

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

### Lending to individuals

March 20

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 <sup>(c)</sup>	BZ2C	Apr 93/Q1 87	956	564	Nov 12	5,231	Feb 20	-	5,896	Dec 19	-484	Dec 11	12,026	Oct 03
1-month	BZ2E	Apr 93	0.1	0.0	Nov 12	0.3	Feb 20	Apr 16	0.4	Dec 19	0.0	Nov 12	1.3	Oct 03
3-month(ann)	BZ2G	Jun 93/Q2 87	2.8	2.6	Mar 15	4.0	Feb 20	Apr 15	4.0	Feb 20	-0.1	Aug 09	23.6	Q3 88
12-month	BZ2K	Mar 94/Q1 88	3.6	3.5	Dec 15	3.8	Feb 20	Sep 19	3.8	Feb 20	0.3	Jun 11	21.4	Q3 88
<b>Secured lending</b>														
Changes <sup>(c)</sup>	VTVJ	Apr 93/Q1 87	4,796	4,296	Feb 20	4,797	Jul 19	-	4,578	Dec 19	-297	Dec 10	10,306	Oct 06
Gross lending <sup>(c)</sup>	VTVC	Apr 93/Q1 87(d)	22,631	22,113	Oct 19	23,200	Feb 20	-	23,200	Feb 20	3,541	Q4 92	32,073	Nov 06
Repayments	B86L	Jan 99	18,389	17,730	Oct 19	18,782	Feb 20	-	18,782	Feb 20	5,321	Jan 99	23,475	Jun 07
1-month	VTYF	Apr 93	0.3	0.2	May 19	0.6	Mar 16	Feb 20	0.3	Apr 19	0.0	Mar 13	1.4	Oct 03
3-month(ann)	VTYG	Jun 93/Q2 87	3.7	3.5	Oct 19	3.8	Dec 19	Feb 20	3.8	Dec 19	0.2	Jul 09	24.0	Q3 88
12-month	VTYI	Mar 94/Q1 88	3.6	3.5	Feb 20	4.2	Oct 08	Nov 08	3.3	Apr 19	0.5	Oct 11	21.5	Q3 88
<b>Approvals of loans secured on dwellings</b>														
Value (all loans)	VTVQ	Apr 93/Q1 87(e)	19,585	18,007	Aug 16	25,228	Feb 20	-	25,228	Feb 20	4,134	Nov 93	32,787	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(e)	56,161	54,341	Mar 13	73,674	Feb 20	-	73,674	Feb 20	26,359	Nov 08	132,406	Dec 03
<b>Consumer credit</b>														
Changes <sup>(c)</sup>	B3PS	Apr 93/Q2 87	-3,841	-	-	935	Feb 20	-	1,318	Dec 19	-3,841	Mar 20	2,248	Jan 05
Credit card <sup>(c)</sup>	VZQX	Apr 93/Q2 87	-2,384	-	-	4	Feb 20	-	418	Dec 19	-2,384	Mar 20	1,284	Mar 04
Other <sup>(c)</sup>	B4TU	Apr 93/Q2 87	-1,457	-	-	931	Feb 20	-	961	Jan 20	-1,457	Mar 20	1,542	Oct 02
1-month	B3PW	Apr 93	-1.7	-	-	0.4	Feb 20	-	0.6	Dec 19	-1.7	Mar 20	1.9	Feb 97
3-month(ann)	B3PY	Jun 93/Q2 87	-3.1	-4.0	Oct 09	6.2	Feb 20	-	6.2	Feb 20	-4.0	Oct 09	23.2	Q3 88
12-month	B4TC	Mar 94/Q1 88	3.7	3.3	Jun 13	5.8	Feb 20	-	6.1	Dec 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 March 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	32,152	1,726	Feb 20	-	-	-	877	Nov 19	-9,997	Jul 09	32,152	Mar 20
Equity	ZID5	Jan 03	126	-167	Feb 20	1,190	Apr 19	-	-40	Nov 19	-2,191	Jul 06	9,595	Jun 09
Bonds(c)	Z93T	Jan 03	-540	-2,415	Dec 19	764	Feb 20	-	764	Feb 20	-5,586	Mar 09	11,031	May 18
Commercial paper(c)	B32L	Jan 03	-1,041	-1,416	Oct 19	826	Feb 20	-	2,731	Jan 20	-1,933	Mar 14	3,314	Jul 03
Loans by MFIs	B93K	Jan 98	34,147	210	Feb 20	-	Nov 19	-	2,605	Sep 19	-16,001	Jul 09	34,147	Mar 20
<b>Loans to non-financial businesses</b>														
Changes	ZLV6	May 11	32,754	1,911	Feb 20	-	-	-	2,730	Nov 19	-5,672	Jan 20	32,754	Mar 20
12-month	ZO8K	Apr 12	8.2	1.1	Feb 20	-	Dec 19	Jan 20	4.0	Sep 19	-5.4	Nov 12	8.2	Mar 20
<b>Loans to non-financial businesses: of which Large</b>														
Changes	ZM8F	May 11	32,458	1,769	Feb 20	-	-	-	2,728	Nov 19	-5,662	Jan 20	32,458	Mar 20
12-month	ZO8O	Apr 12	11.8	1.1	Feb 20	-	Dec 19	Jan 20	5.6	Sep 19	-6.1	Apr 12	11.8	Mar 20
<b>Loans to non-financial businesses: of which SMEs</b>														
Changes	ZM87	May 11	296	142	Feb 20	-	-	-	252	Sep 19	-1,112	Sep 11	590	Sep 16
12-month	ZO8M	Apr 12	1.2	0.9	Feb 20	1.3	May 17	Oct 19	1.2	Oct 19	-4.5	Aug 12	2.0	Sep 16
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): large</b>														
Gross lending	ZM8J	Apr 11	40,221	15,181	Feb 20	-	-	-	17,090	Nov 19	7,604	Aug 13	40,221	Mar 20
Repayments	ZM8K	Apr 11	12,048	11,982	Jul 16	14,937	Feb 20	-	19,979	Jan 20	8,818	Sep 12	24,912	Aug 17
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs</b>														
Gross lending	ZM8B	Apr 11	5,102	4,933	Feb 20	-	-	-	4,998	Nov 19	2,777	Nov 12	5,238	Feb 19
Repayments	ZM8C	Apr 11	4,754	4,703	Feb 20	4,962	Jan 20	-	4,962	Jan 20	3,346	Oct 12	5,758	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

