

**Highs and lows (to accompany the Money and Credit statistical release)**  
**Lending to individuals**  
**May 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(c)	BZ2C	Apr 93/Q1 87	-3,373	-7,413	Apr 20	1,203	Mar 20	-	5,584	Dec 19	-7,413	Apr 20	11,941	Oct 03
1-month	BZ2E	Apr 93	-0.2	-0.4	Apr 20	0.1	Mar 20	-	0.4	Oct 19	-0.4	Apr 20	1.3	Oct 03
3-month(ann)	BZ2G	Jun 93/Q2 87	-2.3	-	-	-0.4	Apr 20	-	4.0	Dec 19	-2.3	May 20	23.6	Q3 88
12-month	BZ2K	Mar 94/Q1 88	2.3	2.2	Jun 14	2.8	Apr 20	Sep 14	3.8	Feb 20	0.3	Jun 11	21.4	Q3 88
<b>Secured lending</b>														
Changes(c)	VTVJ	Apr 93/Q1 87	1,224	13	Apr 20	4,981	Mar 20	-	4,981	Mar 20	-294	Dec 10	10,373	Oct 06
Gross lending(c)	VTVC	Apr 93/Q1 87(d)	14,820	14,476	Apr 20	22,685	Mar 20	-	23,222	Feb 20	3,541	Q4 92	32,080	Nov 06
Repayments	B86L	Jan 99	14,880	14,152	Apr 20	18,469	Mar 20	-	18,819	Feb 20	5,314	Jan 99	23,465	Jun 07
1-month	VTYF	Apr 93	0.1	0.0	Apr 20	0.3	Mar 20	Feb 15	0.3	Mar 20	0.0	Apr 20	1.4	Oct 03
3-month(ann)	VTYG	Jun 93/Q2 87	1.7	1.6	Dec 13	2.4	Apr 20	Feb 15	3.4	Mar 20	0.2	Jul 09	24.0	Q3 88
12-month	VTYI	Mar 94/Q1 88	3.1	3.0	Apr 17	3.3	Apr 20	May 17	3.5	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)	7,085	7,071	Mar 98	9,274	Apr 20	-	25,230	Feb 20	4,134	Nov 93	32,787	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(e)	9,273	-	-	15,851	Apr 20	-	73,661	Feb 20	9,273	May 20	132,497	Dec 03
<b>Consumer Credit</b>														
Changes(c)	B3PS	Apr 93/Q2 87	-4,597	-7,425	Apr 20	-3,778	Mar 20	-	1,299	Dec 19	-7,425	Apr 20	2,248	Jan 05
Credit Card(c)	VZQX	Apr 93/Q2 87	-1,771	-5,005	Apr 20	0	Feb 20	-	419	Dec 19	-5,005	Apr 20	1,284	Mar 04
Other(c)	B4TU	Apr 93/Q2 87	-2,826	-	-	-2,420	Apr 20	-	923	Jan 20	-2,826	May 20	1,542	Oct 02
1-month	B3PW	Apr 93	-2.2	-3.4	Apr 20	-1.7	Mar 20	-	0.6	Dec 19	-3.4	Apr 20	1.9	Feb 97
3-month(ann)	B3PY	Jun 93/Q2 87	-25.3	-	-	-17.2	Apr 20	-	6.0	Feb 20	-25.3	May 20	23.2	Q3 88
12-month	B4TC	Mar 94/Q1 88	-3.0	-	-	-0.4	Apr 20	-	6.1	Dec 19	-3.0	May 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 May 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	11,432	1,654	Feb 20	13,956	Apr 20	-	31,846	Mar 20	-10,046	Jul 09	31,846	Mar 20
Equity	ZID5	Jan 03	4,655	1,357	Apr 20	9,603	Jun 09	-	13	Nov 19	-2,164	Jul 06	9,603	Jun 09
Bonds(c)	Z93T	Jan 03	131	-540	Mar 20	7,688	Apr 20	-	7,688	Apr 20	-5,586	Mar 09	11,031	May 18
Commercial paper(c)	B32L	Jan 03	-1,303	-1,416	Oct 19	7,014	Apr 20	-	7,014	Apr 20	-1,933	Mar 14	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	7,411	-1,058	Apr 20	33,857	Mar 20	-	33,857	Mar 20	-16,006	Jul 09	33,857	Mar 20
<b>Loans to non-financial businesses</b>														
