

Highs and lows (to accompany the Money and Credit statistical release)
Lending to individuals
May 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	3,924	1,645	Apr 16	5,061	Apr 19	-	5,061	Apr 19	-511	Dec 11	12,032	Oct 03
1-month	BZ2E	Apr 93	0.2	0.1	Apr 16	0.3	Apr 19	Apr 15	0.4	Nov 17	0.0	Nov 12	1.3	Oct 03
3-month(ann)	BZ2G	Jun 93/Q2 87	3.4	3.0	Jun 16	3.5	Apr 19	Feb 19	3.5	Apr 19	-0.1	Aug 09	23.6	Q3 88
12-month	BZ2K	Mar 94/Q1 88	3.6	3.5	Dec 15	3.7	Apr 19	-	4.2	Apr 18	0.3	Jun 11	21.4	Q3 88
Secured lending														
Changes ^(c)	VTVJ	Apr 93/Q1 87	3,102	3,060	Apr 17	4,093	Apr 19	-	4,163	Mar 19	-316	Dec 10	10,264	Oct 06
Gross lending ^(c)	VTVC	Apr 93/Q1 87 ^(d)	22,361	21,650	Mar 19	22,604	Apr 19	-	22,604	Apr 19	3,541	Q4 92	32,068	Nov 06
Repayments	B86L	Jan 99	19,477	18,342	Apr 19	19,499	Jul 18	-	19,269	Feb 19	5,328	Jan 99	23,485	Jun 07
1-month	VTYF	Apr 93	0.2	0.0	Apr 16	0.3	Apr 19	Feb 19	0.3	Apr 19	0.0	Apr 16	1.4	Oct 03
3-month(ann)	VTYG	Jun 93/Q2 87	3.3	3.1	Mar 19	3.4	Nov 18	Apr 19	3.4	Nov 18	0.3	Aug 11	24.0	Q3 88
12-month	VTYI	Mar 94/Q1 88	3.2	3.1	May 17	3.3	Apr 19	Feb 19	3.3	Apr 19	0.5	Oct 11	21.5	Q3 88
Approvals of loans secured on dwellings														
Value (all loans)	VTVQ	Apr 93/Q1 87 ^(e)	21,661	21,516	Mar 19	21,799	Apr 19	-	21,799	Apr 19	6,207	Oct 97	32,944	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87 ^(e)	65,409	62,446	Mar 19	66,045	Apr 19	-	66,045	Apr 19	26,351	Nov 08	132,434	Dec 03
Consumer credit														
Changes ^(c)	B3PS	Apr 93/Q2 87	822	580	Mar 19	968	Apr 19	-	968	Apr 19	-1,169	Aug 09	2,296	Mar 16
Credit card ^(c)	VZQX	Apr 93/Q2 87	327	217	Apr 19	441	Feb 19	Feb 98	441	Feb 19	-206	Jul 12	1,283	Mar 04
Other ^(c)	B4TU	Apr 93/Q2 87	496	268	Mar 19	750	Apr 19	-	750	Apr 19	-1,379	Aug 09	1,546	Oct 02
1-month	B3PW	Apr 93	0.4	0.3	Mar 19	0.5	Feb 19	Apr 19	0.6	Jan 19	-0.6	Aug 09	1.9	Feb 97
3-month(ann)	B3PY	Jun 93/Q2 87	4.5	4.4	Apr 13	5.2	Apr 19	May 13	6.0	Feb 19	-4.0	Oct 09	23.2	Q3 88
12-month	B4TC	Mar 94/Q1 88	5.6	5.5	Apr 14	5.9	Apr 19	Feb 08	9.4	Feb 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 May 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	1,675	1,317	Mar 19	5,504	Apr 19	-	5,504	Apr 19	-10,144	Jul 09	16,014	Oct 07
Equity	ZID5	Jan 03	-822	-1,791	Mar 19	1,171	Apr 19	-	1,171	Apr 19	-2,171	Jul 06	9,595	Jun 09
Bonds ^(c)	Z93T	Jan 03	2,622	-3,084	Feb 19	2,920	Apr 19	-	3,453	Mar 19	-5,586	Mar 09	11,031	May 18
Commercial paper ^(c)	B32L	Jan 03	-561	-1,109	Apr 19	1,181	Feb 19	-	3,776	Jan 19	-1,933	Mar 14	3,776	Jan 19
Loans by MFIs	B93K	Jan 98	711	-836	Mar 19	4,158	Apr 19	-	4,158	Apr 19	-15,874	Jul 09	18,636	Oct 07
