

Highs and lows (to accompany the Money and Credit statistical release)
Lending to individuals
December 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	5,768	4,898	Nov 19	5,943	Oct 19	-	5,943	Oct 19	-492	Dec 11	12,019	Oct 03
1-month	BZ2E	Apr 93	0.3	0.2	May 19	0.4	Jul 19	Nov 19	0.4	Jun 19	0.0	Nov 12	1.3	Oct 03
3-month(ann)	BZ2G	Jun 93/Q2 87	4.1	3.8	Nov 19	4.3	Jun 18	May 18	3.9	Sep 19	-0.1	Aug 09	23.6	Q3 88
12-month	BZ2K	Mar 94/Q1 88	3.8	3.7	Nov 19	3.9	Nov 18	Mar 19	3.7	Aug 19	0.3	Jun 11	21.4	Q3 88
Secured lending														
Changes ^(c)	VTVJ	Apr 93/Q1 87	4,550	4,245	Nov 19	4,816	Jul 19	Oct 19	4,550	Oct 19	-308	Dec 10	10,322	Oct 06
Gross lending ^(c)	VTVK	Apr 93/Q1 87(d)	23,175	22,632	Nov 19	23,384	Jul 18	-	22,690	Sep 19	3,541	Q4 92	32,072	Nov 06
Repayments	B86L	Jan 99	18,921	17,757	Oct 19	19,191	Nov 19	Oct 05	19,191	Nov 19	5,323	Jan 99	23,477	Jun 07
1-month	VTYF	Apr 93	0.3	0.2	May 19	0.6	Apr 19	Nov 19	0.3	Mar 19	0.0	Mar 13	1.4	Oct 03
3-month(ann)	VTYG	Jun 93/Q2 87	3.8	3.6	Nov 19	4.6	Mar 16	Jan 96	3.6	Sep 19	0.2	Jul 09	24.0	Q3 88
12-month	VTYI	Mar 94/Q1 88	3.4	3.3	Oct 19	3.5	Apr 18	Nov 19	3.4	Dec 19	0.5	Nov 11	21.5	Q3 88
Approvals of loans secured on dwellings														
Value (all loans)	VTVQ	Apr 93/Q1 87(e)	23,222	22,791	Nov 19	24,297	Apr 08	-	22,446	Sep 19	4,144	Nov 93	32,944	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(e)	67,241	65,514	Nov 19	68,969	Jul 17	-	65,967	Sep 19	26,358	Nov 08	132,423	Dec 03
Consumer credit														
Changes ^(c)	B3PS	Apr 93/Q2 87	1,218	653	Nov 19	1,393	Oct 19	-	1,393	Oct 19	-1,172	Aug 09	2,246	Jan 05
Credit card ^(c)	VZQX	Apr 93/Q2 87	412	-132	Nov 19	436	Feb 19	-	387	Oct 19	-213	Jul 12	1,284	Mar 04
Other ^(c)	B4TU	Apr 93/Q2 87	806	785	Nov 19	1,006	Oct 19	-	1,006	Oct 19	-1,386	Aug 09	1,541	Oct 02
1-month	B3PW	Apr 93	0.5	0.3	Nov 19	0.6	Oct 19	Jun 19	0.6	Oct 19	-0.6	Aug 09	1.9	Feb 97
3-month(ann)	B3PY	Jun 93/Q2 87	6.0	5.0	Nov 19	6.1	Aug 19	Apr 08	5.6	Oct 19	-4.0	Oct 09	23.2	Q3 88
12-month	B4TC	Mar 94/Q1 88	6.1	5.9	Nov 19	6.2	Oct 19	Sep 14	6.1	Oct 19	-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 December 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	-2,573	-2,625	Jul 19	904	Nov 19	-	904	Nov 19	-10,019	Jul 09	16,153	Oct 07
Equity	ZID5	Jan 03	-255	-605	Oct 19	-62	Nov 19	-	-62	Nov 19	-2,171	Jul 06	9,592	Jun 09
Bonds(c)	Z93T	Jan 03	-2,666	-3,084	Feb 19	-342	Nov 19	-	6,981	Sep 19	-5,586	Mar 09	11,031	May 18
Commercial paper(c)	B32L	Jan 03	31	-1,416	Oct 19	654	Nov 19	-	654	Nov 19	-1,933	Mar 14	3,314	Jul 03
Loans by MFIs	B93K	Jan 98	-505	-1,576	Jul 19	370	Nov 19	-	2,687	Sep 19	-16,061	Jul 09	18,684	Oct 07
