

**Highs and lows (to accompany the Money and Credit statistical release)
Lending to individuals
November 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	4,461	3,974	May 19	5,582	Oct 19	-	5,582	Oct 19	-501	Dec 11	12,037	Oct 03
1-month	BZ2E	Apr 93	0.3	0.2	May 19	0.4	Jul 19	Oct 19	0.4	Jul 19	0.0	Nov 12	1.4	Oct 03
3-month(ann)	BZ2G	Jun 93/Q2 87	3.6	3.5	May 19	3.7	Sep 19	Oct 19	3.8	Aug 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	Oct 19	4.3	May 18	0.3	Jun 11	21.4	Q3 88
Secured lending														
Changes ^(c)	VTVJ	Apr 93/Q1 87	4,052	3,901	Sep 19	4,312	Oct 19	-	4,312	Oct 19	-308	Dec 10	10,268	Oct 06
Gross lending ^(c)	VTVC	Apr 93/Q1 87(d)	22,397	21,850	Oct 19	22,555	Sep 19	-	22,555	Sep 19	3,541	Q4 92	32,072	Nov 06
Repayments	B86L	Jan 99	19,168	17,818	Oct 19	19,383	May 19	-	18,604	Sep 19	5,323	Jan 99	23,478	Jun 07
1-month	VTYF	Apr 93	0.3	0.2	May 19	0.6	Mar 16	Oct 19	0.3	Apr 19	0.0	Mar 13	1.4	Oct 03
3-month(ann)	VTYG	Jun 93/Q2 87	3.5	3.4	Oct 19	3.6	Oct 17	Sep 19	3.5	Sep 19	0.3	Aug 11	24.0	Q3 88
12-month	VTYI	Mar 94/Q1 88	3.3	3.2	Oct 19	3.4	Jul 18	Dec 18	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)	22,734	22,294	Oct 19	23,826	Apr 08	-	22,403	Sep 19	6,207	Oct 97	32,944	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(e)	64,994	64,662	Oct 19	65,825	Sep 19	-	65,825	Sep 19	26,357	Nov 08	132,405	Dec 03
Consumer credit														
Changes ^(c)	B3PS	Apr 93/Q2 87	563	408	Nov 13	1,339	Oct 19	-	1,339	Oct 19	-1,173	Aug 09	2,244	Jan 05
Credit card ^(c)	VZQX	Apr 93/Q2 87	-120	-169	Oct 12	413	Oct 19	-	413	Oct 19	-209	Jul 12	1,285	Mar 04
Other ^(c)	B4TU	Apr 93/Q2 87	683	598	Sep 19	926	Oct 19	-	926	Oct 19	-1,387	Aug 09	1,541	Oct 02
1-month	B3PW	Apr 93	0.3	0.0	Nov 12	0.6	Oct 19	Sep 19	0.6	Oct 19	-0.6	Aug 09	1.9	Feb 97
3-month(ann)	B3PY	Jun 93/Q2 87	4.8	4.7	Nov 13	5.5	Oct 19	Jan 13	5.5	Oct 19	-4.0	Oct 09	23.2	Q3 88
12-month	B4TC	Mar 94/Q1 88	5.7	5.5	Apr 14	6.1	Oct 19	Jun 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 November 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	865	-1,269	Oct 19	10,606	Sep 19	-	10,606	Sep 19	-10,022	Jul 09	16,152	Oct 07
Equity	ZID5	Jan 03	-55	-605	Oct 19	1,190	Apr 19	-	-138	Sep 19	-2,171	Jul 06	9,593	Jun 09
Bonds(c)	Z93T	Jan 03	-342	-3,084	Feb 19	1,651	Oct 19	-	6,981	Sep 19	-5,586	Mar 09	11,031	May 18
Commercial paper(c)	B32L	Jan 03	654	-1,416	Oct 19	1,548	Sep 19	-	1,548	Sep 19	-1,933	Mar 14	3,314	Jul 03
Loans by MFIs	B93K	Jan 98	342	-1,529	Jul 19	846	Oct 19	-	2,726	Sep 19	-16,055	Jul 09	18,688	Oct 07