### March 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	57,379	5,752	Feb 20	-	-	-	11,634	Jan 20	-7,752	Dec 13	57,379	Mar 20
1-month	B68P	Jul 09	2.5	0.3	Feb 20	-	-	-	0.5	Jan 20	-0.5	Dec 13	2.5	Mar 20
3-month(ann)	B55Q	Sep 09/Q1 98	14.0	4.6	Feb 20	15.2	Jul 16	-	6.4	Jan 20	-1.9	Sep 09	15.2	Jul 16
12-month	B56Q	Jun 10/Q4 98	7.4	4.6	Feb 20	7.6	Oct 16	Apr 17	4.1	Nov 19	1.0	Jul 10	11.5	Q3 06
<b>M4: Households</b>														
Changes <sup>(c)</sup>	VVHS	Oct 97/Q2 63	13,085	5,687	Feb 20	-	-	-	5,390	Nov 19	-3,302	Apr 18	13,085	Mar 20
1-month	VVHT	Oct 97	0.9	0.4	Feb 20	1.0	Dec 07	Oct 07	0.4	Nov 19	-0.2	Apr 18	1.0	Dec 07
3-month(ann)	VVHU	Dec 97/Q2 63	6.2	3.6	Feb 20	6.9	Jul 16	Sep 16	4.2	Nov 19	0.3	Apr 18	24.8	Q3 88
12-month	VVHW	Sep 98/Q1 64	4.7	3.9	Feb 20	5.3	Feb 17	Mar 17	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	18,877	4,156	Feb 20	-	-	-	3,115	Nov 19	-4,606	Mar 09	18,877	Mar 20
1-month	VVHN	Oct 97	4.4	1.0	Feb 20	4.8	Jun 01	-	0.7	Nov 19	-2.2	Jan 00	4.8	Jun 01
3-month(ann)	VVHO	Dec 97/Q3 63	26.3	6.3	Feb 20	35.3	Apr 00	-	9.4	Sep 19	-29.8	Q2 69	66.9	Q2 72
12-month	VVHQ	Sep 98/Q1 64	9.7	4.2	Feb 20	11.0	Feb 16	-	3.1	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	25,416	-4,090	Feb 20	-	Jun 09	-	5,433	Jan 20	-12,827	Dec 13	25,416	Mar 20
1-month	B67P	Jul 09	7.5	-1.2	Feb 20	-	Jun 09	-	1.6	Jan 20	-4.8	Dec 13	7.5	Mar 20
3-month(ann)	B65Q	Sep 09/Q1 98	35.8	6.8	Feb 20	49.4	Aug 16	-	21.9	Jan 20	-20.0	Sep 09	80.6	Jul 16
12-month	B66Q	Jun 10/Q4 98	16.9	8.4	Feb 20	19.2	May 17	-	9.2	Jan 20	-9.2	Q1 10	21.2	Apr 17
<b>M4</b>														
Changes <sup>(c)</sup>	AUZJ	Jul 82/Q2 63	71,478	9,474	Feb 20	-	-	-	19,143	Jan 20	-31,463	Mar 14	71,478	Mar 20
1-month	VQJS	Aug 82	2.8	0.4	Feb 20	-	-	-	0.8	Jan 20	-1.5	Mar 14	2.8	Mar 20
3-month(ann)	VQKA	Oct 82/Q2 63	16.9	5.5	Feb 20	21.6	Feb 09	Aug 87	7.7	Jan 20	-8.3	May 14	26.6	Dec 08
12-month	VQJW	Jul 83/Q1 64	8.1	5.1	Feb 20	8.2	Apr 17	Jun 03	4.6	Nov 19	-5.5	Jun 12	22.9	Q3 73
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				Lower	Higher	Same								
<b>M4L excluding intermediate OFCs</b>														
