

**Highs and lows (to accompany the Money and Credit statistical release)
Lending to individuals
September 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)	B22C	Apr 93/Q1 87	4,641	3,971	May 19	4,644	Aug 19	-	5,776	Jul 19	-493	Dec 11	12,034	Oct 03
1-month	B22E	Apr 93	0.3	0.2	May 19	0.4	Jul 19	Aug 19	0.4	Jul 19	0.0	Nov 12	1.3	Oct 03
3-month(ann)	B22G	Jun 93/Q2 87	3.7	3.6	Jul 19	3.8	Aug 19	Nov 18	3.8	Aug 19	-0.1	Aug 09	23.6	Q3 88
12-month	B22K	Mar 94/Q1 88	3.6	3.5	Dec 15	3.7	Apr 19	Aug 19	4.4	Feb 18	0.3	Jun 11	21.4	Q3 88
Secured lending														
Changes ^(c)	VTVJ	Apr 93/Q1 87	3,846	3,704	Aug 19	4,645	Jul 19	-	4,645	Jul 19	-307	Dec 10	10,277	Oct 06
Gross lending ^(c)	VTVC	Apr 93/Q1 87(d)	22,550	22,016	Aug 19	22,711	Dec 18	-	22,329	Apr 19	3,541	Q4 92	32,067	Nov 06
Repayments	B86L	Jan 99	18,580	18,265	Aug 19	19,391	May 19	-	19,391	May 19	5,323	Jan 99	23,484	Jun 07
1-month	VTYF	Apr 93	0.3	0.2	May 19	0.6	Mar 16	Aug 19	0.3	Apr 19	0.0	Mar 13	1.4	Oct 03
3-month(ann)	VTYG	Jun 93/Q2 87	3.5	3.2	Jul 19	3.6	Oct 17	Aug 19	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	Dec 18	Aug 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)	22,363	22,294	Aug 19	22,487	Jan 19	-	21,872	Apr 19	6,207	Oct 97	32,944	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(e)	65,919	65,681	Aug 19	67,109	Jul 19	-	67,109	Jul 19	26,353	Nov 08	132,403	Dec 03
Consumer credit														
Changes ^(c)	B3PS	Apr 93/Q2 87	828	776	Mar 19	969	Aug 19	Aug 13	1,116	Jun 19	-1,177	Aug 09	2,240	Jan 05
Credit card ^(c)	VZQX	Apr 93/Q2 87	114	48	Dec 18	172	Aug 19	-	274	Jul 19	-204	Jul 12	1,281	Mar 04
Other ^(c)	B4TU	Apr 93/Q2 87	714	469	Mar 19	796	Aug 19	Aug 99	859	Jun 19	-1,389	Aug 09	1,544	Oct 02
1-month	B3PW	Apr 93	0.4	0.3	Nov 13	0.5	Jul 19	Aug 19	0.5	Jul 19	-0.6	Aug 09	1.9	Feb 97
3-month(ann)	B3PY	Jun 93/Q2 87	5.3	5.0	Dec 13	5.9	Aug 19	Dec 07	6.2	Jun 19	-4.0	Oct 09	23.2	Q3 88
12-month	B4TC	Mar 94/Q1 88	6.0	5.7	Jun 14	6.1	Aug 19	Jul 14	10.5	Feb 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 September 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	9,713	3,475	Aug 19	9,726	May 18	-	2,739	Jun 19	-10,051	Jul 09	16,119	Oct 07
Equity	ZID5	Jan 03	-150	-900	Aug 19	1,185	Apr 19	-	-738	Jun 19	-2,171	Jul 06	9,592	Jun 09
Bonds ^(c)	Z93T	Jan 03	6,467	174	Aug 19	7,139	Oct 18	-	3,453	Mar 19	-5,586	Mar 09	11,031	May 18
Commercial paper ^(c)	B32L	Jan 03	1,548	-357	Aug 19	2,312	Jan 19	-	-561	May 19	-1,933	Mar 14	3,314	Jul 03
Loans by MFIs	B93K	Jan 98	2,920	1,804	Aug 19	4,365	Apr 19	-	2,579	Jun 19	-16,058	Jul 09	18,691	Oct 07
Loans to non-financial businesses														