Loans to non-financial businesses														
Changes	ZLV6	May 11	2,859	1,478	Oct 19	3,430	Aug 19	-	3,430	Aug 19	-5,358	Jan 12	7,496	Jul 17
12-month	ZO8K	Apr 12	3.5	3.3	Aug 19	3.8	Oct 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	2,903	1,405	Oct 19	3,323	Aug 19	-	3,323	Aug 19	-5,345	Aug 17	7,371	Jul 17
12-month	ZO8O	Apr 12	4.9	4.7	Aug 19	5.3	Oct 19	Apr 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	-44	-58	Mar 19	72	Oct 19	-	263	Sep 19	-1,132	Sep 11	592	Sep 16
12-month	ZO8M	Apr 12	1.0	0.8	Aug 19	1.1	Oct 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	17,273	15,834	Oct 19	17,445	Sep 19	-	17,445	Sep 19	7,607	Aug 13	22,585	Jul 17
Repayments	ZM8K	Apr 11	15,648	14,625	Oct 19	18,070	Jul 19	-	18,070	Jul 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	4,928	4,349	Oct 19	4,963	Aug 19	-	4,963	Aug 19	2,769	Nov 12	5,233	Jan 16
Repayments	ZM8C	Apr 11	5,023	4,271	Oct 19	5,705	Feb 19	-	4,651	Jul 19	3,346	Mar 13	5,705	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 November 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	13,655	-86	Oct 19	20,093	Jul 19	-	10,917	Sep 19	-7,592	Dec 13	29,125	Jul 16
1-month	B68P	Jul 09	0.6	0.0	Oct 19	0.9	Jul 19	Dec 18	0.9	Jul 19	-0.4	Dec 13	1.5	Jul 16
3-month(ann)	B55Q	Sep 09/Q1 98	4.5	3.9	Oct 19	7.8	Sep 19	Jul 19	7.8	Sep 19	-1.9	Sep 09	15.2	Jul 16
12-month	B56Q	Jun 10/Q4 98	4.0	3.5	Oct 19	4.1	May 18	Mar 15	3.9	Sep 19	1.0	Jul 10	11.5	Q3 06
M4: Households														
Changes ^(c)	VVHS	Oct 97/Q2 63	4,660	3,534	Oct 19	5,497	Sep 19	-	5,497	Sep 19	-3,232	Apr 18	10,152	Mar 16
1-month	VVHT	Oct 97	0.3	0.2	Oct 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	3.8	3.1	Mar 19	3.9	Oct 19	Aug 19	3.9	Oct 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	Oct 19	3.0	Feb 19	1.8	Jun 11	19.0	Q1 74
M4: PNFCs														
Changes ^(c)	VVHM	Oct 97/Q4 63	2,990	385	Oct 19	4,973	Jul 19	-	4,973	Jul 19	-4,590	Apr 16	6,968	Apr 07
1-month	VVHN	Oct 97	0.7	0.1	Oct 19	1.2	Jul 19	Aug 19	1.2	Jul 19	-2.2	Jan 00	4.8	Aug 00
3-month(ann)	VVHO	Dec 97/Q3 63	4.3	3.7	Aug 19	9.0	Sep 19	Oct 19	9.0	Sep 19	-29.8	Q2 69	66.9	Q2 72
12-month	VVHQ	Sep 98/Q1 64	3.1	2.6	Oct 19	3.5	Apr 19	May 19	3.0	Sep 19	-9.8	Q2 69	48.9	Q1 73
M4: Non-intermediate OFCs														
Changes ^(c)	B64Q	Jul 09/Q1 98	6,006	-4,005	Oct 19	11,506	Jul 19	-	4,341	Sep 19	-12,769	Dec 13	18,467	Jul 16
1-month	B67P	Jul 09	1.8	-1.2	Oct 19	3.7	Jul 19	Feb 14	1.3	Sep 19	-4.8	Dec 13	6.9	Jul 16
3-month(ann)	B65Q	Sep 09/Q1 98	8.0	3.5	Oct 19	25.9	Sep 19	-	25.9	Sep 19	-20.0	Sep 09	81.5	Jul 16