Changes	ZLV6	May 11	5,249	2,333	Feb 20	13,373	Apr 20	-	32,583	Mar 20	-5,888	Jan 20	32,583	Mar 20
12-month	ZO8K	Apr 12	11.2	10.5	Apr 20	-	-	-	4.0	Sep 19	-5.4	Nov 12	11.2	May 20
<b>Loans to non-financial businesses: of which Large</b>														
Changes	ZM8F	May 11	-12,906	-	-	13,078	Apr 20	-	32,281	Mar 20	-12,906	May 20	32,281	Mar 20
12-month	ZO8O	Apr 12	10.8	1.2	Feb 20	15.4	Apr 20	-	15.4	Apr 20	-6.1	Apr 12	15.4	Apr 20
<b>Loans to non-financial businesses: of which SMEs</b>														
Changes	ZM87	May 11	18,154	295	Apr 20	-	-	-	302	Mar 20	-1,112	Sep 11	18,154	May 20
12-month	ZO8M	Apr 12	11.8	1.2	Apr 20	-	-	-	1.2	Oct 19	-4.5	Aug 12	11.8	May 20
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): large</b>														
Gross lending	ZM8J	Apr 11	13,559	13,373	43,040	32,834	Apr 20	-	40,225	Mar 20	7,604	Aug 13	40,225	Mar 20
Repayments	ZM8K	Apr 11	27,203	17,166	43,922	-	-	-	20,151	Jan 20	8,827	Sep 12	27,203	May 20
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs</b>														
Gross lending	ZM8B	Apr 11	24,230	5,355	Apr 20	5,238	Feb 19	-	5,028	Nov 19	2,766	Nov 12	24,230	May 20
Repayments	ZM8C	Apr 11	4,526	4,509	Apr 20	4,748	Mar 20	-	4,748	Mar 20	3,346	Oct 12	5,726	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

### May 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	51,957	37,771	Apr 20	67,278	Mar 20	-	67,278	Mar 20	-7,339	Dec 13	67,278	Mar 20
1-month	B68P	Jul 09	2.2	1.6	Apr 20	3.0	Mar 20	-	3.0	Mar 20	-0.4	Dec 13	3.0	Mar 20
3-month(ann)	B55Q	Sep 09/Q1 98	30.8	21.7	Apr 20	-	-	-	6.5	Jan 20	-1.9	Sep 09	30.8	May 20
12-month	B56Q	Jun 10/Q4 98	11.3	9.0	Apr 20	11.5	Q3 06	-	4.1	Nov 19	0.9	Q1 10	11.5	Q3 06
<b>M4: Households</b>														
Changes <sup>(c)</sup>	VVHS	Oct 97/Q2 63	25,618	16,704	Apr 20	-	-	-	5,842	Nov 19	-4,508	Apr 18	25,618	May 20
1-month	VVHT	Oct 97	1.7	1.1	Apr 20	-	-	-	0.4	Nov 19	-0.3	Apr 18	1.7	May 20
3-month(ann)	VVHU	Dec 97/Q2 63	16.1	10.3	Apr 20	17.2	Q3 89	-	4.4	Nov 19	0.2	Apr 18	24.8	Q3 88
12-month	VVHW	Sep 98/Q1 64	7.0	5.6	Apr 20	7.1	Sep 08	Q1 96	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	24,797	17,692	Apr 20	-	-	-	24,070	Mar 20	-5,056	Apr 16	24,797	May 20
1-month	VVHN	Oct 97	5.2	3.9	Apr 20	5.6	Mar 20	-	5.6	Mar 20	-2.2	Jan 00	5.6	Mar 20
3-month(ann)	VVHO	Dec 97/Q3 63	77.1	50.5	Apr 20	-	-	-	9.3	Sep 19	-29.8	Q2 69	77.1	May 20
12-month	VVHQ	Sep 98/Q1 64	19.9	14.3	Apr 20	20.2	Q1 88	-	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	1,542	-2,149	Feb 20	3,375	Apr 20	-	28,885	Mar 20	-12,817	Dec 13	28,885	Mar 20
1-month	B67P	Jul 09	0.4	-0.6	Feb 20	0.9	Apr 20	Mar 19	8.6	Mar 20	-4.8	Dec 13	8.6	Mar 20
