 19 | 0.4 | May 17 | Apr 19 | 0.3 | Apr 19 | 0.0 | Mar 13 | 1.4 | Oct 03 |
| 3-month(ann) | VWEI | Dec 97/Q3 63 | 3.1 | 3.0 | Jun 19 | 3.4 | Jul 18 | Apr 19 | 3.1 | Apr 19 | 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 | Apr 19 | 3.2 | Mar 19 | 0.5 | Nov 12 | 24.5 | Q1 83 |
| M4L: PNFCs | | | | | | | | | | | | | | |
| Changes ^(c) | VWVQ | Oct 97/Q2 63 | 1,219 | 1,072 | May 19 | 2,132 | Jun 19 | - | 2,132 | Jun 19 | -8,205 | Jul 09 | 10,150 | Mar 06 |
| 1-month | VWNR | Oct 97 | 0.3 | -0.1 | Feb 19 | 0.5 | Jun 19 | May 19 | 0.5 | Jun 19 | -1.6 | Jul 09 | 2.8 | Mar 06 |
| 3-month(ann) | VWNS | Dec 97/Q3 63 | 4.4 | 3.3 | Apr 19 | 5.3 | Jun 19 | Jul 16 | 5.3 | Jun 19 | -8.3 | Q2 81 | 65.8 | Q4 73 |
| 12-month | VWVU | Sep 98/Q2 64 | 4.9 | 4.7 | Mar 19 | 5.2 | Jun 19 | - | 5.4 | May 19 | -4.4 | Q2 94 | 39.0 | Q2 74 |
| M4L: Non-intermediate OFCs | | | | | | | | | | | | | | |
| Changes ^(c) | B68Q | Jul 09/Q1 98 | 9,127 | 6,151 | Jun 19 | 10,858 | Sep 18 | - | 5,394 | Mar 19 | -10,890 | Jan 10 | 16,463 | Jun 16 |
| 1-month | B65P | Jul 09 | 3.6 | 2.5 | Jun 19 | 4.6 | Sep 18 | May 16 | 2.2 | Mar 19 | -4.6 | Jan 17 | 8.5 | Jun 16 |
| 3-month(ann) | B69Q | Sep 09/Q1 98 | 18.2 | -2.4 | Jun 19 | 29.5 | Dec 18 | Oct 17 | 0.8 | Apr 19 | -26.0 | Q2 09 | 72.6 | Mar 16 |
| 12-month | B72Q | Jun 10/Q4 98 | 10.5 | 6.5 | Jun 19 | 11.6 | Jan 18 | - | 8.0 | Apr 19 | -12.3 | Q1 10 | 36.1 | Jun 16 |
| M4L | | | | | | | | | | | | | | |
| Changes ^(c) | VWVL | Oct 97/Q2 63 | 22,333 | 18,204 | Jun 19 | 27,426 | Sep 18 | - | 21,021 | Mar 19 | -46,797 | Mar 14 | 57,148 | Oct 08 |
| 1-month | VWVM | Aug 82 | 0.9 | 0.7 | Jun 19 | 1.1 | Sep 18 | Mar 19 | 0.9 | Mar 19 | -2.1 | Mar 14 | 2.2 | Oct 08 |
| 3-month(ann) | VWVN | Oct 82/Q3 63 | 6.5 | 1.9 | Jun 19 | 7.4 | Nov 18 | Aug 94 | 4.0 | Mar 19 | -10.7 | Apr 14 | 44.1 | Q2 72 |
| 12-month | VWVP | Jul 83/Q2 64 | 4.7 | 2.9 | Jun 19 | 5.5 | Dec 17 | Nov 92 | 3.4 | May 19 | -6.6 | Aug 12 | 34.9 | Q4 72 |

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