

Highs and lows (to accompany the Money and Credit Statistical release)

Lending to individuals - November 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			Series low(a)	Series high(a)				
				Lower	Higher	Same						
Total												
Changes	BZ2C	Apr 93/Q1 87	4,138	3,768	Oct 20	4,180	Sep 20	-	-7,430	Apr 20	11,942	Oct 03
1-month	BZ2E	Apr 93	0.2	0.1	Jun 20	0.3	Feb 20	Oct 20	-0.4	Apr 20	1.3	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	2.9	2.7	Oct 20	3.4	Feb 20	-	-2.0	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	1.6	1.5	Dec 13	1.7	Oct 20	-	0.3	Jun 11	15.1	Jun 04
Secured lending												
Changes	VTVJ	Apr 93/Q1 87	5,678	4,466	Oct 20	7,163	Mar 16	-	-289	Dec 10	10,370	Oct 06
Gross lending	VTVC	Apr 93/Q1 87(c)	23,166	21,778	Oct 20	23,265	Feb 20	-	4,265	Dec 93	32,000	Nov 06
Repayments	B86L	Jan 99	17,275	16,779	Oct 20	18,436	Mar 20	-	5,306	Jan 99	23,445	Jun 07
1-month	VTYF	Apr 93	0.4	0.3	Oct 20	0.6	Mar 16	Jul 19	0.0	Apr 20	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	4.2	3.5	Oct 20	4.6	Mar 16	May 95	0.2	Jul 09	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	2.9	2.7	Oct 20	3.1	May 20	Jun 20	0.5	Nov 11	15.4	Apr 04
Approvals of loans secured on dwellings												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	29,505	27,674	Oct 20	30,581	Sep 07	-	4,134	Nov 93	32,781	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	104,969	98,338	Oct 20	107,799	Aug 07	-	9,348	May 20	132,487	Dec 03
Consumer credit												
Changes	B3PS	Apr 93/Q2 87	-1,539	-4,423	May 20	-698	Oct 20	-	-7,452	Apr 20	2,251	Jan 05
Credit Card	VZQX	Apr 93/Q2 87	-886	-1,626	May 20	-622	Oct 20	-	-5,018	Apr 20	1,286	Mar 04
Other	B4TU	Apr 93/Q2 87	-653	-2,797	May 20	-76	Oct 20	-	-2,797	May 20	1,544	Oct 02
1-month	B3PW	Apr 93	-0.7	-2.1	May 20	-0.3	Oct 20	-	-3.4	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	-5.8	-6.9	Jul 20	-2.8	Oct 20	-	-24.2	May 20	20.8	Sep 96
12-month	B4TC	Mar 94/Q1 88	-6.7	-	-	-5.5	Oct 20	-	-6.7	Nov 20	17.6	Oct 98

^a The date shown reflects the most recent occurrence of this observation, as the observation may have also occurred prior to this.

^b With effect from October 2020 reporting, references to quarterly data only exist for 3-month annualised growth rates, all others have been discontinued.

^c Break in series at Q3 87. Comparisons are calculated back to Q3 87.

^d Break in series at Oct 97. Comparisons are calculated back to Oct 97.

^e With effect from October 2020 reporting, the previous peak column has been removed from the highs and lows tables.

