

Highs and lows (to accompany the Money and Credit statistical release)
Lending to individuals
June 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	4,777	3,844	May 19	4,983	Apr 19	-	4,983	Apr 19	-503	Dec 11	12,035	Oct 03
1-month	BZ2E	Apr 93	0.3	0.2	May 19	0.4	Sep 17	Apr 19	0.3	Apr 19	0.0	Nov 12	1.3	Oct 03
3-month(ann)	BZ2G	Jun 93/Q2 87	3.4	3.3	May 19	3.5	Apr 19	Mar 19	3.5	Apr 19	-0.1	Aug 09	23.6	Q3 88
12-month	BZ2K	Mar 94/Q1 88	3.4	3.3	Nov 15	3.5	May 19	-	4.3	Dec 17	0.3	Jun 11	21.4	Q3 88
Secured lending														
Changes ^(c)	VTVJ	Apr 93/Q1 87	3,731	2,938	May 19	3,961	Apr 19	-	4,022	Mar 19	-312	Dec 10	10,265	Oct 06
Gross lending ^(c)	VTVC	Apr 93/Q1 87 ^(d)	21,778	21,480	Mar 19	22,193	May 19	-	22,464	Apr 19	3,541	Q4 92	32,067	Nov 06
Repayments	B86L	Jan 99	18,382	18,194	Apr 19	19,487	May 19	-	19,487	May 19	5,346	Jan 99	23,492	Jun 07
1-month	VTYF	Apr 93	0.3	0.2	May 19	0.6	Mar 16	Apr 19	0.3	Apr 19	0.0	Apr 16	1.4	Oct 03
3-month(ann)	VTYG	Jun 93/Q2 87	3.0	2.9	Feb 19	3.1	May 19	Mar 19	3.2	Apr 19	0.3	Aug 11	24.0	Q3 88
12-month	VTYI	Mar 94/Q1 88	3.1	3.0	Apr 17	3.2	May 19	May 17	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)	21,832	21,703	May 19	21,842	Apr 19	-	21,842	Apr 19	6,207	Oct 97	32,944	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87 ^(e)	66,440	65,647	May 19	66,813	Jan 19	-	66,258	Apr 19	26,345	Nov 08	132,436	Dec 03
Consumer credit														
Changes ^(c)	B3PS	Apr 93/Q2 87	1,046	906	May 19	1,199	Feb 19	-	1,022	Apr 19	-1,172	Aug 09	2,331	Mar 16
Credit card ^(c)	VZQX	Apr 93/Q2 87	267	216	Apr 19	326	May 19	-	326	May 19	-205	Jul 12	1,283	Mar 04
Other ^(c)	B4TU	Apr 93/Q2 87	779	580	May 19	806	Apr 19	Feb 17	806	Apr 19	-1,382	Aug 09	1,572	Mar 17
1-month	B3PW	Apr 93	0.5	0.4	May 19	0.6	Feb 19	Apr 19	0.5	Apr 19	-0.6	Aug 09	1.9	Feb 97
3-month(ann)	B3PY	Jun 93/Q2 87	5.6	4.8	May 19	5.9	Mar 19	Sep 18	6.1	Feb 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	Apr 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 June 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	3,281	1,819	May 19	5,655	Apr 19	-	5,655	Apr 19	-10,153	Jul 09	16,006	Oct 07
Equity	ZID5	Jan 03	-769	-775	May 19	1,180	Apr 19	-	1,180	Apr 19	-2,169	Jul 06	9,591	Jun 09
Bonds ^(c)	Z93T	Jan 03	1,437	-3,084	Feb 19	2,622	May 19	-	3,453	Mar 19	-5,586	Mar 09	11,031	May 18
Commercial paper ^(c)	B32L	Jan 03	-1,001	-1,109	Apr 19	-561	May 19	-	-561	May 19	-1,933	Mar 14	3,776	Jan 19
Loans by MFIs	B93K	Jan 98	2,548	1,089	May 19	4,395	Apr 19	-	4,395	Apr 19	-16,072	Jul 09	18,662	Oct 07
Loans to non-financial businesses														
Changes	ZLV6	May 11	2,647	1,661	May 19	4,504	Jan 19	-	1,766	Apr 19	-5,440	Aug 17	7,132	Jul 17
