

Highs and lows (to accompany the Money and Credit statistical release)

Lending to individuals

April 20

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	-6,944	-	-	977 Mar 20	5,871 Dec 19	-6,944 Apr 20	12,026 Oct 03
1-month	BZ2E	Apr 93	-0.4	-	-	0.1 Mar 20	0.4 Dec 19	-0.4 Apr 20	1.3 Oct 03
3-month(ann)	BZ2G	Jun 93/Q2 87	-0.2	-	-	2.8 Mar 20	4.0 Feb 20	-0.2 Apr 20	23.6 Q3 88
12-month	BZ2K	Mar 94/Q1 88	2.8	2.7 Jul 15	3.6 Mar 20	Aug 15	3.8 Feb 20	0.3 Jun 11	21.4 Q3 88
Secured lending									
Changes(c)	VTVJ	Apr 93/Q1 87	292	108 Dec 11	4,780 Mar 20	-	4,780 Mar 20	-297 Dec 10	10,306 Oct 06
Gross lending(c)	VTVC	Apr 93/Q1 87(d)	14,432	13,379 Apr 13	22,561 Mar 20	-	23,135 Feb 20	3,541 Q4 92	32,080 Nov 06
Repayments	B86L	Jan 99	13,941	13,781 Jul 13	18,379 Mar 20	-	18,775 Feb 20	5,321 Jan 99	23,475 Jun 07
1-month	VTYF	Apr 93	0.0	-	-	0.3 Mar 20	0.3 Mar 20	0.0 Apr 20	1.4 Oct 03
3-month(ann)	VTYG	Jun 93/Q2 87	2.6	2.1 Jun 16	3.7 Mar 20	-	3.7 Mar 20	0.2 Jul 09	24.0 Q3 88
12-month	VTYI	Mar 94/Q1 88	3.3	3.2 Jun 19	3.6 Mar 20	Oct 19	3.6 Mar 20	0.5 Oct 11	21.5 Q3 88
Approvals of loans secured on dwellings									
Value (all loans)	VTVQ	Apr 93/Q1 87(e)	9,270	8,670 Dec 08	19,580 Mar 20	-	25,229 Feb 20	6,155 Oct 97	32,787 Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(e)	15,848	-	56,136 Mar 20	-	73,660 Feb 20	15,848 Apr 20	132,497 Dec 03
Consumer Credit									
Changes(c)	B3PS	Apr 93/Q1 87	-7,399	-	-	-3,803 Mar 20	1,300 Dec 19	-7,399 Apr 20	2,248 Jan 05
Credit Card(c)	VZQX	Apr 93/Q1 87	-5,004	-	-	-2,385 Mar 20	420 Dec 19	-5,004 Apr 20	1,284 Mar 04
Other(c)	B4TU	Apr 93/Q1 87	-2,395	-	-	-1,417 Mar 20	924 Jan 20	-2,395 Apr 20	1,542 Oct 02
1-month	B3PW	Apr 93	-3.3	-	-	-1.7 Mar 20	0.6 Dec 19	-3.3 Apr 20	1.9 Feb 97
3-month(ann)	B3PY	Jun 93/Q2 87	-17.2	-	-	-3.2 Mar 20	6.1 Feb 20	-17.2 Apr 20	23.2 Q3 88
12-month	B4TC	Mar 94/Q1 88	-0.4	-0.6 Aug 12	3.6 Mar 20	Jul 12	6.1 Dec 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 April 2020

