

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

Lending to individuals - December 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			Series low(a)	Series high(a)				
				Lower	Higher	Same						
Total												
Changes	BZ2C	Apr 93/Q1 87	4,620	4,261	Nov 20	5,363	Dec 19	-	-7,259	Apr 20	11,944	Oct 03
1-month	BZ2E	Apr 93	0.3	0.2	Oct 20	0.4	Oct 19	Nov 20	-0.4	Apr 20	1.3	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	3.1	3.0	Nov 20	3.4	Feb 20	Feb 19	-2.1	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	1.6	1.5	Dec 13	1.7	Oct 20	Nov 20	0.3	Jun 11	15.1	Jun 04
Secured lending												
Changes	VTVJ	Apr 93/Q1 87	5,586	4,628	Oct 20	5,728	Nov 20	-	-289	Dec 10	10,371	Oct 06
Gross lending	VTVC	Apr 93/Q1 87(c)	24,197	23,271	Nov 20	27,877	Mar 16	-	4,265	Dec 93	32,000	Nov 06
Repayments	B86L	Jan 99	18,129	17,429	Nov 20	18,384	Mar 20	-	5,309	Jan 99	23,452	Jun 07
1-month	VTYF	Apr 93	0.4	0.3	Oct 20	0.6	Mar 16	Nov 20	0.0	Apr 20	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	4.4	4.2	Nov 20	4.6	Mar 16	Jun 93	0.2	Jul 09	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	3.0	2.9	Nov 20	3.1	May 20	Apr 17	0.5	Nov 11	15.4	Apr 04
Approvals of loans secured on dwellings												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	29,299	27,669	Oct 20	29,712	Nov 20	-	4,134	Nov 93	32,780	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	103,381	98,195	Oct 20	105,324	Nov 20	-	9,358	May 20	132,500	Dec 03
Consumer credit												
Changes	B3PS	Apr 93/Q2 87	-965	-1,467	Nov 20	-649	Oct 20	-	-7,229	Apr 20	2,262	Mar 16
Credit Card	VZQX	Apr 93/Q2 87	-825	-891	Nov 20	-653	Oct 20	-	-4,798	Apr 20	1,284	Mar 04
Other	B4TU	Apr 93/Q2 87	-141	-576	Nov 20	5	Oct 20	-	-2,784	May 20	1,545	Oct 02
1-month	B3PW	Apr 93	-0.5	-0.7	Nov 20	-0.3	Oct 20	-	-3.3	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	-5.8	-7.2	Jul 20	-5.6	Nov 20	-	-24.1	May 20	20.8	Sep 96
12-month	B4TC	Mar 94/Q1 88	-7.5	-	-	-6.5	Nov 20	-	-7.5	Dec 20	17.6	Oct 98

^a The date shown reflects the most recent occurrence of this observation, as the observation may have also occurred prior to this.

^b With effect from October 2020 reporting, references to quarterly data only exist for 3-month annualised growth rates, all others have been discontinued.

^c Break in series at Q3 87. Comparisons are calculated back to Q3 87.

^d Break in series at Oct 97. Comparisons are calculated back to Oct 97.

^e With effect from October 2020 reporting, the previous peak column has been removed from the highs and lows tables.

