

**Highs and lows (to accompany the Money and Credit statistical release)
Lending to individuals
July 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	3,893	2,006 Jun 20	4,896 Feb 20	-	5,641 Dec 19	-7,025 Apr 20	11,954 Oct 03
1-month	BZ2E	Apr 93	0.2	0.1 Jun 20	0.3 Feb 20	Apr 15	0.4 Oct 19	-0.4 Apr 20	1.3 Oct 03
3-month(ann)	BZ2G	Jun 93/Q2 87	0.8	-1.8 Jun 20	2.8 Mar 20	Nov 12	4.0 Dec 19	-1.9 May 20	23.6 Q3 88
12-month	BZ2K	Mar 94/Q1 88	2.1	2.0 Apr 14	2.2 Jun 20	May 14	3.8 Feb 20	0.3 Jun 11	21.4 Q3 88
Secured lending									
Changes(c)	VTVJ	Apr 93/Q1 87	2,673	2,387 Jun 20	5,392 Mar 20	-	5,392 Mar 20	-298 Dec 10	10,380 Oct 06
Gross lending(c)	VTVC	Apr 93/Q1 87(d)	17,402	16,298 Jun 20	23,407 Mar 20	-	23,661 Feb 20	3,541 Q4 92	32,012 Nov 06
Repayments	B86L	Jan 99	14,378	14,095 Apr 20	14,394 Jun 20	-	14,721 May 20	5,312 Jan 99	23,463 Jun 07
1-month	VTYF	Apr 93	0.2	0.1 May 20	0.4 Mar 20	Jun 20	0.4 Mar 20	0.0 Apr 20	1.4 Oct 03
3-month(ann)	VTYG	Jun 93/Q2 87	1.8	1.2 Jun 20	2.0 May 20	-	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	Mar 17	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)	21,162	15,455 Jun 20	25,351 Feb 20	-	25,351 Feb 20	4,134 Nov 93	32,787 Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(e)	66,281	39,902 Jun 20	73,681 Feb 20	-	73,681 Feb 20	9,285 May 20	132,554 Dec 03
Consumer Credit									
Changes(c)	B3PS	Apr 93/Q2 87	1,220	-382 Jun 20	1,309 Dec 19	-	1,309 Dec 19	-7,417 Apr 20	2,249 Jan 05
Credit Card(c)	VZQX	Apr 93/Q2 87	622	-214 Jun 20	682 Jun 18	-	469 Dec 19	-5,024 Apr 20	1,287 Mar 04
Other(c)	B4TU	Apr 93/Q2 87	598	-168 Jun 20	826 Feb 20	-	863 Jan 20	-2,730 May 20	1,541 Oct 02
1-month	B3PW	Apr 93	0.6	-0.2 Jun 20	0.7 Jun 19	Dec 19	0.6 Dec 19	-3.4 Apr 20	1.9 Feb 97
3-month(ann)	B3PY	Jun 93/Q2 87	-6.5	-20.3 Jun 20	-3.3 Mar 20	-	5.8 Feb 20	-24.9 May 20	23.2 Q3 88
12-month	B4TC	Mar 94/Q1 88	-3.6	-3.7 Jun 20	-2.9 May 20	-	6.1 Dec 19	-3.7 Jun 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 July 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	3,957	1,719	Feb 20	8,931	Jun 20	-	31,330	Mar 20	-10,802	Jul 09	31,330	Mar 20
Equity	ZID5	Jan 03	1,247	306	Mar 20	3,829	Jun 20	-	4,520	May 20	-2,165	Jul 06	9,607	Jun 09
Bonds(c)	Z93T	Jan 03	2,212	131	May 20	6,961	Jun 20	-	6,961	Jun 20	-5,586	Mar 09	11,031	May 18
Commercial paper(c)	B32L	Jan 03	-341	-564	Jun 20	7,014	Apr 20	-	7,014	Apr 20	-1,933	Mar 14	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	-3,002	-3,501	Jan 20	409	Jun 20	-	7,649	May 20	-15,904	Jul 09	33,896	Mar 20
Loans to non-financial businesses														
Changes	ZLV6	May 11	-2,377	-6,598	Jun 20	4,964	May 20	-	32,566	Mar 20	-6,598	Jun 20	32,566	Mar 20
