

**Highs and lows (to accompany the Money and Credit statistical release)
Lending to individuals
February 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	5,178	5,127 Jan 20	5,761 Dec 19	-	5,761 Dec 19	-488 Dec 11	12,026 Oct 03
1-month	BZ2E	Apr 93	0.3	0.2 May 19	0.4 Oct 19	Jan 20	0.4 Oct 19	0.0 Nov 12	1.3 Oct 03
3-month(ann)	BZ2G	Jun 93/Q2 87	3.9	3.8 Jan 20	4.0 Dec 19	Sep 19	4.0 Dec 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	Jan 20	3.7 Aug 19	0.3 Jun 11	21.4 Q3 88
Secured lending									
Changes ^(c)	VTVJ	Apr 93/Q1 87	3,997	3,951 Jan 20	4,401 Dec 19	Sep 17	4,401 Dec 19	-301 Dec 10	10,316 Oct 06
Gross lending ^(c)	VTVC	Apr 93/Q1 87(d)	23,281	22,809 Jan 20	23,385 Jul 18	-	23,136 Dec 19	3,541 Q4 92	32,073 Nov 06
Repayments	B86L	Jan 99	18,929	18,647 Jan 20	19,209 Nov 19	-	19,209 Nov 19	5,322 Jan 99	23,477 Jun 07
1-month	VTYF	Apr 93	0.3	0.2 May 19	0.6 Mar 16	Jan 20	0.3 Apr 19	0.0 Mar 13	1.4 Oct 03
3-month(ann)	VTYG	Jun 93/Q2 87	3.5	3.3 Jul 19	3.7 Dec 19	Jan 20	3.7 Dec 19	0.2 Jul 09	24.0 Q3 88
12-month	VTYI	Mar 94/Q1 88	3.5	3.4 Jan 20	3.6 Nov 08	May 18	3.3 Apr 19	0.5 Oct 11	21.5 Q3 88
Approvals of loans secured on dwellings									
Value (all loans)	VTVQ	Apr 93/Q1 87(e)	25,176	24,633 Jan 20	26,573 Feb 08	-	22,523 Sep 19	4,134 Nov 93	32,787 Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(e)	73,546	71,344 Jan 20	73,905 Jan 14	-	66,237 Sep 19	26,358 Nov 08	132,407 Dec 03
Consumer credit									
Changes ^(c)	B3PS	Apr 93/Q1 87	877	671 Nov 19	1,107 Jan 20	-	1,310 Dec 19	-1,168 Aug 09	2,248 Jan 05
Credit card ^(c)	VZQX	Apr 93/Q1 87	5	-135 Nov 19	181 Jan 20	-	418 Dec 19	-216 Jul 12	1,284 Mar 04
Other ^(c)	B4TU	Apr 93/Q1 87	872	805 Nov 19	926 Jan 20	Feb 17	926 Jan 20	-1,386 Aug 09	1,542 Oct 02
1-month	B3PW	Apr 93	0.4	0.3 Nov 19	0.5 Jan 20	Aug 19	0.6 Dec 19	-0.6 Aug 09	1.9 Feb 97
3-month(ann)	B3PY	Jun 93/Q2 87	6.0	5.6 Jan 20	6.1 Dec 19	Apr 08	6.1 Dec 19	-4.0 Oct 09	23.2 Q3 88
12-month	B4TC	Mar 94/Q1 88	5.7	5.5 Apr 14	6.0 Jan 20	Jun 14	6.2 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 February 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	1,324	-287	Jan 20	10,260	Sep 19	-	729	Nov 19	-10,006	Jul 09	16,159	Oct 07
Equity	ZID5	Jan 03	-250	-796	Jan 20	-74	Nov 19	-	-74	Nov 19	-2,192	Jul 06	9,595	Jun 09
Bonds(c)	Z93T	Jan 03	764	155	Jan 20	1,651	Oct 19	-	6,981	Sep 19	-5,586	Mar 09	11,031	May 18
Commercial paper(c)	B32L	Jan 03	826	31	Dec 19	2,731	Jan 20	-	2,731	Jan 20	-1,933	Mar 14	3,314	Jul 03
Loans by MFIs	B93K	Jan 98	-23	-3,842	Jan 20	277	Nov 19	-	2,600	Sep 19	-15,992	Jul 09	18,689	Oct 07
Loans to non-financial businesses														
Changes	ZLV6	May 11	1,598	-5,878	Jan 20	2,664	Nov 19	-	2,664	Nov 19	-5,878	Jan 20	7,465	Jul 17