Loans to non-financial businesses														
Changes	ZLV6	May 11	1,455	-1,103	Mar 19	1,582	Apr 19	-	1,582	Apr 19	-5,441	Aug 17	7,152	Jul 17
12-month	ZO8K	Apr 12	4.1	3.2	Apr 19	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	1,294	-1,011	Mar 19	1,355	Apr 19	-	1,355	Apr 19	-5,457	Aug 17	7,009	Jul 17
12-month	ZO8O	Apr 12	6.2	4.9	Apr 19	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	162	-92	Mar 19	227	Apr 19	-	227	Apr 19	-1,148	Sep 11	627	Sep 16
12-month	ZO8M	Apr 12	0.4	0.2	Apr 19	0.5	Nov 17	Jan 19	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	16,345	15,677	Apr 19	21,093	Feb 19	-	21,093	Feb 19	7,602	Aug 13	22,002	Jul 17
Repayments	ZM8K	Apr 11	14,494	13,244	Feb 18	15,442	Apr 19	-	17,826	Feb 19	8,836	Sep 12	24,862	Aug 17
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs														
Gross lending	ZM8B	Apr 11	4,595	4,495	Apr 19	5,179	Feb 19	-	5,179	Feb 19	2,745	Nov 12	5,238	Jan 16
Repayments	ZM8C	Apr 11	4,277	4,165	Apr 19	5,690	Feb 19	-	5,690	Feb 19	3,334	Mar 13	5,690	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

May 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	2,883	-1,454	Jan 19	8,595	Apr 19	-	8,595	Apr 19	-7,719	Dec 13	29,694	Jul 16
1-month	B68P	Jul 09	0.1	-0.1	Jan 19	0.4	Apr 19	Feb 19	0.4	Apr 19	-0.4	Dec 13	1.5	Jul 16
3-month(ann)	B55Q	Sep 09/Q1 98	2.8	0.9	Mar 19	4.2	Dec 18	Apr 19	4.2	Dec 18	-1.9	Sep 09	15.4	Jul 16
12-month	B56Q	Jun 10/Q4 98	1.8	1.4	Dec 11	2.8	Apr 19	Jan 19	2.8	Apr 19	1.0	Jul 10	11.5	Q3 06
M4: Households														
Changes ^(c)	VVHS	Oct 97/Q2 63	6,543	5,332	Apr 19	7,201	Sep 16	-	5,803	Feb 19	-3,162	Apr 18	10,059	Mar 16
1-month	VVHT	Oct 97	0.5	0.4	Apr 19	0.6	Jul 16	May 18	0.4	Feb 19	-0.3	Oct 08	1.0	Dec 07
3-month(ann)	VVHU	Dec 97/Q2 63	4.3	4.1	Apr 19	5.2	Oct 16	Oct 14	4.0	Feb 19	0.5	Jul 10	24.8	Q3 88
12-month	VVHW	Sep 98/Q1 64	3.6	2.9	Mar 19	3.7	Jun 17	Apr 19	3.1	Feb 19	1.8	Jun 11	19.0	Q1 74
M4: PNFCs														
Changes ^(c)	VVHM	Oct 97/Q4 63	1,988	1,733	Apr 19	2,150	Aug 18	-	1,938	Nov 18	-4,480	Dec 15	7,722	Apr 07
1-month	VVHN	Oct 97	0.5	0.4	Apr 19	0.6	Jul 18	Nov 18	0.5	Nov 18	-2.2	Jan 00	4.8	Jun 01
3-month(ann)	VVHO	Dec 97/Q3 63	3.2	0.5	Apr 19	4.2	Jan 19	Oct 13	4.9	Dec 18	-29.8	Q2 69	66.9	Q2 72
12-month	VVHQ	Sep 98/Q1 64	3.2	3.1	Mar 12	3.5	Apr 19	May 10	5.4	Dec 18	-9.8	Q2 69	48.9	Q1 73
M4: Non-intermediate OFCs														
Changes ^(c)	B64Q	Jul 09/Q1 98	-5,648	-5,734	Jul 18	1,530	Apr 19	-	1,530	Apr 19	-12,813	Dec 13	19,332	Jul 16
1-month	B67P	Jul 09	-1.8	-2.7	Jun 18	0.5	Apr 19	Jul 18	0.5	Apr 19	-4.8	Dec 13	7.2	Jul 16