12-month	ZO8K	Apr 12	4.4	4.2	May 19	-	-	-	4.2	Jan 19	-5.4	Nov 12	4.4	Jun 19
Loans to non-financial businesses: of which Large														
Changes	ZM8F	May 11	2,271	1,418	May 19	4,267	Jan 19	-	1,458	Apr 19	-5,455	Aug 17	7,015	Jul 17
12-month	ZO8O	Apr 12	6.4	6.3	May 19	-	-	-	6.3	Jan 19	-6.1	Apr 12	6.4	Jun 19
Loans to non-financial businesses: of which SMEs														
Changes	ZM87	May 11	375	244	May 19	404	Mar 17	-	308	Apr 19	-1,124	Sep 11	644	Sep 16
12-month	ZO8M	Apr 12	0.8	0.5	May 19	0.9	Aug 17	Nov 15	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	14,204	13,772	Nov 17	16,248	May 19	-	16,248	May 19	7,603	Aug 13	22,103	Jul 17
Repayments	ZM8K	Apr 11	14,203	13,222	Feb 18	14,361	May 19	-	17,767	Feb 19	8,838	Sep 12	24,932	Aug 17
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs														
Gross lending	ZM8B	Apr 11	4,621	4,516	Apr 19	4,624	May 19	-	4,624	May 19	2,745	Nov 12	5,239	Jan 16
Repayments	ZM8C	Apr 11	4,060	3,969	Dec 13	4,219	May 19	-	4,219	May 19	3,334	Mar 13	5,685	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 June 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	2,009	-1,904	Jan 19	3,295	May 19	-	8,183	Apr 19	-7,731	Dec 13	29,728	Jul 16
1-month	B68P	Jul 09	0.1	-0.1	Jan 19	0.2	May 19	Mar 19	0.4	Apr 19	-0.4	Dec 13	1.5	Jul 16
3-month(ann)	B55Q	Sep 09/Q1 98	2.5	0.7	Mar 19	2.7	May 19	Jan 19	2.7	May 19	-1.9	Sep 09	15.5	Jul 16
12-month	B56Q	Jun 10/Q4 98	2.0	1.8	May 19	2.8	Apr 19	Feb 11	2.8	Apr 19	1.0	Jul 10	11.5	Q3 06
M4: Households														
Changes ^(c)	VVHS	Oct 97/Q2 63	5,066	3,071	Mar 19	6,552	May 19	Mar 18	6,552	May 19	-3,147	Apr 18	10,068	Mar 16
1-month	VVHT	Oct 97	0.4	0.2	Mar 19	0.5	May 19	Apr 19	0.5	May 19	-0.3	Oct 08	1.0	Dec 07
3-month(ann)	VVHU	Dec 97/Q2 63	4.8	4.2	May 19	5.2	Oct 16	Apr 99	3.9	Feb 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	Nov 15	3.0	Feb 19	1.8	Jun 11	19.0	Q1 74
M4: PNFCs														
Changes ^(c)	VVHM	Oct 97/Q4 63	-4,076	-4,620	Apr 16	2,342	May 19	-	2,342	May 19	-4,620	Apr 16	7,697	Apr 07
1-month	VVHN	Oct 97	-1.0	-1.3	Apr 16	0.6	May 19	Jan 11	0.6	May 19	-2.2	Jan 00	4.8	Jun 01
3-month(ann)	VVHO	Dec 97/Q3 63	-0.4	-0.7	Mar 19	3.1	May 19	-	3.1	May 19	-29.8	Q2 69	66.9	Q2 72
12-month	VVHQ	Sep 98/Q1 64	1.6	1.4	Dec 11	3.1	May 19	-	5.4	Dec 18	-9.8	Q2 69	48.9	Q1 73
M4: Non-intermediate OFCs														
Changes ^(c)	B64Q	Jul 09/Q1 98	1,018	-5,600	May 19	1,578	Apr 19	-	1,578	Apr 19	-12,821	Dec 13	19,306	Jul 16
1-month	B67P	Jul 09	0.3	-1.8	May 19	0.5	Apr 19	Sep 17	0.5	Apr 19	-4.8	Dec 13	7.2	Jul 16
3-month(ann)	B65Q	Sep 09/Q1 98	-3.8	-4.5	May 19	0.1	Apr 19	-	0.1	Apr 19	-20.0	Sep 09	85.4	Jul 16
