

Highs and lows (to accompany the Money and Credit statistical release)
Lending to individuals
October 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	5,647	4,717 Sep 19	5,834 Jul 19	-	5,834 Jul 19	-504 Dec 11	12,042 Oct 03
1-month	BZ2E	Apr 93	0.0	0.0 May 19	0.0 Jul 19	Sep 19	0.0 Jul 19	0.0 Nov 12	1.0 Oct 03
3-month(ann)	BZ2G	Jun 93/Q2 87	3.7	3.6 Jun 19	3.8 Sep 19	Jul 19	3.8 Sep 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	Sep 19	4.3 May 18	0.3 Jun 11	21.4 Q3 88
Secured lending									
Changes ^(c)	VTVJ	Apr 93/Q1 87	4,321	3,932 Sep 19	4,709 Jul 19	-	4,709 Jul 19	-308 Dec 10	10,274 Oct 06
Gross lending ^(c)	VTVC	Apr 93/Q1 87(d)	21,811	21,434 Jul 19	22,535 Sep 19	-	22,535 Sep 19	3,541 Q4 92	32,068 Nov 06
Repayments	B86L	Jan 99	17,628	16,989 Jul 19	18,439 Sep 19	-	18,439 Sep 19	5,322 Jan 99	23,482 Jun 07
1-month	VTYF	Apr 93	0.3	0.2 May 19	0.6 Mar 16	Sep 19	0.3 Apr 19	0.0 Mar 13	1.4 Oct 03
3-month(ann)	VTYG	Jun 93/Q2 87	3.4	3.3 Jul 19	3.5 Sep 19	Jul 18	3.5 Sep 19	0.3 Aug 11	24.0 Q3 88
12-month	VTYI	Mar 94/Q1 88	3.2	3.1 Jun 19	3.3 Dec 18	Sep 19	3.5 Apr 18	0.5 Nov 11	21.5 Q3 88
Approvals of loans secured on dwellings									
Value (all loans)	VTVQ	Apr 93/Q1 87(e)	22,247	22,117 Jul 19	22,371 Sep 19	-	22,371 Sep 19	6,207 Oct 97	32,944 Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(e)	64,602	62,610 Mar 19	65,803 Sep 19	-	65,803 Sep 19	26,357 Nov 08	132,406 Dec 03
Consumer credit									
Changes ^(c)	B3PS	Apr 93/Q2 87	1,326	785 Sep 19	1,372 Feb 19	Aug 01	1,149 Jun 19	-1,175 Aug 09	2,244 Jan 05
Credit card ^(c)	VZQX	Apr 93/Q2 87	369	142 Sep 19	440 Feb 19	-	290 Jul 19	-204 Jul 12	1,283 Mar 04
Other ^(c)	B4TU	Apr 93/Q2 87	956	643 Sep 19	1,091 Apr 19	-	884 Jun 19	-1,387 Aug 09	1,542 Oct 02
1-month	B3PW	Apr 93	0.6	0.4 Sep 19	0.7 Jun 18	Apr 19	0.6 Apr 19	-0.6 Aug 09	1.9 Feb 97
3-month(ann)	B3PY	Jun 93/Q2 87	5.6	5.3 Sep 19	6.0 Aug 19	May 19	6.5 Jun 19	-4.0 Oct 09	23.2 Q3 88
12-month	B4TC	Mar 94/Q1 88	6.1	5.9 Sep 19	6.3 Jul 19	Aug 19	9.8 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 October 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	-869	-2,880	Jul 19	10,585	Sep 19	-	10,585	Sep 19	-10,006	Jul 09	16,161	Oct 07
Equity	ZID5	Jan 03	-652	-933	Aug 19	-180	Sep 19	-	-180	Sep 19	-2,172	Jul 06	9,593	Jun 09
Bonds ^(c)	Z93T	Jan 03	1,651	174	Aug 19	6,981	Sep 19	-	6,981	Sep 19	-5,586	Mar 09	11,031	May 18
Commercial paper ^(c)	B32L	Jan 03	-1,416	-1,484	Sep 18	1,548	Sep 19	-	1,548	Sep 19	-1,933	Mar 14	3,314	Jul 03
Loans by MFIs	B93K	Jan 98	724	-1,472	Jul 19	2,924	Sep 19	-	2,924	Sep 19	-16,059	Jul 09	18,691	Oct 07
Loans to non-financial businesses														