12-month	ZO8K	Apr 12	0.8	-0.2	Jul 18	3.1	Dec 19	Jan 20	4.0	Sep 19	-5.4	Nov 12	4.4	Jun 19
Loans to non-financial businesses: of which Large														
Changes	ZM8F	May 11	1,558	-5,805	Jan 20	2,701	Nov 19	-	2,701	Nov 19	-5,805	Jan 20	7,358	Jul 17
12-month	ZO8O	Apr 12	0.9	-0.1	Jul 18	4.4	Dec 19	Jan 20	5.5	Sep 19	-6.1	Apr 12	6.4	Jun 19
Loans to non-financial businesses: of which SMEs														
Changes	ZM87	May 11	40	-73	Jan 20	93	Oct 19	-	251	Sep 19	-1,118	Sep 11	589	Sep 16
12-month	ZO8M	Apr 12	0.7	0.5	Jan 20	0.8	Dec 19	Oct 15	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	14,976	14,830	Jul 19	16,199	Jan 20	-	17,083	Nov 19	7,604	Aug 13	22,482	Jul 17
Repayments	ZM8K	Apr 11	15,767	14,723	Oct 19	20,347	Jan 20	-	20,347	Jan 20	8,818	Sep 12	24,930	Aug 17
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs														
Gross lending	ZM8B	Apr 11	4,856	4,780	Dec 19	4,875	Jan 20	-	4,875	Jan 20	2,775	Nov 12	5,227	Jan 16
Repayments	ZM8C	Apr 11	4,728	4,256	Oct 19	4,986	Jan 20	-	4,986	Jan 20	3,342	Mar 13	5,741	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 February 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	6,023	165	Oct 19	9,443	Jan 20	-	9,443	Jan 20	-7,511	Dec 13	29,322	Jul 16
1-month	B68P	Jul 09	0.3	0.0	Oct 19	0.4	Jan 20	Dec 19	0.4	Jan 20	-0.4	Dec 13	1.5	Jul 16
3-month(ann)	B55Q	Sep 09/Q1 98	4.1	3.9	Dec 19	5.6	Jan 20	May 18	5.6	Jan 20	-1.9	Sep 09	15.1	Jul 16
12-month	B56Q	Jun 10/Q4 98	4.4	4.3	Jan 20	4.6	Feb 18	Dec 14	4.1	Nov 19	1.0	Jul 10	11.5	Q3 06
M4: Households														
Changes(c)	VVHS	Oct 97/Q2 63	4,813	2,926	Jan 20	5,506	Sep 19	-	4,799	Nov 19	-3,011	Apr 18	10,042	Mar 16
1-month	VVHT	Oct 97	0.3	0.2	Jan 20	0.4	Sep 19	Nov 19	0.3	Nov 19	-0.3	Oct 08	1.0	Dec 07
3-month(ann)	VVHU	Dec 97/Q2 63	3.0	2.6	Nov 18	3.1	Jan 20	May 10	3.9	Nov 19	0.5	Jul 10	24.8	Q3 88
12-month	VVHW	Sep 98/Q1 64	3.7	3.6	Jul 19	3.8	Jan 20	Aug 19	4.0	Nov 19	1.8	Jun 11	19.0	Q1 74
M4: PNFCs														
Changes(c)	VVHM	Oct 97/Q4 63	3,824	2,423	Jan 20	4,971	Jul 19	-	2,705	Nov 19	-4,514	Apr 16	6,999	Apr 07
1-month	VVHN	Oct 97	0.9	0.6	Jan 20	1.2	Jul 19	May 18	0.6	Nov 19	-2.2	Jan 00	4.8	Aug 00
3-month(ann)	VVHO	Dec 97/Q3 63	5.9	4.9	Jan 20	8.7	Sep 19	Sep 14	8.7	Sep 19	-29.8	Q2 69	66.9	Q2 72
12-month	VVHQ	Sep 98/Q1 64	4.1	2.8	Jan 20	4.5	Mar 19	Jun 10	3.1	Nov 19	-9.8	Q2 69	48.9	Q1 73
M4: Non-intermediate OFCs														
Changes(c)	B64Q	Jul 09/Q1 98	-2,613	-3,770	Oct 19	4,095	Jan 20	-	4,095	Jan 20	-12,779	Dec 13	18,500	Jul 16
1-month	B67P	Jul 09	-0.8	-1.2	Oct 19	1.2	Jan 20	-	1.2	Jan 20	-4.8	Dec 13	6.9	Jul 16
3-month(ann)	B65Q	Sep 09/Q1 98	6.2	4.2	Oct 19	18.8	Jan 20	May 18	18.8	Jan 20	-20.0	Sep 09	79.9	Jul 16
