

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

### Lending to individuals

June 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 <sup>(a)</sup>	Series low <sup>(b)</sup>	Series high <sup>(b)</sup>					
				Lower	Higher	Same								
<b>Total</b>														
Changes(c)	BZ2C	Apr 93/Q1 87	1,808	-3,268	May 20	4,541	Feb 20	-	5,594	Dec 19	-7,307	Apr 20	11,939	Oct 03
1-month	BZ2E	Apr 93	0.1	-0.2	May 20	0.3	Feb 20	Mar 20	0.4	Oct 19	-0.4	Apr 20	1.3	Oct 03
3-month(ann)	BZ2G	Jun 93/Q2 87	-2.1	-2.2	May 20	-0.3	Apr 20	Q1 20	4.0	Dec 19	-2.2	May 20	23.6	Q3 88
12-month	BZ2K	Mar 94/Q1 88	2.1	2.0	Apr 14	2.3	May 20	May 14	3.8	Feb 20	0.3	Jun 11	21.4	Q3 88
<b>Secured lending</b>														
Changes(c)	VTVJ	Apr 93/Q1 87	1,893	1,275	May 20	5,065	Mar 20	-	5,065	Mar 20	-284	Dec 10	10,370	Oct 06
Gross lending(c)	VTVC	Apr 93/Q1 87(d)	15,789	15,013	May 20	22,992	Mar 20	-	23,372	Feb 20	3,541	Q4 92	32,058	Nov 06
Repayments	B86L	Jan 99	14,445	14,128	Apr 20	14,792	May 20	-	14,792	May 20	5,312	Jan 99	23,463	Jun 07
1-month	VTYF	Apr 93	0.1	0.0	Apr 20	0.3	Mar 20	May 20	0.4	Jul 19	0.0	Apr 20	1.4	Oct 03
3-month(ann)	VTYG	Jun 93/Q2 87	0.9	0.8	May 13	1.8	May 20	Feb 12	3.5	Mar 20	0.2	Jul 09	24.0	Q3 88
12-month	VTYI	Mar 94/Q1 88	3.0	2.9	Mar 17	3.1	May 20	Apr 17	3.6	Mar 20	0.5	Nov 11	21.5	Q3 88
<b>Approvals of loans secured on dwellings</b>														
Value (all loans)	VTVQ	Apr 93/Q1 87(e)	15,717	7,149	May 20	19,408	Mar 20	-	24,833	Feb 20	4,134	Nov 93	32,782	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(e)	40,010	9,273	May 20	56,340	Mar 20	-	73,660	Feb 20	9,273	May 20	132,497	Dec 03
<b>Consumer Credit</b>														
Changes(c)	B3PS	Apr 93/Q2 87	-86	-4,542	May 20	793	Feb 20	-	1,296	Dec 19	-7,344	Apr 20	2,246	Jan 05
Credit Card(c)	VZQX	Apr 93/Q2 87	-248	-1,816	May 20	-50	Feb 20	-	444	Dec 19	-5,006	Apr 20	1,284	Mar 04
Other(c)	B4TU	Apr 93/Q2 87	162	-2,726	May 20	843	Feb 20	-	878	Jan 20	-2,726	May 20	1,541	Oct 02
1-month	B3PW	Apr 93	0.0	-2.1	May 20	0.4	Feb 20	Nov 12	0.6	Dec 19	-3.3	Apr 20	1.9	Feb 97
3-month(ann)	B3PY	Jun 93/Q2 87	-20.0	-25.1	May 20	-17.1	Apr 20	-	5.6	Feb 20	-25.1	May 20	23.2	Q3 88
12-month	B4TC	Mar 94/Q1 88	-3.6	-	-	-3.0	May 20	-	6.1	Dec 19	-3.6	Jun 20	21.5	Q1 88