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	16,304	-	Feb 20	31,568	Mar 20	-	31,568	Mar 20	-9,902	Jul 09	31,568	Mar 20
Equity	ZID5	Jan 03	1,355	327	Mar 20	1,644	Jul 14	-	25	Nov 19	-2,164	Jul 06	9,603	Jun 09
Bonds(c)	Z93T	Jan 03	7,688	-540	Mar 20	11,031	May 18	-	764	Feb 20	-5,586	Mar 09	11,031	May 18
Commercial paper(c)	B32L	Jan 03	7,014	-1,041	Mar 20	-	-	-	2,731	Jan 20	-1,933	Mar 14	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	-965	-3,628	Jan 20	33,775	Mar 20	-	33,775	Mar 20	-15,984	Jul 09	33,775	Mar 20
Loans to non-financial businesses														
Changes	ZLV6	May 11	13,238	1,915	Feb 20	32,688	Mar 20	-	32,688	Mar 20	-5,589	Jan 20	32,688	Mar 20
12-month	ZO8K	Apr 12	10.5	8.1	Mar 20	-	-	-	4.0	Sep 19	-5.4	Nov 12	10.5	Apr 20
Loans to non-financial businesses: of which Large														
Changes	ZM8F	May 11	12,945	1,777	Feb 20	32,387	Mar 20	-	32,387	Mar 20	-5,594	Jan 20	32,387	Mar 20
12-month	ZO8O	Apr 12	15.4	11.8	Mar 20	-	-	-	5.6	Sep 19	-6.1	Apr 12	15.4	Apr 20
Loans to non-financial businesses: of which SMEs														
Changes	ZM87	May 11	293	138	Feb 20	300	Mar 20	Dec 18	300	Mar 20	-1,114	Sep 11	589	Sep 16
12-month	ZO8M	Apr 12	1.2	0.9	Feb 20	1.3	May 17	Mar 20	1.2	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	33,729	15,133	43,862	39,032	Mar 20	-	39,032	Mar 20	7,603	Aug 13	39,032	Mar 20
Repayments	ZM8K	Apr 11	17,053	12,230	43,891	20,152	Jan 20	-	20,152	Jan 20	8,827	Sep 12	24,988	Aug 17
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs														
Gross lending	ZM8B	Apr 11	5,307	5,119	Mar 20	-	-	-	5,028	Nov 19	2,766	Nov 12	5,307	Apr 20
Repayments	ZM8C	Apr 11	4,480	4,279	Oct 19	4,748	Mar 20	-	4,748	Mar 20	3,346	Oct 12	5,728	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