Changes	ZLV6	May 11	1,472	-4,062	Jul 19	2,073	Sep 19	-	3,433	Aug 19	-5,419	Jan 12	7,490	Jul 17
12-month	ZO8K	Apr 12	3.8	3.3	Aug 19	4.0	Sep 19	-	4.0	Sep 19	-5.4	Nov 12	4.4	Jun 19
Loans to non-financial businesses: of which Large														
Changes	ZM8F	May 11	1,438	-4,034	Jul 19	1,802	Sep 19	-	3,323	Aug 19	-5,349	Aug 17	7,362	Jul 17
12-month	ZO8O	Apr 12	5.3	4.7	Aug 19	5.5	Sep 19	-	5.5	Sep 19	-6.1	Apr 12	6.4	Jun 19
Loans to non-financial businesses: of which SMEs														
Changes	ZM87	May 11	34	-28	Jul 19	271	Sep 19	-	271	Sep 19	-1,126	Sep 11	602	Sep 16
12-month	ZO8M	Apr 12	1.0	0.8	Aug 19	1.1	Sep 19	-	1.1	Sep 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	15,889	14,882	Jul 19	17,412	Sep 19	-	17,412	Sep 19	7,607	Aug 13	22,547	Jul 17
Repayments	ZM8K	Apr 11	14,567	14,432	Jun 19	14,626	Sep 19	-	17,941	Jul 19	8,834	Sep 12	25,140	Aug 17
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs														
Gross lending	ZM8B	Apr 11	4,211	4,177	Mar 19	4,775	Sep 19	-	4,920	Aug 19	2,782	Nov 12	5,245	Jan 16
Repayments	ZM8C	Apr 11	4,228	4,099	Jun 19	4,244	Sep 19	Mar 19	4,653	Jul 19	3,340	Mar 13	5,708	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 October 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	1,638	1,181	Jun 19	10,770	Sep 19	-	10,770	Sep 19	-7,646	Dec 13	28,977	Jul 16
1-month	B68P	Jul 09	0.1	-0.1	Jan 19	0.5	Sep 19	Jun 19	0.9	Jul 19	-0.4	Dec 13	1.5	Jul 16
3-month(ann)	B55Q	Sep 09/Q1 98	4.2	2.4	Jun 19	7.8	Sep 19	Oct 11	7.8	Sep 19	-1.9	Sep 09	15.2	Jul 16
12-month	B56Q	Jun 10/Q4 98	3.6	3.3	Aug 19	3.9	Sep 19	Aug 14	3.9	Sep 19	1.0	Jul 10	11.5	Q3 06
M4: Households														
Changes ^(c)	VVHS	Oct 97/Q2 63	3,663	3,624	Jul 19	5,495	Sep 19	-	5,495	Sep 19	-3,202	Apr 18	10,154	Mar 16
1-month	VVHT	Oct 97	0.3	0.2	Mar 19	0.4	Sep 19	Aug 19	0.4	Sep 19	-0.3	Oct 08	1.0	Dec 07
3-month(ann)	VVHU	Dec 97/Q2 63	3.9	3.8	Aug 19	4.3	Jul 19	Sep 19	4.8	Jun 19	0.5	Jul 10	24.8	Q3 88
12-month	VVHW	Sep 98/Q1 64	3.9	3.8	Sep 19	4.4	Apr 17	Nov 14	3.0	Feb 19	1.8	Jun 11	19.0	Q1 74
M4: PNFCs														
Changes ^(c)	VVHM	Oct 97/Q4 63	379	-4,167	Jun 19	1,044	Sep 19	-	4,845	Jul 19	-4,681	Apr 16	6,959	Apr 07
1-month	VVHN	Oct 97	0.1	-1.0	Jun 19	0.2	Sep 19	Nov 16	1.2	Jul 19	-2.2	Jan 00	4.8	Jun 01
3-month(ann)	VVHO	Dec 97/Q3 63	4.4	3.6	Aug 19	8.9	Sep 19	Aug 13	8.9	Sep 19	-29.8	Q2 69	66.9	Q2 72
12-month	VVHQ	Sep 98/Q1 64	2.6	2.3	Jul 19	3.0	Sep 19	Oct 01	3.0	Sep 19	-9.8	Q2 69	48.9	Q1 73
M4: Non-intermediate OFCs														
Changes ^(c)	B64Q	Jul 09/Q1 98	-2,404	-6,146	May 19	4,232	Sep 19	-	4,232	Sep 19	-12,767	Dec 13	18,457	Jul 16
1-month	B67P	Jul 09	-0.7	-2.0	May 19	1.3	Sep 19	Jul 17	1.3	Sep 19	-4.8	Dec 13	6.9	Jul 16