(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) 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 June 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 <sup>(a)</sup>	Series low <sup>(b)</sup>	Series high <sup>(b)</sup>					
				Lower	Higher	Same								
<b>Net finance raised by PNFCs</b>														
Net finance raised	VYVV	Oct 97	10,674	1,755	Feb 20	11,393	May 20	-	31,850	Mar 20	-10,044	Jul 09	31,850	Mar 20
Equity	ZID5	Jan 03	3,823	1,354	Apr 20	4,518	May 20	-	4,518	May 20	-2,165	Jul 06	9,607	Jun 09
Bonds(c)	Z93T	Jan 03	6,961	131	May 20	9,698	Apr 20	-	9,698	Apr 20	-5,586	Mar 09	11,031	May 18
Commercial paper(c)	B32L	Jan 03	-204	-1,303	May 20	7,014	Apr 20	-	7,014	Apr 20	-1,933	Mar 14	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	350	-894	Apr 20	7,716	May 20	-	7,716	May 20	-15,983	Jul 09	33,831	Mar 20
<b>Loans to non-financial businesses</b>														
Changes	ZLV6	May 11	-6,536	2,333	Feb 20	4,990	May 20	-	32,606	Mar 20	-6,536	Jun 20	32,606	Mar 20
12-month	ZO8K	Apr 12	9.2	8.1	Mar 20	11.2	May 20	Jan 20	11.2	May 20	-5.4	Nov 12	11.2	May 20
<b>Loans to non-financial businesses: of which Large</b>														
Changes	ZM8F	May 11	-16,697	1,777	Feb 20	-12,991	May 20	-	32,282	Mar 20	-16,697	Jun 20	32,282	Mar 20
12-month	ZO8O	Apr 12	4.8	1.2	Feb 20	10.9	May 20	Aug 19	15.5	Apr 20	-6.1	Apr 12	15.5	Apr 20
<b>Loans to non-financial businesses: of which SMEs</b>														
Changes	ZM87	May 11	10,161	358	Apr 20	17,981	May 20	Dec 18	17,981	May 20	-1,114	Sep 11	17,981	May 20
12-month	ZO8M	Apr 12	17.4	11.8	May 20	1.3	May 17	Mar 20	1.2	Oct 19	-4.5	Aug 12	17.4	Jun 20
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): large</b>														
Gross lending	ZM8J	Apr 11	14,369	13,375	43,040	15,449	May 20	-	40,022	Mar 20	7,604	Aug 13	40,022	Mar 20
Repayments	ZM8K	Apr 11	28,573	18,661	43,922	29,531	May 20	-	29,531	May 20	8,825	Sep 12	29,531	May 20
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs</b>														
Gross lending	ZM8B	Apr 11	16,157	5,851	Apr 20	24,954	May 20	-	24,954	May 20	2,765	Nov 12	24,954	May 20
Repayments	ZM8C	Apr 11	5,606	5,381	May 20	5,823	Feb 19	-	4,856	Mar 20	3,347	Oct 12	5,823	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