April 2020

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	37,332	8,137	Feb 20	67,283	Mar 20	-	67,283	Mar 20	-7,327	Dec 13	67,283	Mar 20
1-month	B68P	Jul 09	1.6	0.4	Feb 20	3.0	Mar 20	-	3.0	Mar 20	-0.4	Dec 13	3.0	Mar 20
3-month(ann)	B55Q	Sep 09/Q1 98	21.6	16.4	Mar 20	-	-	-	6.5	Jan 20	-1.9	Sep 09	21.6	Apr 20
12-month	B56Q	Jun 10/Q4 98	9.0	7.5	Mar 20	10.5	Q4 07	-	4.1	Nov 19	0.9	Q1 10	11.5	Q3 06
M4: Households														
Changes ^(c)	VVHS	Oct 97/Q2 63	16,212	14,324	Mar 20	-	-	-	5,826	Nov 19	-4,898	Apr 18	16,212	Apr 20
1-month	VVHT	Oct 97	1.1	1.0	Mar 20	-	-	-	0.4	Nov 19	-0.4	Apr 18	1.1	Apr 20
3-month(ann)	VVHU	Dec 97/Q2 63	10.2	6.7	Mar 20	10.4	Jul 07	Jan 01	4.4	Nov 19	0.1	Apr 18	24.8	Q3 88
12-month	VVHW	Sep 98/Q1 64	5.6	4.7	Mar 20	5.9	Dec 16	Jan 17	4.0	Nov 19	1.8	Jun 11	19.0	Q1 74
M4: PNFCs														
Changes ^(c)	VVHM	Oct 97/Q4 63	17,727	4,393	Feb 20	24,115	Mar 20	-	24,115	Mar 20	-5,058	Apr 16	24,115	Mar 20
1-month	VVHN	Oct 97	3.9	1.0	Feb 20	5.6	Mar 20	Jan 05	5.6	Mar 20	-2.2	Jan 00	5.6	Mar 20
3-month(ann)	VVHO	Dec 97/Q3 63	50.7	32.8	Mar 20	57.7	Q2 81	-	9.3	Sep 19	-29.8	Q2 69	66.9	Q2 72
12-month	VVHQ	Sep 98/Q1 64	14.3	9.9	Mar 20	15.1	May 07	-	3.0	Nov 19	-9.8	Q2 69	48.9	Q1 73
M4: Non-intermediate OFCs														
Changes ^(c)	B64Q	Jul 09/Q1 98	3,394	-2,196	Feb 20	28,845	Mar 20	-	28,845	Mar 20	-12,817	Dec 13	28,845	Mar 20
1-month	B67P	Jul 09	0.9	-0.6	Feb 20	8.5	Mar 20	Aug 19	8.5	Mar 20	-4.8	Dec 13	8.5	Mar 20
3-month(ann)	B65Q	Sep 09/Q1 98	40.4	7.4	Feb 20	42.6	Mar 20	-	42.6	Mar 20	-20.0	Sep 09	82.5	Jul 16
12-month	B66Q	Jun 10/Q4 98	17.7	17.2	Mar 20	19.3	May 17	-	9.2	Jan 20	-9.2	Q1 10	21.3	Apr 17
M4														
Changes ^(c)	AUZJ	Jul 82/Q2 63	39,869	12,052	Feb 20	80,839	Mar 20	-	80,839	Mar 20	-31,559	Mar 14	80,839	Mar 20
1-month	VQJS	Aug 82	1.5	0.5	Feb 20	3.2	Mar 20	Aug 08	3.2	Mar 20	-1.5	Mar 14	3.2	Mar 20
3-month(ann)	VQKA	Oct 82/Q2 63	22.7	19.1	Mar 20	26.6	Dec 08	-	7.8	Jan 20	-8.4	May 14	26.6	Dec 08
12-month	VQJW	Jul 83/Q1 64	9.5	8.2	Mar 20	10.9	Oct 09	Sep 98	4.6	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	-3,181	-6,486	Jan 20	55,211	Mar 20	-	55,211	Mar 20	-15,941	Jul 09	55,211	Mar 20
1-month	B66P	Jul 09	-0.1	-0.3	Jan 20	2.6	Mar 20	May 19	2.6	Mar 20	-0.7	Jul 09	2.6	Mar 20
3-month(ann)	B59Q	Sep 09/Q1 98	11.4	10.7	Mar 20	14.0	Q3 07	-	4.8	Dec 19	-5.1	Q2 09	21.3	Q2 06
12-month	B62Q	Jun 10/Q4 98	6.4	4.5	Feb 20	6.7	Mar 20	Sep 16	6.7	Mar 20	-2.2	Q1 10	14.5	Q3 06
M4L: Households														
Changes ^(c)	VWNV	Oct 97/Q2 63	-5,261	-	-	1,621	Mar 20	-	4,248	Dec 19	-5,261	Apr 20	11,523	Oct 03
1-month	VWNV	Oct 97	-0.4	-	-	0.1	Mar 20	-	0.3	Feb 20	-0.4	Apr 20	1.4	Oct 03
3-month(ann)	VWEI	Dec 97/Q3 63	0.1	-	-	2.7	Mar 20	-	3.4	Feb 20	0.1	Apr 20	25.7	Q4 75
12-month	VWVZ	Sep 98/Q2 64	2.5	2.4	Jun 15	3.1	Mar 20	Jul 15	3.3	Feb 20	0.5	Nov 12	24.5	Q1 83
M4L: PNFCs														
Changes ^(c)	VWVQ	Oct 97/Q2 63	8,384	-587	Feb 20	30,192	Mar 20	-	30,192	Mar 20	-8,236	Jul 09	30,192	Mar 20
1-month	VWNR	Oct 97	1.9	-0.1	Feb 20	7.4	Mar 20	Oct 07	7.4	Mar 20	-1.6	Jul 09	7.4	Mar 20
3-month(ann)	VWNS	Dec 97/Q3 63	42.5	29.9	Mar 20	43.6	Q3 89	-	6.3	Sep 19	-8.3	Q2 81	65.8	Q4 73
12-month	VWVU	Sep 98/Q2 64	10.7	9.0	Mar 20	11.1	Jul 08	-	6.0	Sep 19	-4.4	Q2 94	39.0	Q2 74
M4L: Non-intermediate OFCs														
Changes ^(c)	B68Q	Jul 09/Q1 98	-6,304	-8,796	Jan 20	23,398	Mar 20	-	23,398	Mar 20	-10,890	Jan 10	23,398	Mar 20
1-month	B65P	Jul 09	-2.1	-3.1	Jan 20	8.5	Mar 20	-	8.5	Mar 20	-4.6	Jan 17	8.5	Mar 20
3-month(ann)	B69Q	Sep 09/Q1 98	33.1	27.7	Mar 20	41.0	Oct 19	-	24.4	Dec 19	-26.0	Q2 09	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	22.1	16.1	Feb 20	23.3	Mar 20	-	23.3	Mar 20	-12.3	Q1 10	36.1	Jun 16
M4L														
Changes ^(c)	VWVL	Oct 97/Q2 63	814	-9,718	Jan 20	69,309	Mar 20	-	69,309	Mar 20	-46,824	Mar 14	69,309	Mar 20
1-month	VWVM	Aug 82	0.0	-0.4	Jan 20	2.7	Mar 20	Feb 19	2.7	Mar 20	-2.1	Mar 14	2.7	Mar 20
3-month(ann)	VWVN	Oct 82/Q3 63	14.3	12.4	Mar 20	17.3	Feb 09	Aug 04	5.1	Dec 19	-10.7	Apr 14	44.1	Q2 72
12-month	VWVP	Jul 83/Q2 64	7.4	7.2	Mar 20	7.6	Sep 09	Mar 99	5.4	Oct 19	-6.6	Aug 12	34.9	Q4 72

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