12-month	B66Q	Jun 10/Q4 98	5.6	2.8	Oct 19	7.6	May 18	Dec 12	5.2	Sep 19	-9.2	Q1 10	21.3	Apr 17
M4														
Changes ^(c)	AUZJ	Jul 82/Q2 63	18,895	-835	Oct 19	20,555	Dec 18	-	16,860	Sep 19	-29,785	Mar 14	48,659	Oct 08
1-month	VQJS	Aug 82	0.8	0.0	Oct 19	0.9	Dec 18	Jul 19	0.7	Sep 19	-1.4	Mar 14	2.7	Oct 08
3-month(ann)	VQKA	Oct 82/Q2 63	5.8	4.3	Oct 19	7.7	Sep 19	Dec 94	7.7	Sep 19	-8.1	May 14	26.6	Dec 08
12-month	VQJW	Jul 83/Q1 64	4.5	3.5	Oct 19	4.8	Sep 17	Aug 17	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	4,827	-456	May 19	10,504	Oct 19	-	10,504	Oct 19	-15,962	Jul 09	28,543	Q2 06
1-month	B66P	Jul 09	0.2	0.0	May 19	0.5	Oct 19	May 18	0.5	Oct 19	-0.7	Jul 09	1.2	Jun 16
3-month(ann)	B59Q	Sep 09/Q1 98	4.2	2.8	Jun 19	7.9	Oct 19	Jan 19	10.0	Aug 19	-5.1	Q2 09	21.3	Q2 06
12-month	B62Q	Jun 10/Q4 98	4.6	4.3	Jul 19	5.0	Oct 19	Mar 17	5.5	Aug 19	-2.2	Q1 10	14.5	Q3 06
M4L: Households														
Changes ^(c)	VWNV	Oct 97/Q2 63	3,394	3,151	May 19	4,136	Oct 19	-	4,136	Oct 19	-165	Aug 12	11,520	Oct 03
1-month	VWNV	Oct 97	0.2	0.1	Apr 16	0.3	Oct 19	Sep 19	0.3	Oct 19	0.0	Mar 13	1.4	Oct 03
3-month(ann)	VWEI	Dec 97/Q3 63	3.1	3.0	Jun 19	3.3	Oct 19	Apr 19	3.4	Sep 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	Oct 19	3.2	Mar 19	0.5	Nov 12	24.5	Q1 83
M4L: PNFCs														
Changes ^(c)	VWVQ	Oct 97/Q2 63	-1,782	-2,307	Oct 16	258	Oct 19	-	2,719	Sep 19	-8,267	Jul 09	10,166	Mar 06
1-month	VWNR	Oct 97	-0.4	-0.6	Oct 16	0.1	Oct 19	Sep 13	0.7	Sep 19	-1.6	Jul 09	2.8	Mar 06
3-month(ann)	VWNS	Dec 97/Q3 63	1.1	1.0	May 18	5.0	Oct 19	Sep 99	6.5	Sep 19	-8.3	Q2 81	65.8	Q4 73
12-month	VWVU	Sep 98/Q2 64	4.0	3.3	Oct 18	5.4	Oct 19	Aug 99	6.0	Sep 19	-4.4	Q2 94	39.0	Q2 74
M4L: Non-intermediate OFCs														
Changes ^(c)	B68Q	Jul 09/Q1 98	3,215	660	Sep 19	6,109	Oct 19	-	6,109	Oct 19	-10,890	Jan 10	16,652	Aug 19
1-month	B65P	Jul 09	1.2	0.2	Sep 19	2.2	Oct 19	-	2.2	Oct 19	-4.6	Jan 17	8.5	Jun 16
3-month(ann)	B69Q	Sep 09/Q1 98	15.4	-2.4	Jun 19	41.0	Oct 19	-	63.1	Aug 19	-26.0	Q2 09	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	14.0	10.5	Jul 19	15.1	Oct 19	-	15.1	Oct 19	-12.3	Q1 10	36.1	Jun 16
M4L														
Changes ^(c)	VWVL	Oct 97/Q2 63	9,222	7,020	Oct 19	10,275	Sep 19	-	25,426	Aug 19	-46,791	Mar 14	57,129	Oct 08
1-month	VWVM	Aug 82	0.4	0.3	Oct 19	1.0	Aug 19	Sep 19	1.0	Aug 19	-2.1	Mar 14	2.2	Oct 08
3-month(ann)	VWVN	Oct 82/Q3 63	4.2	1.9	Jun 19	7.0	Oct 19	Nov 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	Sep 19	5.4	Oct 19	-6.6	Aug 12	34.9	Q4 72

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