12-month	ZO8K	Apr 12	9.6	9.2	Jun 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	-7,708	-16,820	Jun 20	13,428	Apr 20	-	32,247	Mar 20	-16,820	Jun 20	32,247	Mar 20
12-month	ZO8O	Apr 12	3.7	1.2	Feb 20	4.8	Jun 20	Apr 17	15.5	Apr 20	-6.1	Apr 12	15.5	Apr 20
Loans to non-financial businesses: of which SMEs														
Changes	ZM87	May 11	5,331	351	Apr 20	10,222	Jun 20	-	17,973	May 20	-1,114	Sep 11	17,973	May 20
12-month	ZO8M	Apr 12	20.7	17.5	Jun 20	-	-	-	1.2	Oct 19	-4.5	Aug 12	20.7	Jul 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): large														
Gross lending	ZM8J	Apr 11	11,575	11,196	42,309	14,058	Jun 20	-	40,016	Mar 20	7,606	Aug 13	40,016	Mar 20
Repayments	ZM8K	Apr 11	18,108	11,874	43,891	27,553	Jun 20	-	29,134	May 20	8,817	Sep 12	29,134	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs														
Gross lending	ZM8B	Apr 11	9,551	5,847	Apr 20	16,107	Jun 20	-	24,950	May 20	2,765	Nov 12	24,950	May 20
Repayments	ZM8C	Apr 11	4,233	4,039	Jun 19	5,549	Jun 20	-	5,549	Jun 20	3,343	Mar 13	5,771	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

July 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	26,323	16,820	Jun 20	54,945	May 20	-	54,945	May 20	-7,324	Dec 13	67,742	Mar 20
1-month	B68P	Jul 09	1.1	0.7	Jun 20	2.3	May 20	May 18	2.3	May 20	-0.4	Dec 13	3.0	Mar 20
3-month(ann)	B55Q	Sep 09/Q1 98	17.7	16.6	Mar 20	20.1	Jun 20	-	31.5	May 20	-1.9	Sep 09	31.5	May 20
12-month	B56Q	Jun 10/Q4 98	12.4	12.0	Jun 20	-	-	-	4.1	Nov 19	0.9	Q1 10	12.4	Jul 20
M4: Households														
Changes ^(c)	VVHS	Oct 97/Q2 63	7,013	5,948	Feb 20	11,679	Jun 20	-	26,698	May 20	-3,535	Apr 18	26,698	May 20
1-month	VVHT	Oct 97	0.5	0.4	Feb 20	0.8	Jun 20	Dec 18	1.8	May 20	-0.3	Apr 18	1.8	May 20
3-month(ann)	VVHU	Dec 97/Q2 63	12.5	10.2	Apr 20	15.3	Jun 20	-	16.3	May 20	0.0	Apr 18	24.8	Q3 88
12-month	VVHW	Sep 98/Q1 64	7.7	7.5	Jun 20	8.4	Jun 08	Jul 08	4.0	Nov 19	1.8	Jun 11	19.0	Q1 74
M4: PNFCs														
Changes ^(c)	VVHM	Oct 97/Q4 63	11,782	8,323	Jun 20	26,388	May 20	-	26,388	May 20	-5,118	Jun 19	26,388	May 20
1-month	VVHN	Oct 97	2.3	1.7	Jun 20	5.5	May 20	Feb 14	5.5	May 20	-2.2	Jan 00	5.6	Mar 20
3-month(ann)	VVHO	Dec 97/Q3 63	45.2	32.6	Mar 20	54.8	Jun 20	-	79.9	May 20	-29.8	Q2 69	79.9	May 20
12-month	VVHQ	Sep 98/Q1 64	25.0	23.3	Jun 20	30.1	Q4 86	-	3.0	Nov 19	-9.8	Q2 69	48.9	Q1 73
M4: Non-intermediate OFCs														
Changes ^(c)	B64Q	Jul 09/Q1 98	7,529	-3,182	Jun 20	29,359	Mar 20	-	29,359	Mar 20	-12,826	Dec 13	29,359	Mar 20
1-month	B67P	Jul 09	2.0	-0.9	Jun 20	8.7	Mar 20	Nov 19	8.7	Mar 20	-4.8	Dec 13	8.7	Mar 20
3-month(ann)	B65Q	Sep 09/Q1 98	6.9	2.2	Jun 20	47.7	May 20	Dec 18	47.7	May 20	-20.0	Sep 09	82.2	Jul 16