Lending to businesses - December 2020

Seasonally adjusted; changes/flows, twelve-month growth rates

Series	Code	Start date	Changes/Flows(£mns) Growth rate(%) Number	Last occasion when value was			Series low(a)	Series high(a)				
				Lower	Higher	Same						
Net finance raised by PNFCs												
Net finance raised	VYVV	Oct 97	3,585	843	Oct 20	4,752	Nov 20	-	-10,392	Jul 09	31,318	Mar 20
Equity	ZID5	Jan 03	1,635	841	Aug 20	4,133	Nov 20	-	-2,132	Jul 06	9,611	Jun 09
Bonds(b)	Z93T	Jan 03	2,015	-2,106	Nov 20	4,349	Oct 20	-	-5,586	Mar 09	11,031	May 18
Commercial paper(b)	B32L	Jan 03	-2,076	-	-	327	Nov 20	-	-2,076	Dec 20	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	1,582	-6,517	Oct 20	2,514	Nov 20	-	-15,677	Jul 09	33,685	Mar 20
Loans to non-financial businesses												
Changes	ZLV6	May 11	-494	-4,532	Oct 20	2,428	Nov 20	-	-7,161	Jun 20	33,131	Mar 20
12-month	ZO8K	Apr 12	7.7	6.9	Nov 20	8.3	Sep 20	-	-5.4	Dec 12	11.2	May 20
Loans to non-financial businesses: of which large												
Changes	ZM8F	May 11	-1,149	-6,244	Oct 20	544	Nov 20	-	-17,661	Jun 20	32,632	Mar 20
12-month	ZO8O	Apr 12	-1.7	-2.6	Nov 20	0.7	Sep 20	Jul 15	-6.1	Apr 12	15.5	Apr 20
Loans to non-financial businesses: of which SMEs												
Changes	ZM87	May 11	655	603	Apr 20	1,883	Nov 20	-	-1,064	Sep 11	18,207	May 20
12-month	ZO8M	Apr 12	25.6	25.3	Nov 20	-	-	-	-4.5	Aug 12	25.6	Dec 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): large												
Gross lending	ZM8J	Apr 11	17,827	13,964	Nov 20	34,106	Apr 20	-	7,606	Aug 13	39,910	Mar 20
Repayments	ZM8K	Apr 11	16,025	15,251	Nov 20	16,823	Oct 20	-	8,822	Sep 12	30,128	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs												
Gross lending	ZM8B	Apr 11	5,216	5,011	Feb 20	6,417	Nov 20	-	2,776	Nov 12	24,961	May 20
Repayments	ZM8C	Apr 11	4,536	3,936	Aug 20	4,605	Nov 20	-	3,343	Oct 12	5,777	Feb 19

^a The date shown reflects the most recent occurrence of this observation, as the observation may have also occurred prior to this.

^b Not seasonally adjusted.

^c With effect from October 2020 reporting, the previous peak column has been removed from the highs and lows tables.

