

Highs and lows (to accompany the Money and Credit statistical release)
Lending to individuals
August 2020

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	3,447	2,020	Jun 20	3,917	Jul 20	May 98	3,917	Jul 20	-6,985	Apr 20	11,951	Oct 03
1-month	BZ2E	Apr 93	0.2	0.1	Jun 20	0.3	Feb 20	Jul 20	0.3	Feb 20	-0.4	Apr 20	1.3	Oct 03
3-month(ann)	BZ2G	Jun 93/Q2 87	2.3	0.8	Jul 20	2.9	Mar 20	Jan 15	3.9	Dec 19	-1.8	Jun 20	23.6	Q3 88
12-month	BZ2K	Mar 94/Q1 88	2.0	1.9	Mar 14	2.1	Jul 20	Apr 14	3.8	Feb 20	0.3	Jun 11	21.4	Q3 88
Secured lending														
Changes(c)	VTVJ	Apr 93/Q1 87	3,147	2,865	Jul 20	5,407	Mar 20	-	5,407	Mar 20	-288	Dec 10	10,380	Oct 06
Gross lending(c)	VTVC	Apr 93/Q1 87(d)	18,789	17,691	Jul 20	23,431	Mar 20	-	23,656	Feb 20	3,541	Q4 92	32,004	Nov 06
Repayments	B86L	Jan 99	15,718	14,817	Jul 20	18,445	Mar 20	-	14,830	May 20	5,306	Jan 99	23,446	Jun 07
1-month	VTYF	Apr 93	0.2	0.1	May 20	0.4	Mar 20	Jul 20	0.4	Mar 20	0.0	Apr 20	1.4	Oct 03
3-month(ann)	VTYG	Jun 93/Q2 87	2.3	1.9	Jul 20	2.8	Apr 20	May 15	3.8	Mar 20	0.2	Jul 09	24.0	Q3 88
12-month	VTYI	Mar 94/Q1 88	2.9	2.8	Dec 15	3.1	Jun 20	Jul 20	3.6	Mar 20	0.5	Nov 11	21.5	Q3 88
Approvals of loans secured on dwellings														
Value (all loans)	VTVQ	Apr 93/Q1 87(e)	24,845	21,497	Jul 20	25,256	Feb 20	-	25,256	Feb 20	4,134	Nov 93	32,788	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(e)	84,715	66,288	Jul 20	86,010	Oct 07	-	73,692	Feb 20	9,285	May 20	132,554	Dec 03
Consumer Credit														
Changes(c)	B3PS	Apr 93/Q2 87	300	-427	Jun 20	1,052	Jul 20	-	1,052	Jul 20	-7,462	Apr 20	2,247	Jan 05
Credit Card(c)	VZQX	Apr 93/Q2 87	243	-214	Jun 20	600	Jul 20	-	600	Jul 20	-5,030	Apr 20	1,289	Mar 04
Other(c)	B4TU	Apr 93/Q2 87	58	-213	Jun 20	453	Jul 20	-	453	Jul 20	-2,789	May 20	1,547	Oct 02
1-month	B3PW	Apr 93	0.1	-0.2	Jun 20	0.5	Jul 20	May 12	0.5	Jul 20	-3.4	Apr 20	1.9	Feb 97
3-month(ann)	B3PY	Jun 93/Q2 87	1.8	-7.0	Jul 20	5.5	Feb 20	Q1 92	5.5	Feb 20	-24.3	May 20	23.2	Q3 88
12-month	B4TC	Mar 94/Q1 88	-3.9	-	-	-3.7	Jul 20	-	6.1	Dec 19	-3.9	Aug 20	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 August 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	6,250	4,242	Jul 20	9,003	Jun 20	-	31,246	Mar 20	-10,402	Jul 09	31,246	Mar 20
Equity	ZID5	Jan 03	860	347	Mar 20	1,121	Jul 20	-	4,650	May 20	-2,164	Jul 06	9,602	Jun 09
Bonds(c)	Z93T	Jan 03	2,614	2,212	Jul 20	7,494	Jun 20	-	7,494	Jun 20	-5,586	Mar 09	11,031	May 18
Commercial paper(c)	B32L	Jan 03	-762	-1,303	May 20	-341	Jul 20	-	-341	Jul 20	-1,933	Mar 14	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	437	-3,288	Jul 20	8,734	May 20	-	8,734	May 20	-15,676	Jul 09	33,754	Mar 20
Loans to non-financial businesses														