Changes	ZLV6	May 11	2,072	-3,993	Jul 19	3,230	Aug 19	-	3,230	Aug 19	-5,404	Jan 12	7,507	Jul 17
12-month	ZO8K	Apr 12	3.9	3.3	Aug 19	4.4	Jun 19	-	4.4	Jun 19	-5.4	Nov 12	4.4	Jun 19
Loans to non-financial businesses: of which Large														
Changes	ZM8F	May 11	1,798	-3,984	Jul 19	3,148	Aug 19	-	3,148	Aug 19	-5,336	Aug 17	7,370	Jul 17
12-month	ZO8O	Apr 12	5.5	4.6	Aug 19	6.4	Jun 19	-	6.4	Jun 19	-6.1	Apr 12	6.4	Jun 19
Loans to non-financial businesses: of which SMEs														
Changes	ZM87	May 11	274	82	Aug 19	410	Jun 19	-	410	Jun 19	-1,129	Sep 11	596	Sep 16
12-month	ZO8M	Apr 12	1.0	0.8	Aug 19	1.1	Jun 17	Aug 17	0.9	Jul 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	17,118	15,870	Aug 19	20,944	Feb 19	-	16,162	May 19	7,606	Aug 13	22,551	Jul 17
Repayments	ZM8K	Apr 11	14,346	13,077	Feb 18	14,382	Aug 19	-	17,705	Jul 19	8,834	Sep 12	25,272	Aug 17
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs														
Gross lending	ZM8B	Apr 11	4,713	4,615	Jul 19	4,796	Aug 19	-	4,796	Aug 19	2,749	Nov 12	5,235	Jan 16
Repayments	ZM8C	Apr 11	4,141	4,117	Jun 19	4,489	Aug 19	-	4,578	Jul 19	3,343	Mar 13	5,706	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 September 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	10,902	10,544	Aug 19	20,129	Jul 19	-	20,129	Jul 19	-7,645	Dec 13	29,118	Jul 16
1-month	B68P	Jul 09	0.5	0.1	Jun 19	0.9	Jul 19	Aug 19	0.9	Jul 19	-0.4	Dec 13	1.5	Jul 16
3-month(ann)	B55Q	Sep 09/Q1 98	7.9	6.0	Aug 19	10.3	Sep 16	Jun 16	3.0	Apr 19	-1.9	Sep 09	15.2	Jul 16
12-month	B56Q	Jun 10/Q4 98	3.9	3.3	Aug 19	4.1	May 18	Mar 18	2.8	Apr 19	1.0	Jul 10	11.5	Q3 06
M4: Households														
Changes ^(c)	VVHS	Oct 97/Q2 63	5,549	4,930	Aug 19	6,693	May 19	-	6,693	May 19	-3,179	Apr 18	10,144	Mar 16
1-month	VVHT	Oct 97	0.4	0.3	Aug 19	0.5	May 19	Jun 19	0.5	May 19	-0.3	Oct 08	1.0	Dec 07
3-month(ann)	VVHU	Dec 97/Q2 63	4.0	3.9	Aug 19	4.4	Jul 19	Apr 19	4.9	Jun 19	0.5	Jul 10	24.8	Q3 88
12-month	VVHW	Sep 98/Q1 64	3.9	3.7	Aug 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	1,025	-4,113	Jun 19	3,104	Aug 19	-	4,880	Jul 19	-4,598	Apr 16	6,979	Apr 07
1-month	VVHN	Oct 97	0.2	-1.0	Jun 19	0.7	Aug 19	Jan 19	1.2	Jul 19	-2.2	Jan 00	4.8	Jun 01
3-month(ann)	VVHO	Dec 97/Q3 63	9.0	3.8	Aug 19	10.9	Jun 18	Nov 13	3.1	May 19	-29.8	Q2 69	66.9	Q2 72
12-month	VVHQ	Sep 98/Q1 64	3.0	2.7	Aug 19	3.1	May 19	Apr 10	4.5	Mar 19	-9.8	Q2 69	48.9	Q1 73
M4: Non-intermediate OFCs														
Changes ^(c)	B64Q	Jul 09/Q1 98	4,329	2,510	Aug 19	11,568	Jul 19	-	11,568	Jul 19	-12,756	Dec 13	18,453	Jul 16
1-month	B67P	Jul 09	1.3	0.8	Aug 19	3.7	Jul 19	Jul 12	3.7	Jul 19	-4.8	Dec 13	6.9	Jul 16