12-month	B66Q	Jun 10/Q4 98	-4.3	-7.0	May 19	-1.3	Apr 19	Mar 16	-1.3	Apr 19	-9.2	Q1 10	21.2	Apr 17
M4														
Changes ^(c)	AUZJ	Jul 82/Q2 63	1,399	-2,310	May 19	12,819	Apr 19	-	12,819	Apr 19	-30,085	Mar 14	48,634	Oct 08
1-month	VQJS	Aug 82	0.1	-0.1	May 19	0.5	Apr 19	Nov 17	0.5	Apr 19	-1.4	Mar 14	2.7	Oct 08
3-month(ann)	VQKA	Oct 82/Q2 63	2.0	1.3	Mar 19	2.7	May 19	Feb 10	4.0	Apr 19	-8.2	May 14	26.6	Dec 08
12-month	VQJW	Jul 83/Q1 64	2.3	2.1	May 19	2.9	Apr 19	Mar 18	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	11,531	-583	May 19	13,817	Dec 18	-	10,529	Mar 19	-15,876	Jul 09	28,541	Q2 06
1-month	B66P	Jul 09	0.6	0.0	May 19	0.7	Dec 18	Nov 18	0.5	Mar 19	-0.7	Jul 09	1.2	Jun 16
3-month(ann)	B59Q	Sep 09/Q1 98	2.7	2.5	May 19	2.8	Apr 19	-	2.8	Apr 19	-5.1	Q2 09	21.3	Q2 06
12-month	B62Q	Jun 10/Q4 98	3.8	3.7	Mar 19	3.9	May 19	Feb 18	4.1	Apr 19	-2.2	Q1 10	14.5	Q3 06
M4L: Households														
Changes ^(c)	VWNV	Oct 97/Q2 63	3,333	2,909	May 19	3,838	Apr 19	-	3,838	Apr 19	-177	Aug 12	11,515	Oct 03
1-month	VWNV	Oct 97	0.2	0.1	Apr 16	0.3	Apr 19	May 19	0.3	Apr 19	0.0	Mar 13	1.4	Oct 03
3-month(ann)	VWEI	Dec 97/Q3 63	2.9	2.8	Jun 16	3.0	Apr 19	May 19	3.0	Apr 19	0.3	Oct 12	25.7	Q4 75
12-month	VWVZ	Sep 98/Q2 64	3.0	2.8	Sep 15	3.1	Apr 19	May 19	3.2	Mar 19	0.5	Nov 12	24.5	Q1 83
M4L: PNFCs														
Changes ^(c)	VWVQ	Oct 97/Q2 63	2,233	1,141	May 19	2,857	Dec 18	-	2,118	Apr 19	-8,205	Jul 09	10,149	Mar 06
1-month	VWNR	Oct 97	0.5	0.3	May 19	0.7	Dec 18	Apr 19	0.5	Apr 19	-1.6	Jul 09	2.8	Mar 06
3-month(ann)	VWNS	Dec 97/Q3 63	5.5	4.9	May 19	8.2	Jan 19	Aug 08	8.8	Dec 18	-8.3	Q2 81	65.8	Q4 73
12-month	VWVU	Sep 98/Q2 64	5.3	5.2	Apr 19	5.4	May 19	Oct 98	5.4	May 19	-4.4	Q2 94	39.0	Q2 74
M4L: Non-intermediate OFCs														
Changes ^(c)	B68Q	Jul 09/Q1 98	5,965	-4,633	May 19	7,469	Dec 18	-	5,394	Mar 19	-10,890	Jan 10	16,463	Jun 16
1-month	B65P	Jul 09	2.4	-1.9	May 19	3.0	Dec 18	Aug 17	2.2	Mar 19	-4.6	Jan 17	8.5	Jun 16
3-month(ann)	B69Q	Sep 09/Q1 98	-2.7	-3.7	May 19	0.8	Apr 19	-	0.8	Apr 19	-26.0	Q2 09	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	6.4	6.3	May 19	8.0	Apr 19	-	8.0	Apr 19	-12.3	Q1 10	36.1	Jun 16
M4L														
Changes ^(c)	VWVL	Oct 97/Q2 63	18,038	-1,531	May 19	21,065	Mar 19	-	21,065	Mar 19	-46,789	Mar 14	57,154	Oct 08
1-month	VWVM	Aug 82	0.7	-0.1	May 19	0.9	Mar 19	May 16	0.9	Mar 19	-2.1	Mar 14	2.2	Oct 08
3-month(ann)	VWVN	Oct 82/Q3 63	1.8	1.2	Sep 18	2.3	May 19	Jul 14	4.0	Mar 19	-10.7	Apr 14	44.1	Q2 72
12-month	VWVP	Jul 83/Q2 64	2.9	2.4	Feb 19	3.4	May 19	-	3.4	May 19	-6.6	Aug 12	34.9	Q4 72

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