Changes <sup>(c)</sup>	B58Q	Jul 09/Q1 98	55,325	6,591	Feb 20	-	-	-	9,153	Dec 19	-15,891	Jul 09	55,325	Mar 20
1-month	B66P	Jul 09	2.6	0.3	Feb 20	-	-	-	0.4	Dec 19	-0.7	Jul 09	2.6	Mar 20
3-month(ann)	B59Q	Sep 09/Q1 98	10.7	1.7	Feb 20	10.9	Mar 16	-	4.7	Dec 19	-5.1	Q2 09	21.3	Q2 06
12-month	B62Q	Jun 10/Q4 98	6.7	4.5	Feb 20	6.8	Jun 16	-	5.1	Oct 19	-2.2	Q1 10	14.5	Q3 06
<b>M4L: Households</b>														
Changes <sup>(c)</sup>	VWNV	Oct 97/Q2 63	1,709	998	Apr 16	3,895	Feb 20	-	4,252	Dec 19	-171	Aug 12	11,543	Oct 03
1-month	VWNV	Oct 97	0.1	0.0	Mar 13	0.3	Feb 20	Apr 16	0.3	Feb 20	0.0	Mar 13	1.4	Oct 03
3-month(ann)	VWEI	Dec 97/Q3 63	2.7	2.4	Apr 15	3.4	Feb 20	May 15	3.4	Feb 20	0.3	Oct 12	25.7	Q4 75
12-month	VWVZ	Sep 98/Q2 64	3.1	3.0	Jun 19	3.3	Feb 20	Sep 19	3.3	Feb 20	0.5	Nov 12	24.5	Q1 83
<b>M4L: PNFCs</b>														
Changes <sup>(c)</sup>	VWVQ	Oct 97/Q2 63	30,139	-753	Feb 20	-	-	-	-1,416	Dec 19	-8,194	Jul 09	30,139	Mar 20
1-month	VWNR	Oct 97	7.4	-0.2	Feb 20	-	-	-	-0.3	Dec 19	-1.6	Jul 09	7.4	Mar 20
3-month(ann)	VWNS	Dec 97/Q3 63	29.6	-3.7	Feb 20	30.1	May 00	-	6.1	Sep 19	-8.3	Q2 81	65.8	Q4 73
12-month	VWNU	Sep 98/Q2 64	9.0	1.9	Feb 20	10.0	Aug 08	-	6.1	Sep 19	-4.4	Q2 94	39.0	Q2 74
<b>M4L: Non-intermediate OFCs</b>														
Changes <sup>(c)</sup>	B68Q	Jul 09/Q1 98	23,477	3,449	Feb 20	-	-	-	6,318	Dec 19	-10,890	Jan 10	23,477	Mar 20
1-month	B65P	Jul 09	8.6	1.3	Feb 20	-	-	-	2.3	Dec 19	-4.6	Jan 17	8.6	Mar 20
3-month(ann)	B69Q	Sep 09/Q1 98	27.8	0.7	Feb 20	41.0	Oct 19	-	24.4	Dec 19	-26.0	Q2 09	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	23.3	16.1	Feb 20	29.9	Dec 16	-	15.1	Oct 19	-12.3	Q1 10	36.1	Jun 16
<b>M4L</b>														
Changes <sup>(c)</sup>	VWVL	Oct 97/Q2 63	69,355	16,528	Feb 20	-	-	-	14,480	Dec 19	-46,780	Mar 14	69,355	Mar 20
1-month	VWVM	Aug 82	2.7	0.6	Feb 20	-	-	-	0.6	Dec 19	-2.1	Mar 14	2.7	Mar 20
3-month(ann)	VWVN	Oct 82/Q3 63	12.4	3.4	Feb 20	12.8	Mar 09	Sep 05	5.0	Dec 19	-10.7	Apr 14	44.1	Q2 72
12-month	VWVP	Jul 83/Q2 64	7.2	5.2	Feb 20	7.6	Sep 09	Oct 99	5.4	Oct 19	-6.6	Aug 12	34.9	Q4 72

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