12-month	B66Q	Jun 10/Q4 98	8.0	5.7	Dec 19	8.9	Jan 20	Aug 11	8.9	Jan 20	-9.2	Q1 10	21.5	Apr 17
M4														
Changes(c)	AUZJ	Jul 82/Q2 63	8,650	3,761	Dec 19	16,368	Jan 20	-	16,368	Jan 20	-29,613	Mar 14	48,705	Oct 08
1-month	VQJS	Aug 82	0.3	0.2	Dec 19	0.7	Jan 20	Mar 19	0.7	Jan 20	-1.4	Mar 14	2.7	Oct 08
3-month(ann)	VQKA	Oct 82/Q2 63	4.7	3.9	Dec 19	6.7	Jan 20	May 99	6.7	Jan 20	-8.1	May 14	26.6	Dec 08
12-month	VQJW	Jul 83/Q1 64	4.9	4.7	Jan 20	5.4	Jun 17	Sep 94	4.5	Nov 19	-5.5	Jun 12	22.9	Q3 73
M4L excluding intermediate OFCs														
Changes(c)	B58Q	Jul 09/Q1 98	5,859	-6,761	Jan 20	8,678	Dec 19	-	8,678	Dec 19	-15,875	Jul 09	28,546	Q2 06
1-month	B66P	Jul 09	0.3	-0.3	Jan 20	0.4	Dec 19	Sep 19	0.4	Dec 19	-0.7	Jul 09	1.2	Jun 16
3-month(ann)	B59Q	Sep 09/Q1 98	1.5	1.3	Jan 20	4.6	Dec 19	Sep 11	4.6	Dec 19	-5.1	Q2 09	21.3	Q2 06
12-month	B62Q	Jun 10/Q4 98	4.5	4.3	Jan 20	4.7	Nov 19	Jan 18	5.1	Oct 19	-2.2	Q1 10	14.5	Q3 06
M4L: Households														
Changes(c)	VWNV	Oct 97/Q2 63	3,779	3,549	Nov 19	3,998	Jan 20	-	4,249	Dec 19	-154	Aug 12	11,542	Oct 03
1-month	VWNV	Oct 97	0.3	0.2	Nov 19	0.4	Mar 17	Jan 20	0.3	Oct 19	0.0	Mar 13	1.4	Oct 03
3-month(ann)	VWEI	Dec 97/Q3 63	3.4	3.3	Jan 20	3.6	Jun 18	Dec 19	3.4	Dec 19	0.3	Oct 12	25.7	Q4 75
12-month	VWVZ	Sep 98/Q2 64	3.3	3.2	Jan 20	3.4	Jul 18	Nov 18	3.2	Mar 19	0.5	Nov 12	24.5	Q1 83
M4L: PNFCs														
Changes(c)	VWVQ	Oct 97/Q2 63	-888	-1,933	Jan 20	318	Oct 19	-	-1,459	Dec 19	-8,199	Jul 09	10,060	Mar 06
1-month	VWNR	Oct 97	-0.2	-0.5	Jan 20	0.1	Oct 19	Jan 15	-0.3	Dec 19	-1.6	Jul 09	2.8	May 00
3-month(ann)	VWNS	Dec 97/Q3 63	-4.0	-4.9	Jan 20	-2.8	Dec 19	Dec 08	6.1	Sep 19	-8.3	Q2 81	65.8	Q4 73
12-month	VWVU	Sep 98/Q2 64	1.7	1.0	Dec 15	1.9	Jan 20	-	6.0	Sep 19	-4.4	Q2 94	39.0	Q2 74
M4L: Non-intermediate OFCs														
Changes(c)	B68Q	Jul 09/Q1 98	2,968	-8,826	Jan 20	5,888	Dec 19	-	5,888	Dec 19	-10,890	Jan 10	16,652	Aug 19
1-month	B65P	Jul 09	1.1	-3.2	Jan 20	2.1	Dec 19	Jun 13	2.1	Dec 19	-4.6	Jan 17	8.5	Jun 16
3-month(ann)	B69Q	Sep 09/Q1 98	0.0	-2.4	Jun 19	0.4	Jan 20	#N/A	24.4	Dec 19	-26.0	Q2 09	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	16.0	13.9	Jan 20	19.3	Aug 19	-	15.1	Oct 19	-12.3	Q1 10	36.1	Jun 16
M4L														
Changes(c)	VWVL	Oct 97/Q2 63	16,185	-10,035	Jan 20	25,232	Aug 19	-	14,451	Dec 19	-46,775	Mar 14	57,227	Oct 08
1-month	VWVM	Aug 82	0.6	-0.4	Jan 20	1.0	Aug 19	Dec 19	0.6	Dec 19	-2.1	Mar 14	2.2	Oct 08
3-month(ann)	VWVN	Oct 82/Q3 63	3.3	2.2	Jan 20	5.0	Dec 19	-	5.0	Dec 19	-10.7	Apr 14	44.1	Q2 72
12-month	VWVP	Jul 83/Q2 64	5.2	4.5	Jan 20	5.4	Oct 19	Dec 94	5.4	Oct 19	-6.6	Aug 12	34.9	Q4 72

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