Loans to non-financial businesses														
Changes	ZLV6	May 11	-1,936	-4,050	Jul 19	2,959	Nov 19	-	2,959	Nov 19	-5,357	Jan 12	7,501	Jul 17
12-month	ZO8K	Apr 12	3.2	3.0	Jul 19	3.6	Nov 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	-1,889	-4,005	Jul 19	2,985	Nov 19	-	2,985	Nov 19	-5,342	Aug 17	7,387	Jul 17
12-month	ZO8O	Apr 12	4.4	4.2	Jul 19	5.0	Nov 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	-47	-76	Mar 19	-26	Nov 19	-	267	Sep 19	-1,125	Sep 11	593	Sep 16
12-month	ZO8M	Apr 12	0.8	0.5	May 19	1.0	Nov 19	Aug 19	1.1	Oct 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	16,690	15,906	Oct 19	17,198	Nov 19	-	17,198	Nov 19	7,604	Aug 13	22,500	Jul 17
Repayments	ZM8K	Apr 11	15,333	14,576	Oct 19	15,558	Nov 19	-	15,558	Nov 19	8,834	Sep 12	25,190	Aug 17
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs														
Gross lending	ZM8B	Apr 11	4,771	4,375	Oct 19	4,988	Nov 19	-	4,988	Nov 19	2,770	Nov 12	5,231	Jan 16
Repayments	ZM8C	Apr 11	4,808	4,252	Oct 19	5,029	Nov 19	-	5,029	Nov 19	3,346	Mar 13	5,700	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 December 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	6,793	377	Oct 19	13,950	Nov 19	-	13,950	Nov 19	-7,491	Dec 13	29,150	Jul 16
1-month	B68P	Jul 09	0.3	0.0	Oct 19	0.6	Nov 19	Dec 17	0.6	Nov 19	-0.4	Dec 13	1.5	Jul 16
3-month(ann)	B55Q	Sep 09/Q1 98	3.9	2.5	Jun 19	4.6	Nov 19	Dec 17	4.6	Nov 19	-1.9	Sep 09	15.2	Jul 16
12-month	B56Q	Jun 10/Q4 98	3.8	3.5	Oct 19	4.1	Nov 19	Sep 15	4.1	Nov 19	1.0	Jul 10	11.5	Q3 06
M4: Households														
Changes ^(c)	VVHS	Oct 97/Q2 63	3,623	2,943	Mar 19	4,874	Nov 19	-	4,874	Nov 19	-3,112	Apr 18	10,097	Mar 16
1-month	VVHT	Oct 97	0.2	0.1	Jan 19	0.3	Nov 19	Mar 19	0.4	Sep 19	-0.3	Oct 08	1.0	Dec 07
3-month(ann)	VVHU	Dec 97/Q2 63	3.4	3.0	Mar 19	3.9	Nov 19	May 15	4.0	Oct 19	0.5	Jul 10	24.8	Q3 88
12-month	VVHW	Sep 98/Q1 64	3.8	3.7	Aug 19	4.0	Nov 19	Dec 15	4.0	Nov 19	1.8	Jun 11	19.0	Q1 74
M4: PNFCs														
Changes ^(c)	VVHM	Oct 97/Q4 63	-170	-4,442	Jun 19	2,719	Nov 19	-	2,719	Nov 19	-4,525	Apr 16	6,983	Apr 07
1-month	VVHN	Oct 97	0.0	-1.1	Jun 19	0.6	Nov 19	Sep 17	0.6	Nov 19	-2.2	Jan 00	4.8	Aug 00
3-month(ann)	VVHO	Dec 97/Q3 63	2.8	2.6	Jul 19	3.9	Nov 19	Mar 18	8.6	Sep 19	-29.8	Q2 69	66.9	Q2 72
12-month	VVHQ	Sep 98/Q1 64	2.4	2.2	Jul 19	3.1	Nov 19	Dec 10	3.1	Nov 19	-9.8	Q2 69	48.9	Q1 73
M4: Non-intermediate OFCs														
Changes ^(c)	B64Q	Jul 09/Q1 98	3,340	-3,672	Oct 19	6,357	Nov 19	-	6,357	Nov 19	-12,785	Dec 13	18,481	Jul 16
1-month	B67P	Jul 09	1.0	-1.1	Oct 19	2.0	Nov 19	Dec 18	2.0	Nov 19	-4.8	Dec 13	6.9	Jul 16
3-month(ann)	B65Q	Sep 09/Q1 98	7.5	4.2	Oct 19	8.8	Nov 19	Q3 19	8.8	Nov 19	-20.0	Sep 09	81.8	Jul 16