### June 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 <sup>(a)</sup>	Series low <sup>(b)</sup>	Series high <sup>(b)</sup>					
				Lower	Higher	Same								
<b>M4 excluding intermediate OFCs</b>														
Changes <sup>(c)</sup>	B54Q	Jul 09/Q1 98	16,007	8,134	Feb 20	53,431	May 20	-	53,431	May 20	-7,383	Dec 13	67,071	Mar 20
1-month	B68P	Jul 09	0.7	0.4	Feb 20	2.3	May 20	Nov 19	2.3	May 20	-0.4	Dec 13	3.0	Mar 20
3-month(ann)	B55Q	Sep 09/Q1 98	19.8	16.4	Mar 20	31.2	May 20	-	31.2	May 20	-1.9	Sep 09	31.2	May 20
12-month	B56Q	Jun 10/Q4 98	11.9	11.3	May 20	-	-	-	4.1	Nov 19	1.0	Jul 10	11.9	Jun 20
<b>M4: Households</b>														
Changes <sup>(c)</sup>	VVHS	Oct 97/Q2 63	11,629	5,889	Feb 20	26,031	May 20	-	26,031	May 20	-4,478	Apr 18	26,031	May 20
1-month	VVHT	Oct 97	0.8	0.4	Feb 20	1.7	May 20	Mar 16	1.7	May 20	-0.3	Apr 18	1.7	May 20
3-month(ann)	VVHU	Dec 97/Q2 63	15.4	10.4	Apr 20	16.3	May 20	-	16.3	May 20	0.2	Apr 18	24.8	Q3 88
12-month	VVHW	Sep 98/Q1 64	7.5	7.0	May 20	7.7	Jul 08	-	4.0	Nov 19	1.8	Jun 11	19.0	Q1 74
<b>M4: PNFCs</b>														
Changes <sup>(c)</sup>	VVHM	Oct 97/Q4 63	7,754	4,123	Feb 20	26,170	May 20	-	26,170	May 20	-5,506	Jun 19	26,170	May 20
1-month	VVHN	Oct 97	1.5	1.0	Feb 20	5.5	May 20	Sep 15	5.5	May 20	-2.2	Jan 00	5.5	May 20
3-month(ann)	VVHO	Dec 97/Q3 63	53.9	50.1	Apr 20	79.0	May 20	-	79.0	May 20	-29.8	Q2 69	79.0	May 20
12-month	VVHQ	Sep 98/Q1 64	23.2	19.7	May 20	24.2	Q1 87	-	3.0	Nov 19	-9.8	Q2 69	48.9	Q1 73
<b>M4: Non-intermediate OFCs</b>														
Changes <sup>(c)</sup>	B64Q	Jul 09/Q1 98	-3,376	-3,815	Oct 19	1,230	May 20	-	29,186	Mar 20	-12,838	Dec 13	29,186	Mar 20
1-month	B67P	Jul 09	-0.9	-1.2	Oct 19	0.3	May 20	Sep 18	8.7	Mar 20	-4.8	Dec 13	8.7	Mar 20
3-month(ann)	B65Q	Sep 09/Q1 98	1.1	-0.4	Jun 19	46.2	May 20	May 13	46.2	May 20	-20.0	Sep 09	83.4	Jul 16
12-month	B66Q	Jun 10/Q4 98	17.7	17.3	Mar 20	20.2	May 20	-	20.2	May 20	-9.2	Q1 10	21.2	Apr 17
<b>M4</b>														
Changes <sup>(c)</sup>	AUZJ	Jul 82/Q2 63	27,690	12,657	Feb 20	56,651	May 20	-	56,651	May 20	-31,880	Mar 14	81,266	Mar 20
1-month	VQJS	Aug 82	1.0	0.5	Feb 20	2.1	May 20	Mar 15	2.1	May 20	-1.5	Mar 14	3.2	Mar 20
3-month(ann)	VQKA	Oct 82/Q2 63	20.6	19.3	Mar 20	31.4	May 20	-	31.4	May 20	-8.5	May 14	31.4	May 20
12-month	VQJW	Jul 83/Q1 64	13.1	11.9	May 20	13.8	Jul 09	Jun 84	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 <sup>(a)</sup>	Series low <sup>(b)</sup>	Series high <sup>(b)</sup>					
				Lower	Higher	Same								
<b>M4L excluding intermediate OFCs</b>														
Changes <sup>(c)</sup>	B58Q	Jul 09/Q1 98	10,913	8,135	May 20	53,315	Mar 20	-	53,315	Mar 20	-15,844	Jul 09	53,315	Mar 20
1-month	B66P	Jul 09	0.5	0.4	May 20	2.5	Mar 20	Oct 19	2.5	Mar 20	-0.7	Jul 09	2.5	Mar 20
3-month(ann)	B59Q	Sep 09/Q1 98	1.6	1.4	Feb 20	9.9	May 20	Feb 18	9.9	May 20	-5.1	Q2 09	21.3	Q2 06
12-month	B62Q	Jun 10/Q4 98	6.3	5.9	Apr 20	6.6	Mar 20	May 20	6.6	Mar 20	-2.2	Q1 10	14.5	Q3 06
<b>M4L: Households</b>														
Changes <sup>(c)</sup>	VWNV	Oct 97/Q2 63	2,867	-77	May 20	3,142	Feb 20	-	3,840	Dec 19	-4,524	Apr 20	11,540	Oct 03
1-month	VWNV	Oct 97	0.2	0.0	May 20	0.3	Jan 20	Feb 20	0.3	Jan 20	-0.3	Apr 20	1.4	Oct 03
3-month(ann)	VWEI	Dec 97/Q3 63	-0.5	-0.9	May 20	-0.1	Apr 20	-	3.2	Dec 19	-0.9	May 20	25.7	Q4 75
12-month	VWVZ	Sep 98/Q2 64	2.1	1.9	Apr 14	2.2	May 20	May 14	3.2	Aug 19	0.5	Nov 12	24.5	Q1 83
<b>M4L: PNFCs</b>														
Changes <sup>(c)</sup>	VWVQ	Oct 97/Q2 63	3,850	136	Apr 20	9,918	May 20	-	9,918	May 20	-8,149	Jul 09	28,785	Mar 20
1-month	VWNR	Oct 97	0.9	0.0	Apr 20	2.3	May 20	Nov 18	2.3	May 20	-1.6	Jul 09	7.0	Mar 20
3-month(ann)	VWNS	Dec 97/Q3 63	13.3	-2.9	Feb 20	43.6	May 20	Jul 00	43.6	May 20	-8.3	Q2 81	65.8	Q4 73
12-month	VWVU	Sep 98/Q2 64	11.0	10.4	May 20	11.2	Jul 08	Jul 03	8.7	Mar 20	-4.4	Q2 94	39.0	Q2 74
<b>M4L: Non-intermediate OFCs</b>														
Changes <sup>(c)</sup>	B68Q	Jul 09/Q1 98	4,195	-1,706	May 20	23,393	Mar 20	-	23,393	Mar 20	-10,890	Jan 10	23,393	Mar 20
1-month	B65P	Jul 09	1.5	-0.6	May 20	8.5	Mar 20	Oct 18	8.5	Mar 20	-4.6	Jan 17	8.5	Mar 20
3-month(ann)	B69Q	Sep 09/Q1 98	-4.7	-9.6	Mar 19	24.8	May 20	Sep 12	33.6	Apr 20	-26.0	Q2 09	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	22.6	22.2	Apr 20	23.8	May 20	-	23.8	May 20	-12.3	Q1 10	36.1	Jun 16
<b>M4L</b>														
Changes <sup>(c)</sup>	VWVW	Oct 97/Q2 63	23,680	-7,867	May 20	67,403	Mar 20	-	67,403	Mar 20	-46,694	Mar 14	67,403	Mar 20
1-month	VWVM	Aug 82	0.9	-0.3	May 20	2.6	Mar 20	Jul 19	2.6	Mar 20	-2.1	Mar 14	2.6	Mar 20
3-month(ann)	VWVN	Oct 82/Q3 63	1.4	1.1	Sep 18	8.5	May 20	Dec 17	12.6	Apr 20	-10.7	Apr 14	44.1	Q2 72
12-month	VWVP	Jul 83/Q2 64	7.0	6.8	May 20	7.1	Mar 20	Apr 20	7.1	Mar 20	-6.6	Aug 12	34.9	Q4 72

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