3-month(ann)	B65Q	Sep 09/Q1 98	5.4	-4.2	Jun 19	25.8	Sep 19	Apr 12	25.8	Sep 19	-20.0	Sep 09	81.4	Jul 16
12-month	B66Q	Jun 10/Q4 98	3.5	2.8	Aug 19	5.2	Sep 19	Q4 04	5.2	Sep 19	-9.2	Q1 10	21.3	Apr 17
M4														
Changes ^(c)	AUZJ	Jul 82/Q2 63	718	672	Jun 19	16,478	Sep 19	-	16,478	Sep 19	-29,897	Mar 14	48,656	Oct 08
1-month	VQJS	Aug 82	0.0	-0.1	May 19	0.7	Sep 19	Jun 19	0.7	Sep 19	-1.4	Mar 14	2.7	Oct 08
3-month(ann)	VQKA	Oct 82/Q2 63	4.4	2.7	Jul 19	7.5	Sep 19	Apr 19	7.5	Sep 19	-8.1	May 14	26.6	Dec 08
12-month	VQJW	Jul 83/Q1 64	3.6	3.3	Aug 19	4.0	Sep 19	Jun 16	4.0	Sep 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	10,390	7,027	Sep 19	23,075	Aug 19	-	23,075	Aug 19	-15,870	Jul 09	28,541	Q2 06
1-month	B66P	Jul 09	0.5	0.3	Sep 19	1.1	Aug 19	Mar 19	1.1	Aug 19	-0.7	Jul 09	1.2	Jun 16
3-month(ann)	B59Q	Sep 09/Q1 98	7.9	5.3	Jul 19	9.0	Sep 19	Q1 99	10.0	Aug 19	-5.1	Q2 09	21.3	Q2 06
12-month	B62Q	Jun 10/Q4 98	5.0	4.3	Jul 19	5.5	Aug 19	Sep 19	5.5	Aug 19	-2.2	Q1 10	14.5	Q3 06
M4L: Households														
Changes ^(c)	VWNV	Oct 97/Q2 63	4,140	3,450	Sep 19	4,166	Aug 19	-	4,500	Jul 19	-165	Aug 12	11,522	Oct 03
1-month	VWNV	Oct 97	0.3	0.2	Sep 19	0.4	May 17	Aug 19	0.3	Aug 19	0.0	Mar 13	1.4	Oct 03
3-month(ann)	VWEI	Dec 97/Q3 63	3.3	3.2	Jul 19	3.4	Sep 19	Jul 18	3.5	Aug 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	Sep 19	3.2	Mar 19	0.5	Nov 12	24.5	Q1 83
M4L: PNFCs														
Changes ^(c)	VWVQ	Oct 97/Q2 63	140	-220	Feb 19	2,917	Sep 19	-	2,917	Sep 19	-8,181	Jul 09	10,166	Mar 06
1-month	VWNR	Oct 97	0.0	-0.1	Feb 19	0.7	Sep 19	Jan 18	0.7	Sep 19	-1.6	Jul 09	2.8	Mar 06
3-month(ann)	VWNS	Dec 97/Q3 63	5.2	5.0	Jul 19	6.8	Sep 19	-	6.8	Sep 19	-8.3	Q2 81	65.8	Q4 73
12-month	VWVU	Sep 98/Q2 64	5.4	5.0	Jul 19	6.0	Sep 19	May 19	6.0	Sep 19	-4.4	Q2 94	39.0	Q2 74
M4L: Non-intermediate OFCs														
Changes ^(c)	B68Q	Jul 09/Q1 98	6,109	660	Sep 19	16,646	Aug 19	-	16,646	Aug 19	-10,890	Jan 10	16,646	Aug 19
1-month	B65P	Jul 09	2.2	0.2	Sep 19	6.4	Aug 19	Mar 19	6.4	Aug 19	-4.6	Jan 17	8.5	Jun 16
3-month(ann)	B69Q	Sep 09/Q1 98	41.0	18.1	Jul 19	49.1	Sep 19	-	63.1	Aug 19	-26.0	Q2 09	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	15.1	14.2	Sep 19	19.3	Aug 19	Q2 05	19.3	Aug 19	-12.3	Q1 10	36.1	Jun 16
M4L														
Changes ^(c)	VWVL	Oct 97/Q2 63	6,906	-1,175	May 19	10,524	Sep 19	-	25,590	Aug 19	-46,799	Mar 14	57,229	Oct 08
1-month	VWVM	Aug 82	0.3	0.0	May 19	0.4	Sep 19	May 17	1.0	Aug 19	-2.1	Mar 14	2.2	Oct 08
3-month(ann)	VWVN	Oct 82/Q3 63	7.0	6.6	Jul 19	9.8	Sep 19	Sep 94	11.3	Aug 19	-10.7	Apr 14	44.1	Q2 72
12-month	VWVP	Jul 83/Q2 64	5.4	5.1	Sep 19	5.9	Aug 19	Nov 17	5.9	Aug 19	-6.6	Aug 12	34.9	Q4 72

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