3-month(ann)	B65Q	Sep 09/Q1 98	26.1	20.0	Aug 19	30.7	Sep 16	-	2.3	Apr 19	-20.0	Sep 09	81.7	Jul 16
12-month	B66Q	Jun 10/Q4 98	5.2	2.8	Aug 19	7.6	May 18	Q2 01	-1.2	Apr 19	-9.2	Q1 10	21.3	Apr 17
M4														
Changes ^(c)	AUZJ	Jul 82/Q2 63	16,612	9,689	Aug 19	18,555	Jul 19	-	18,555	Jul 19	-29,897	Mar 14	48,559	Oct 08
1-month	VQJS	Aug 82	0.7	0.4	Aug 19	0.8	Jul 19	Aug 17	0.8	Jul 19	-1.4	Mar 14	2.7	Oct 08
3-month(ann)	VQKA	Oct 82/Q2 63	7.6	4.9	Aug 19	8.6	May 17	Dec 07	4.4	Apr 19	-8.1	May 14	26.6	Dec 08
12-month	VQJW	Jul 83/Q1 64	4.0	3.3	Aug 19	4.2	Feb 18	Jul 16	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	6,911	-545	May 19	23,031	Aug 19	-	23,031	Aug 19	-15,872	Jul 09	28,539	Q2 06
1-month	B66P	Jul 09	0.3	0.0	May 19	1.1	Aug 19	Jul 18	1.1	Aug 19	-0.7	Jul 09	1.2	Jun 16
3-month(ann)	B59Q	Sep 09/Q1 98	9.0	5.2	Jul 19	10.0	Aug 19	-	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	-	5.5	Aug 19	-2.2	Q1 10	14.5	Q3 06
M4L: Households														
Changes ^(c)	VWNV	Oct 97/Q2 63	3,377	3,026	May 19	4,114	Aug 19	-	4,484	Jul 19	-163	Aug 12	11,521	Oct 03
1-month	VWVW	Oct 97	0.2	0.1	Apr 16	0.3	Aug 19	Jun 19	0.3	Aug 19	0.0	Mar 13	1.4	Oct 03
3-month(ann)	VWEI	Dec 97/Q3 63	3.4	3.1	Jul 19	3.6	Jun 18	Aug 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	Aug 19	Jul 19	3.2	Aug 19	0.5	Nov 12	24.5	Q1 83
M4L: PNFCs														
Changes ^(c)	VWVQ	Oct 97/Q2 63	2,910	2,271	Aug 19	3,268	Nov 18	-	2,261	Jun 19	-8,179	Jul 09	10,167	Mar 06
1-month	VWVNR	Oct 97	0.7	0.5	Aug 19	0.8	Nov 18	Dec 18	0.6	Jun 19	-1.6	Jul 09	2.8	Mar 06
3-month(ann)	VWVNS	Dec 97/Q3 63	6.9	6.2	Aug 19	8.1	Jan 19	Mar 08	5.4	Jun 19	-8.3	Q2 81	65.8	Q4 73
12-month	VWVNU	Sep 98/Q2 64	6.0	5.7	Aug 19	6.8	Oct 08	Q1 68	5.4	May 19	-4.4	Q2 94	39.0	Q2 74
M4L: Non-intermediate OFCs														
Changes ^(c)	B68Q	Jul 09/Q1 98	624	-4,633	May 19	16,645	Aug 19	-	16,645	Aug 19	-10,890	Jan 10	16,645	Aug 19
1-month	B65P	Jul 09	0.2	-1.9	May 19	6.4	Aug 19	Jul 16	6.4	Aug 19	-4.6	Jan 17	8.5	Jun 16
3-month(ann)	B69Q	Sep 09/Q1 98	49.1	18.2	Jul 19	63.2	Aug 19	-	63.2	Aug 19	-26.0	Q2 09	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	14.2	10.5	Jul 19	19.3	Aug 19	-	19.3	Aug 19	-12.3	Q1 10	36.1	Jun 16
M4L														
Changes ^(c)	VWVL	Oct 97/Q2 63	10,340	-1,292	May 19	25,546	Aug 19	-	25,546	Aug 19	-46,799	Mar 14	57,230	Oct 08
1-month	VWVVM	Aug 82	0.4	-0.1	May 19	1.0	Aug 19	Sep 17	1.0	Aug 19	-2.1	Mar 14	2.2	Oct 08
3-month(ann)	VWVVN	Oct 82/Q3 63	9.8	6.6	Jul 19	11.3	Aug 19	-	11.3	Aug 19	-10.7	Apr 14	44.1	Q2 72
12-month	VWVVP	Jul 83/Q2 64	5.1	4.8	Jul 19	5.9	Aug 19	-	5.9	Aug 19	-6.6	Aug 12	34.9	Q4 72

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