12-month	B66Q	Jun 10/Q4 98	17.2	8.3	Feb 20	17.8	Jun 20	-	20.2	May 20	-9.2	Q1 10	21.2	Apr 17
M4														
Changes ^(c)	AUZJ	Jul 82/Q2 63	25,124	13,103	Feb 20	28,643	Jun 20	-	58,133	May 20	-31,244	Mar 14	81,913	Mar 20
1-month	VQJS	Aug 82	0.9	0.5	Feb 20	1.1	Jun 20	Nov 19	2.2	May 20	-1.5	Mar 14	3.2	Mar 20
3-month(ann)	VQKA	Oct 82/Q2 63	17.9	6.3	Feb 20	20.9	Jun 20	Aug 85	31.7	May 20	-8.5	May 14	31.7	May 20
12-month	VQJW	Jul 83/Q1 64	13.5	13.1	Jun 20	13.8	Jul 09	Aug 06	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	-381	-11,217	Apr 20	11,142	Jun 20	-	11,142	Jun 20	-15,762	Jul 09	53,727	Mar 20
1-month	B66P	Jul 09	0.0	-0.5	Apr 20	0.5	Jun 20	May 19	0.5	Jun 20	-0.7	Jul 09	2.5	Mar 20
3-month(ann)	B59Q	Sep 09/Q1 98	3.6	1.5	Jun 20	9.9	May 20	Dec 15	9.9	May 20	-5.1	Q2 09	21.3	Q2 06
12-month	B62Q	Jun 10/Q4 98	5.5	4.5	Feb 20	6.3	Jun 20	Aug 19	6.3	Jun 20	-2.2	Q1 10	14.5	Q3 06
M4L: Households														
Changes ^(c)	VWNV	Oct 97/Q2 63	2,429	173	May 20	3,021	Jun 20	-	3,021	Jun 20	-5,030	Apr 20	11,512	Oct 03
1-month	VWNV	Oct 97	0.2	0.0	May 20	0.3	Dec 19	Jun 20	0.3	Dec 19	-0.3	Apr 20	1.4	Oct 03
3-month(ann)	VWEI	Dec 97/Q3 63	1.6	-0.5	Jun 20	2.3	Mar 20	Nov 13	3.2	Dec 19	-0.9	May 20	25.7	Q4 75
12-month	VWVZ	Sep 98/Q2 64	2.0	1.9	Apr 14	2.1	Jun 20	Sep 09	3.2	Aug 19	0.5	Nov 12	24.5	Q1 83
M4L: PNFCs														
Changes ^(c)	VWVQ	Oct 97/Q2 63	-979	-1,650	Jan 20	3,901	Jun 20	-	9,853	May 20	-8,035	Jul 09	28,848	Mar 20
1-month	VWNR	Oct 97	-0.2	-0.4	Jan 20	0.9	Jun 20	Jan 15	2.3	May 20	-1.6	Jul 09	7.0	Mar 20
3-month(ann)	VWNS	Dec 97/Q3 63	12.2	-3.1	Feb 20	13.0	Jun 20	Jun 08	43.2	May 20	-8.3	Q2 81	65.8	Q4 73
12-month	VWVU	Sep 98/Q2 64	10.2	8.1	Apr 20	10.9	Jun 20	-	10.9	Jun 20	-4.4	Q2 94	39.0	Q2 74
M4L: Non-intermediate OFCs														
Changes ^(c)	B68Q	Jul 09/Q1 98	-1,831	-6,013	Apr 20	4,219	Jun 20	-	4,219	Jun 20	-10,890	Jan 10	23,393	Mar 20
1-month	B65P	Jul 09	-0.6	-2.0	Apr 20	1.5	Jun 20	May 20	1.5	Jun 20	-4.6	Jan 17	8.5	Mar 20
3-month(ann)	B69Q	Sep 09/Q1 98	1.0	-4.6	Jun 20	24.9	May 20	-	33.6	Apr 20	-26.0	Q2 09	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	17.5	16.1	Feb 20	22.6	Jun 20	Q4 65	23.8	May 20	-12.3	Q1 10	36.1	Jun 16
M4L														
Changes ^(c)	VWVW	Oct 97/Q2 63	-1,426	-7,678	May 20	23,839	Jun 20	-	23,839	Jun 20	-46,769	Mar 14	67,815	Mar 20
1-month	VWVM	Aug 82	-0.1	-0.3	May 20	0.9	Jun 20	Feb 18	0.9	Jun 20	-2.1	Mar 14	2.6	Mar 20
3-month(ann)	VWVN	Oct 82/Q3 63	2.3	1.4	Jun 20	8.5	May 20	Apr 19	12.6	Apr 20	-10.7	Apr 14	44.1	Q2 72
12-month	VWVP	Jul 83/Q2 64	5.9	5.2	Feb 20	6.9	Jun 20	Aug 19	6.9	Jun 20	-6.6	Aug 12	34.9	Q4 72

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