12-month	B66Q	Jun 10/Q4 98	5.6	2.9	Oct 19	7.6	May 18	Nov 19	5.2	Sep 19	-9.2	Q1 10	21.3	Apr 17
M4														
Changes ^(c)	AUZJ	Jul 82/Q2 63	3,116	-300	Oct 19	19,030	Nov 19	-	19,030	Nov 19	-29,858	Mar 14	48,646	Oct 08
1-month	VQJS	Aug 82	0.1	0.0	Oct 19	0.8	Nov 19	Jun 19	0.8	Nov 19	-1.4	Mar 14	2.7	Oct 08
3-month(ann)	VQKA	Oct 82/Q2 63	3.6	2.8	Jul 19	5.9	Nov 19	Feb 16	5.9	Nov 19	-8.1	May 14	26.6	Dec 08
12-month	VQJW	Jul 83/Q1 64	3.8	3.6	Oct 19	4.5	Nov 19	Dec 17	4.5	Nov 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	8,879	5,121	Nov 19	10,865	Oct 19	-	10,865	Oct 19	-15,907	Jul 09	28,544	Q2 06
1-month	B66P	Jul 09	0.4	0.2	Nov 19	0.5	Oct 19	Nov 17	0.5	Oct 19	-0.7	Jul 09	1.2	Jun 16
3-month(ann)	B59Q	Sep 09/Q1 98	4.8	4.4	Nov 19	7.9	Oct 19	-	9.9	Aug 19	-5.1	Q2 09	21.3	Q2 06
12-month	B62Q	Jun 10/Q4 98	4.4	4.3	Jul 19	4.7	Nov 19	Dec 17	5.1	Oct 19	-2.2	Q1 10	14.5	Q3 06
M4L: Households														
Changes ^(c)	VWNV	Oct 97/Q2 63	4,242	3,538	Nov 19	4,311	Oct 19	-	4,311	Oct 19	-168	Aug 12	11,523	Oct 03
1-month	VWNV	Oct 97	0.3	0.2	Nov 19	0.4	May 17	Oct 19	0.3	Oct 19	0.0	Mar 13	1.4	Oct 03
3-month(ann)	VWEI	Dec 97/Q3 63	3.4	3.2	Nov 19	3.5	Sep 19	Oct 19	3.5	Sep 19	0.3	Oct 12	25.7	Q4 75
12-month	VWVZ	Sep 98/Q2 64	3.2	3.1	Sep 19	3.3	Nov 18	Nov 19	3.2	Mar 19	0.5	Nov 12	24.5	Q1 83
M4L: PNFCs														
Changes ^(c)	VWVQ	Oct 97/Q2 63	-1,324	-1,757	Nov 19	480	Oct 19	-	2,680	Sep 19	-8,214	Jul 09	10,158	Mar 06
1-month	VWNR	Oct 97	-0.3	-0.4	Nov 19	0.1	Oct 19	Dec 15	0.6	Sep 19	-1.6	Jul 09	2.8	Mar 06
3-month(ann)	VWNS	Dec 97/Q3 63	-2.5	-2.6	Jul 15	1.3	Nov 19	Feb 13	6.3	Sep 19	-8.3	Q2 81	65.8	Q4 73
12-month	VWVU	Sep 98/Q2 64	3.0	2.8	Sep 18	4.2	Nov 19	Jul 02	6.0	Sep 19	-4.4	Q2 94	39.0	Q2 74
M4L: Non-intermediate OFCs														
Changes ^(c)	B68Q	Jul 09/Q1 98	5,960	3,340	Nov 19	6,074	Oct 19	-	6,074	Oct 19	-10,890	Jan 10	16,652	Aug 19
1-month	B65P	Jul 09	2.2	1.2	Nov 19	6.4	Aug 19	Oct 19	2.2	Oct 19	-4.6	Jan 17	8.5	Jun 16
3-month(ann)	B69Q	Sep 09/Q1 98	24.7	15.5	Nov 19	41.0	Oct 19	Q3 19	63.1	Aug 19	-26.0	Q2 09	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	13.2	10.5	Jul 19	14.0	Nov 19	Q3 19	15.1	Oct 19	-12.3	Q1 10	36.1	Jun 16
M4L														
Changes ^(c)	VWVL	Oct 97/Q2 63	14,755	9,818	Nov 19	25,373	Aug 19	-	25,373	Aug 19	-46,779	Mar 14	57,173	Oct 08
1-month	VWVM	Aug 82	0.6	0.4	Nov 19	1.0	Aug 19	Aug 17	1.0	Aug 19	-2.1	Mar 14	2.2	Oct 08
3-month(ann)	VWVN	Oct 82/Q3 63	5.1	4.4	Nov 19	7.0	Oct 19	Feb 16	11.2	Aug 19	-10.7	Apr 14	44.1	Q2 72
12-month	VWVP	Jul 83/Q2 64	5.1	4.7	Jul 19	5.4	Oct 19	Nov 19	5.4	Oct 19	-6.6	Aug 12	34.9	Q4 72

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