Changes	ZLV6	May 11	4,293	-2,388	Jul 20	4,911	May 20	-	32,567	Mar 20	-6,612	Jun 20	32,567	Mar 20
12-month	ZO8K	Apr 12	9.7	9.6	Jul 20	11.2	May 20	-	11.2	May 20	-5.4	Nov 12	11.2	May 20
Loans to non-financial businesses: of which large														
Changes	ZM8F	May 11	2,115	-7,718	Jul 20	13,354	Apr 20	-	32,249	Mar 20	-16,831	Jun 20	32,249	Mar 20
12-month	ZO8O	Apr 12	3.3	1.2	Feb 20	3.7	Jul 20	Feb 18	15.5	Apr 20	-6.1	Apr 12	15.5	Apr 20
Loans to non-financial businesses: of which SMEs														
Changes	ZM87	May 11	2,178	345	Apr 20	5,330	Jul 20	-	17,968	May 20	-1,114	Sep 11	17,968	May 20
12-month	ZO8M	Apr 12	21.8	20.7	Jul 20	-	-	-	1.2	Oct 19	-4.5	Aug 12	21.8	Aug 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): large														
Gross lending	ZM8J	Apr 11	14,147	11,586	44,013	15,261	May 20	-	40,019	Mar 20	7,606	Aug 13	40,019	Mar 20
Repayments	ZM8K	Apr 11	15,008	12,225	43,891	16,537	Jul 20	-	30,037	May 20	8,821	Sep 12	30,037	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs														
Gross lending	ZM8B	Apr 11	6,362	5,886	Apr 20	9,542	Jul 20	-	24,949	May 20	2,782	Nov 12	24,949	May 20
Repayments	ZM8C	Apr 11	3,634	3,613	Jun 13	4,003	Jul 20	-	5,492	Jun 20	3,345	Oct 12	5,838	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

August 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	-933	-1,437	Jan 19	25,620	Jul 20	-	25,620	Jul 20	-7,314	Dec 13	68,243	Mar 20
1-month	B68P	Jul 09	0.0	-0.1	Jan 19	1.1	Jul 20	Sep 18	1.1	Jul 20	-0.4	Dec 13	3.0	Mar 20
3-month(ann)	B55Q	Sep 09/Q1 98	7.0	5.0	Feb 20	17.4	Jul 20	-	31.4	May 20	-1.9	Sep 09	31.4	May 20
12-month	B56Q	Jun 10/Q4 98	11.6	11.4	May 20	12.4	Jul 20	-	12.4	Jul 20	0.9	Q1 10	12.4	Jul 20
M4: Households														
Changes ^(c)	VVHS	Oct 97/Q2 63	5,226	3,658	Jan 20	6,517	Jul 20	-	26,762	May 20	-3,517	Apr 18	26,762	May 20
1-month	VVHT	Oct 97	0.3	0.2	Jan 20	0.4	Jul 20	Dec 19	1.8	May 20	-0.3	Apr 18	1.8	May 20
3-month(ann)	VVHU	Dec 97/Q2 63	6.2	3.8	Feb 20	12.4	Jul 20	May 99	16.2	May 20	0.0	Apr 18	24.8	Q3 88
12-month	VVHW	Sep 98/Q1 64	7.6	7.5	Jun 20	7.7	Jul 20	Jun 06	7.7	Jul 20	1.8	Jun 11	19.0	Q1 74
M4: PNFCs														
Changes ^(c)	VVHM	Oct 97/Q4 63	-36	-5,120	Jun 19	11,752	Jul 20	Sep 18	11,752	Jul 20	-5,120	Jun 19	26,349	May 20
1-month	VVHN	Oct 97	0.0	-1.2	Jun 19	2.3	Jul 20	Sep 18	2.3	Jul 20	-2.2	Jan 00	5.6	Mar 20
3-month(ann)	VVHO	Dec 97/Q3 63	16.9	7.3	Feb 20	45.1	Jul 20	Mar 06	79.9	May 20	-29.8	Q2 69	79.9	May 20
12-month	VVHQ	Sep 98/Q1 64	24.1	23.3	Jun 20	25.0	Jul 20	-	25.0	Jul 20	-9.8	Q2 69	48.9	Q1 73
M4: Non-intermediate OFCs														
Changes ^(c)	B64Q	Jul 09/Q1 98	-6,123	-10,240	Jul 18	7,351	Jul 20	-	7,351	Jul 20	-12,830	Dec 13	29,924	Mar 20
1-month	B67P	Jul 09	-1.6	-1.9	Jan 19	2.0	Jul 20	May 19	2.0	Jul 20	-4.8	Dec 13	8.9	Mar 20