3-month(ann)	B65Q	Sep 09/Q1 98	-4.7	-8.0	Mar 19	-0.1	Apr 19	Jul 15	-0.1	Apr 19	-20.0	Sep 09	85.2	Jul 16
12-month	B66Q	Jun 10/Q4 98	-7.2	-7.3	Apr 16	-1.4	Apr 19	-	-1.4	Apr 19	-9.2	Q1 10	21.2	Apr 17
M4														
Changes ^(c)	AUZJ	Jul 82/Q2 63	-2,798	-3,396	Jun 18	13,146	Apr 19	-	13,146	Apr 19	-30,075	Mar 14	48,647	Oct 08
1-month	VQJS	Aug 82	-0.1	-0.2	Apr 18	0.5	Apr 19	Jan 19	0.5	Apr 19	-1.4	Mar 14	2.7	Oct 08
3-month(ann)	VQKA	Oct 82/Q2 63	2.7	1.5	Mar 19	4.1	Apr 19	Jul 09	4.1	Apr 19	-8.2	May 14	26.6	Dec 08
12-month	VQJW	Jul 83/Q1 64	2.2	1.3	Feb 19	2.9	Apr 19	Mar 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	-1,033	-4,743	Jan 19	2,555	Apr 19	-	10,432	Mar 19	-15,892	Jul 09	28,525	Q2 06
1-month	B66P	Jul 09	0.0	-0.2	Jan 19	0.1	Apr 19	Feb 19	0.5	Mar 19	-0.7	Jul 09	1.2	Jun 16
3-month(ann)	B59Q	Sep 09/Q1 98	2.3	1.3	Mar 19	2.7	Apr 19	Oct 16	2.7	Apr 19	-5.1	Q2 09	21.3	Q2 06
12-month	B62Q	Jun 10/Q4 98	3.8	3.7	Mar 19	4.1	Apr 19	Feb 18	4.1	Apr 19	-2.2	Q1 10	14.5	Q3 06
M4L: Households														
Changes ^(c)	VWNV	Oct 97/Q2 63	2,782	910	Apr 16	3,692	Apr 19	-	3,692	Apr 19	-181	Aug 12	11,513	Oct 03
1-month	VWNV	Oct 97	0.2	0.1	Apr 16	0.3	Apr 19	Mar 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	Mar 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	Oct 15	3.2	Mar 19	0.5	Nov 12	24.5	Q1 83
M4L: PNFCs														
Changes ^(c)	VWVQ	Oct 97/Q2 63	786	-311	Feb 19	1,900	Apr 19	-	1,900	Apr 19	-8,219	Jul 09	10,136	Mar 06
1-month	VWNR	Oct 97	0.2	-0.1	Feb 19	0.5	Apr 19	Oct 17	0.5	Apr 19	-1.6	Jul 09	2.8	Mar 06
3-month(ann)	VWNS	Dec 97/Q3 63	4.2	3.1	Apr 19	4.4	Feb 19	Jul 17	8.7	Dec 18	-8.3	Q2 81	65.8	Q4 73
12-month	VWVU	Sep 98/Q2 64	5.3	5.1	Apr 19	6.8	Oct 08	Dec 99	5.2	Jan 19	-4.4	Q2 94	39.0	Q2 74
M4L: Non-intermediate OFCs														
Changes ^(c)	B68Q	Jul 09/Q1 98	-4,600	-10,020	Jan 19	-3,038	Apr 19	-	5,394	Mar 19	-10,890	Jan 10	16,463	Jun 16
1-month	B65P	Jul 09	-1.9	-3.9	Jan 19	-1.2	Apr 19	Oct 15	2.2	Mar 19	-4.6	Jan 17	8.5	Jun 16
3-month(ann)	B69Q	Sep 09/Q1 98	-3.6	-9.6	Mar 19	0.8	Apr 19	-	0.8	Apr 19	-26.1	Q2 09	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	6.3	5.0	Mar 19	8.0	Apr 19	-	8.0	Apr 19	-12.3	Q1 10	36.1	Jun 16
M4L														
Changes ^(c)	VWVU	Oct 97/Q2 63	-1,864	-5,900	Apr 19	20,968	Mar 19	-	20,968	Mar 19	-46,792	Mar 14	57,128	Oct 08
1-month	VWVM	Aug 82	-0.1	-0.2	Apr 19	0.9	Mar 19	Feb 18	0.9	Mar 19	-2.1	Mar 14	2.2	Oct 08
3-month(ann)	VWVN	Oct 82/Q3 63	2.2	1.2	Sep 18	2.3	Apr 19	Apr 15	3.9	Mar 19	-10.7	Apr 14	44.1	Q2 72
12-month	VWVP	Jul 83/Q2 64	3.4	3.0	Apr 19	3.8	Feb 18	May 94	3.2	Mar 19	-6.6	Aug 12	34.9	Q4 72

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