Broad money and credit - December 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			Series low(a)	Series high(a)				
				Lower	Higher	Same						
M4 excluding intermediate OFCs												
Changes	B54Q	Jul 09/Q1 98	13,228	10,590	Sep 20	32,954	Nov 20	-	-7,342	Dec 13	68,393	Mar 20
1-month	B68P	Jul 09	0.5	0.4	Sep 20	1.3	Nov 20	Jan 20	-0.4	Dec 13	3.0	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	13.7	13.3	Nov 20	17.7	Jul 20	-	-1.8	Sep 09	31.5	May 20
12-month	B56Q	Jun 10/Q4 98	14.1	13.9	Nov 20	-	-	-	1.0	Jul 10	14.1	Dec 20
M4: Households												
Changes	VVHS	Oct 97/Q2 63	20,927	18,377	Nov 20	26,575	May 20	-	-3,101	Oct 08	26,575	May 20
1-month	VVHT	Oct 97	1.3	1.2	Nov 20	1.7	May 20	-	-0.3	Oct 08	1.7	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	14.0	10.2	Nov 20	15.7	Jun 20	-	0.0	Apr 18	16.4	May 20
12-month	VVHW	Sep 98/Q1 64	10.3	9.1	Nov 20	-	-	-	1.8	Jun 11	10.3	Dec 20
M4: PNFCs												
Changes	VVHM	Oct 97/Q4 63	2,248	468	Aug 20	2,292	Nov 20	-	-5,073	Apr 16	25,962	May 20
1-month	VVHN	Oct 97	0.4	0.1	Aug 20	1.9	Oct 20	Nov 20	-2.2	Jan 00	5.6	Mar 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	11.3	8.0	Feb 20	14.4	Nov 20	Apr 17	-11.2	Nov 08	79.9	May 20
12-month	VVHQ	Sep 98/Q1 64	27.6	27.4	Nov 20	27.8	Oct 20	-	-4.7	Nov 08	27.8	Oct 20
M4: Non-intermediate OFCs												
Changes	B64Q	Jul 09/Q1 98	-9,947	-12,876	Dec 13	12,285	Nov 20	-	-12,876	Dec 13	29,871	Mar 20
1-month	B67P	Jul 09	-2.6	-3.1	Jul 18	3.3	Nov 20	-	-4.9	Dec 13	8.9	Mar 20
3-month(ann)(b)	B65Q	Sep 09/Q1 98	15.8	3.2	Oct 20	25.6	Nov 20	-	-20.0	Sep 09	80.7	Jul 16
12-month	B66Q	Jun 10/Q4 98	13.8	11.5	Sep 20	18.1	Nov 20	-	-7.7	Jul 10	21.3	Apr 17
M4												
Changes	AUZJ	Jul 82/Q2 63	19,707	18,855	Oct 20	22,524	Nov 20	-	-31,249	Mar 14	81,983	Mar 20
1-month	VQJS	Aug 82	0.7	-0.4	Aug 20	0.8	Nov 20	Oct 20	-1.5	Mar 14	3.2	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	9.1	4.5	Oct 20	9.9	Nov 20	Jun 00	-8.5	May 14	31.2	May 20
12-month	VQJW	Jul 83/Q1 64	13.4	12.9	Nov 20	13.5	Jul 20	Oct 84	-5.5	Jun 12	18.3	Feb 90
M4L excluding intermediate OFCs												
Changes	B58Q	Jul 09/Q1 98	1,292	-3,142	Aug 20	18,804	Nov 20	-	-15,771	Jul 09	53,204	Mar 20
1-month	B66P	Jul 09	0.1	-0.1	Aug 20	0.9	Nov 20	Sep 20	-0.7	Jul 09	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	5.2	1.5	Oct 20	5.6	Nov 20	-	-3.0	Feb 10	10.8	Mar 16
12-month	B62Q	Jun 10/Q4 98	4.2	3.9	Oct 20	4.5	Nov 20	Aug 20	-1.1	May 13	6.8	Jun 16
M4L: Households												
Changes	VVNV	Oct 97/Q2 63	4,340	3,643	Oct 20	4,524	Nov 20	-	-4,340	Apr 20	11,555	Oct 03
1-month	VVNW	Oct 97	0.3	0.2	Oct 20	0.4	May 18	Nov 20	-0.3	Apr 20	1.4	Oct 03
3-month(ann)(b)	VVEI	Dec 97/Q3 63	3.5	3.3	Nov 20	3.6	Sep 19	Oct 17	-0.8	May 20	15.5	Oct 03
12-month	VVNZ	Sep 98/Q2 64	2.0	1.9	Oct 20	2.1	Jun 20	Nov 20	0.5	Nov 12	14.2	Apr 04
M4L: PNFCs												
Changes	VVNQ	Oct 97/Q2 63	1,372	-1,882	Oct 20	1,542	Nov 20	-	-8,089	Jul 09	28,642	Mar 20
1-month	VVNR	Oct 97	0.3	-0.4	Oct 20	0.9	Jun 20	Nov 20	-1.6	Jul 09	7.0	Mar 20
3-month(ann)(b)	VVNS	Dec 97/Q3 63	0.9	-0.6	Nov 20	1.4	Aug 20	-	-7.6	Aug 09	44.4	May 20
12-month	VVNU	Sep 98/Q2 64	9.5	8.7	Nov 20	10.2	Jul 20	-	-4.3	May 10	19.6	Feb 07
M4L: Non-intermediate OFCs												
Changes	B68Q	Jul 09/Q1 98	-4,421	-4,653	Aug 20	12,738	Nov 20	-	-10,890	Jan 10	23,394	Mar 20
1-month	B65P	Jul 09	-1.5	-1.6	Aug 20	4.4	Nov 20	Apr 16	-4.6	Jan 17	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	21.8	2.0	Oct 20	29.2	Nov 20	-	-20.2	Mar 14	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	7.9	6.5	Jun 19	11.8	Nov 20	-	-7.5	Mar 14	36.1	Jun 16
M4L												
Changes	VVVL	Oct 97/Q2 63	4,935	-4,609	Oct 20	19,709	Nov 20	-	-46,811	Mar 14	67,293	Mar 20
1-month	VVVM	Aug 82	0.2	-0.2	Oct 20	0.8	Nov 20	Jan 19	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VVVN	Oct 82/Q3 63	3.1	-1.2	Oct 20	3.7	Nov 20	Jan 18	-10.7	Apr 14	27.7	Jul 88
12-month	VVVP	Jul 83/Q2 64	3.9	3.8	Oct 20	4.2	Nov 20	Dec 16	-6.6	Aug 12	24.7	Nov 88

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