3-month(ann)	B65Q	Sep 09/Q1 98	-2.5	-3.1	May 19	6.1	Jul 20	-	6.1	Jul 20	-20.0	Sep 09	82.1	Jul 16
12-month	B66Q	Jun 10/Q4 98	13.7	8.3	Feb 20	17.2	Jul 20	-	20.2	May 20	-9.2	Q1 10	21.2	Apr 17
M4														
Changes ^(c)	AUZJ	Jul 82/Q2 63	-12,085	-17,982	Mar 18	23,286	Jul 20	-	57,376	May 20	-31,266	Mar 14	82,040	Mar 20
1-month	VQJS	Aug 82	-0.4	-0.8	Mar 18	0.8	Jul 20	Feb 18	2.2	May 20	-1.5	Mar 14	3.2	Mar 20
3-month(ann)	VQKA	Oct 82/Q2 63	5.9	4.9	Dec 19	17.3	Jul 20	Apr 96	31.3	May 20	-8.5	May 14	31.3	May 20
12-month	VQJW	Jul 83/Q1 64	12.1	11.9	May 20	13.4	Jul 20	Nov 07	13.4	Jul 20	-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	-3,854	-10,184	Apr 20	-524	Jul 20	-	11,078	Jun 20	-15,735	Jul 09	53,198	Mar 20
1-month	B66P	Jul 09	-0.2	-0.5	Apr 20	0.0	Jul 20	Jan 19	0.5	Jun 20	-0.7	Jul 09	2.5	Mar 20
3-month(ann)	B59Q	Sep 09/Q1 98	1.2	0.9	Apr 18	3.7	Jul 20	Jan 20	3.7	Jul 20	-5.1	Q2 09	21.3	Q2 06
12-month	B62Q	Jun 10/Q4 98	4.2	3.9	Jun 19	5.5	Jul 20	Oct 17	6.3	Jun 20	-2.2	Q1 10	14.5	Q3 06
M4L: Households														
Changes ^(c)	VWNV	Oct 97/Q2 63	2,273	102	May 20	2,581	Jul 20	-	3,263	Jun 20	-4,344	Apr 20	11,551	Oct 03
1-month	VWNV	Oct 97	0.2	0.0	May 20	0.3	Jan 20	Jul 20	0.3	Jan 20	-0.3	Apr 20	1.4	Oct 03
3-month(ann)	VWEI	Dec 97/Q3 63	2.3	1.7	Jul 20	3.0	Feb 20	Nov 14	3.2	Dec 19	-0.9	May 20	25.7	Q4 75
12-month	VWVZ	Sep 98/Q2 64	1.9	1.7	Mar 14	2.0	Jul 20	Apr 14	3.2	Aug 19	0.5	Nov 12	24.5	Q1 83
M4L: PNFCs														
Changes ^(c)	VWVQ	Oct 97/Q2 63	-1,381	-1,817	Jan 20	-1,274	Jul 20	-	10,957	May 20	-8,046	Jul 09	28,708	Mar 20
1-month	VWNR	Oct 97	-0.3	-0.4	Jan 20	0.8	Jun 20	Jul 20	2.5	May 20	-1.6	Jul 09	7.0	Mar 20
3-month(ann)	VWNS	Dec 97/Q3 63	0.8	-3.7	Feb 20	12.7	Jul 20	Dec 15	45.0	May 20	-8.3	Q2 81	65.8	Q4 73
12-month	VWVU	Sep 98/Q2 64	9.2	8.1	Apr 20	10.2	Jul 20	Nov 01	10.9	Jun 20	-4.4	Q2 94	39.0	Q2 74
M4L: Non-intermediate OFCs														
Changes ^(c)	B68Q	Jul 09/Q1 98	-4,746	-6,014	Apr 20	-1,831	Jul 20	-	4,219	Jun 20	-10,890	Jan 10	23,394	Mar 20
1-month	B65P	Jul 09	-1.6	-2.0	Apr 20	-0.6	Jul 20	Apr 13	1.5	Jun 20	-4.6	Jan 17	8.5	Mar 20
3-month(ann)	B69Q	Sep 09/Q1 98	-3.2	-4.6	Jun 20	1.0	Jul 20	Apr 10	1.0	Jul 20	-26.0	Q2 09	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	8.7	6.5	Jun 19	17.5	Jul 20	-	23.8	May 20	-12.3	Q1 10	36.1	Jun 16
M4L														
Changes ^(c)	VWVL	Oct 97/Q2 63	-13,107	-20,244	Jul 18	-1,569	Jul 20	-	23,776	Jun 20	-46,841	Mar 14	67,288	Mar 20
1-month	VWVM	Aug 82	-0.5	-0.8	Jul 18	-0.1	Jul 20	Jan 15	0.9	Jun 20	-2.1	Mar 14	2.6	Mar 20
3-month(ann)	VWVN	Oct 82/Q3 63	1.4	1.0	Sep 18	2.4	Jul 20	Dec 17	2.4	Jul 20	-10.7	Apr 14	44.1	Q2 72
12-month	VWVP	Jul 83/Q2 64	4.3	3.0	Jun 19	5.9	Jul 20	Feb 93	6.9	Jun 20	-6.6	Aug 12	34.9	Q4 72

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