3-month(ann)	B65Q	Sep 09/Q1 98	46.5	40.5	Apr 20	49.3	Aug 16	-	42.8	Mar 20	-20.0	Sep 09	82.6	Jul 16
12-month	B66Q	Jun 10/Q4 98	20.2	17.7	Apr 20	21.2	Apr 17	-	9.1	Jan 20	-9.2	Q1 10	21.2	Apr 17
<b>M4</b>														
Changes <sup>(c)</sup>	AUZJ	Jul 82/Q2 63	54,525	40,413	Apr 20	80,940	Mar 20	-	80,940	Mar 20	-31,634	Mar 14	80,940	Mar 20
1-month	VQJS	Aug 82	2.0	1.5	Apr 20	3.2	Mar 20	Oct 09	3.2	Mar 20	-1.5	Mar 14	3.2	Mar 20
3-month(ann)	VQKA	Oct 82/Q2 63	30.7	22.9	Apr 20	-	-	-	7.9	Jan 20	-8.4	May 14	30.7	May 20
12-month	VQJW	Jul 83/Q1 64	11.9	9.5	Apr 20	13.8	Jul 09	Aug 09	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	7,775	-10,733	Apr 20	53,160	Mar 20	-	53,160	Mar 20	-15,814	Jul 09	53,160	Mar 20
1-month	B66P	Jul 09	0.4	-0.5	Apr 20	2.5	Mar 20	Dec 19	2.5	Mar 20	-0.7	Jul 09	2.5	Mar 20
3-month(ann)	B59Q	Sep 09/Q1 98	9.7	9.3	Apr 20	10.1	Mar 20	-	10.1	Mar 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	-	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	-132	-4,648	Apr 20	961	Mar 20	-	3,853	Dec 19	-4,648	Apr 20	11,539	Oct 03
1-month	VWNV	Oct 97	0.0	-0.3	Apr 20	0.1	Mar 20	Mar 13	0.3	Dec 19	-0.3	Apr 20	1.4	Oct 03
3-month(ann)	VWEI	Dec 97/Q3 63	-1.0	-	-	-0.2	Apr 20	-	3.7	Sep 19	-1.0	May 20	25.7	Q4 75
12-month	VWVZ	Sep 98/Q2 64	2.2	2.1	May 14	2.4	Apr 20	Jun 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	9,614	-29	Apr 20	28,804	Mar 20	-	28,804	Mar 20	-8,119	Jul 09	28,804	Mar 20
1-month	VWVR	Oct 97	2.2	0.0	Apr 20	7.0	Mar 20	-	7.0	Mar 20	-1.6	Jul 09	7.0	Mar 20
3-month(ann)	VWVS	Dec 97/Q3 63	43.1	30.7	Apr 20	43.6	Q3 89	-	6.3	Sep 19	-8.3	Q2 81	65.8	Q4 73
12-month	VWVU	Sep 98/Q2 64	10.3	8.1	Apr 20	11.2	Jul 08	Q1 78	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	-1,707	-6,056	Apr 20	23,394	Mar 20	-	23,394	Mar 20	-10,890	Jan 10	23,394	Mar 20
1-month	B65P	Jul 09	-0.6	-2.0	Apr 20	8.5	Mar 20	Apr 15	8.5	Mar 20	-4.6	Jan 17	8.5	Mar 20
3-month(ann)	B69Q	Sep 09/Q1 98	24.8	0.1	Feb 20	33.5	Apr 20	Jan 16	33.5	Apr 20	-26.0	Q2 09	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	23.8	22.2	Apr 20	29.9	Dec 16	-	23.3	Mar 20	-12.3	Q1 10	36.1	Jun 16
<b>M4L</b>														
Changes <sup>(c)</sup>	VWVL	Oct 97/Q2 63	-8,172	-10,091	Jan 20	-6,614	Apr 20	-	67,250	Mar 20	-46,700	Mar 14	67,250	Mar 20
1-month	VWVM	Aug 82	-0.3	-0.4	Jan 20	2.6	Mar 20	Apr 20	2.6	Mar 20	-2.1	Mar 14	2.6	Mar 20
3-month(ann)	VWVN	Oct 82/Q3 63	8.4	3.2	Feb 20	12.5	Apr 20	Oct 01	12.5	Apr 20	-10.7	Apr 14	44.1	Q2 72
12-month	VWVP	Jul 83/Q2 64	6.8	5.2	Feb 20	7.0	Apr 20	Nov 91	7.1	Mar 20	-6.6	Aug 12	34.9	Q4 72

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