Lending to businesses - November 2020

Seasonally adjusted; changes/flows, twelve-month growth rates

Series	Code	Start date	Changes/Flows(£mns) Growth rate(%) Number	Last occasion when value was			Series low(a)	Series high(a)				
				Lower	Higher	Same						
Net finance raised by PNFCs												
Net finance raised	VYVV	Oct 97	4,481	590	Oct 20	4,800	Aug 20	-	-10,393	Jul 09	31,330	Mar 20
Equity	ZID5	Jan 03	4,111	3,039	Oct 20	4,516	May 20	-	-2,143	Jul 06	9,609	Jun 09
Bonds(b)	Z93T	Jan 03	-2,106	-2,122	Sep 20	4,349	Oct 20	-	-5,586	Mar 09	11,031	May 18
Commercial paper(b)	B32L	Jan 03	327	-1,058	Sep 20	366	Oct 20	-	-1,933	Mar 14	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	2,072	-6,835	Oct 20	8,554	May 20	-	-15,688	Jul 09	33,661	Mar 20
Loans to non-financial businesses												
Changes	ZLV6	May 11	2,000	-4,936	Oct 20	2,143	Aug 20	-	-6,979	Jun 20	33,268	Mar 20
12-month	ZO8K	Apr 12	6.8	1.1	Feb 20	6.9	Oct 20	-	-5.4	Nov 12	11.2	May 20
Loans to non-financial businesses: of which large												
Changes	ZM8F	May 11	180	-6,630	Oct 20	401	Aug 20	-	-17,518	Jun 20	32,769	Mar 20
12-month	ZO8O	Apr 12	-2.7	-3.1	Dec 14	-2.0	Oct 20	-	-6.1	Apr 12	15.5	Apr 20
Loans to non-financial businesses: of which SMEs												
Changes	ZM87	May 11	1,821	1,694	Oct 20	5,365	Jul 20	-	-1,069	Sep 11	18,200	May 20
12-month	ZO8M	Apr 12	25.2	24.0	Oct 20	-	-	-	-4.5	Aug 12	25.2	Nov 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): large												
Gross lending	ZM8J	Apr 11	13,645	9,795	Oct 20	13,814	Sep 20	-	7,606	Aug 13	40,104	Mar 20
Repayments	ZM8K	Apr 11	15,407	12,304	Mar 20	16,973	Oct 20	-	8,822	Sep 12	30,128	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs												
Gross lending	ZM8B	Apr 11	6,386	5,890	Apr 20	6,600	Oct 20	-	2,777	Nov 12	24,961	May 20
Repayments	ZM8C	Apr 11	4,642	4,606	Oct 20	5,498	Jun 20	-	3,340	Oct 12	5,773	Feb 19

^a The date shown reflects the most recent occurrence of this observation, as the observation may have also occurred prior to this.

^b Not seasonally adjusted.

^c With effect from October 2020 reporting, the previous peak column has been removed from the highs and lows tables.

Broad money and credit - November 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			Series low(a)	Series high(a)				
				Lower	Higher	Same						
M4 excluding intermediate OFCs												
Changes	B54Q	Jul 09/Q1 98	31,915	10,527	Sep 20	33,522	Oct 20	-	-7,413	Dec 13	68,369	Mar 20
1-month	B68P	Jul 09	1.3	0.4	Sep 20	1.4	Oct 20	-	-0.4	Dec 13	3.0	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	12.9	7.4	Oct 20	17.7	Jul 20	-	-1.8	Sep 09	31.7	May 20
12-month	B56Q	Jun 10/Q4 98	13.9	13.2	Oct 20	-	-	-	1.0	Jul 10	13.9	Nov 20
M4: Households												
Changes	VVHS	Oct 97/Q2 63	17,619	12,683	Oct 20	26,653	May 20	-	-3,169	Apr 18	26,653	May 20
1-month	VVHT	Oct 97	1.1	0.8	Oct 20	1.8	May 20	Apr 20	-0.3	Oct 08	1.8	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	9.8	6.7	Oct 20	12.7	Jul 20	Sep 04	0.1	Apr 18	16.4	May 20
12-month	VVHW	Sep 98/Q1 64	9.1	8.3	Oct 20	-	-	-	1.8	Jun 11	9.1	Nov 20
M4: PNFCs												
Changes	VVHM	Oct 97/Q4 63	2,320	525	Aug 20	9,383	Oct 20	-	-5,033	Apr 16	26,288	May 20
1-month	VVHN	Oct 97	0.4	0.1	Aug 20	1.8	Oct 20	Oct 18	-2.2	Jan 00	5.6	Mar 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	14.0	12.5	Oct 20	15.3	Sep 20	Apr 06	-11.3	Nov 08	80.4	May 20
12-month	VVHQ	Sep 98/Q1 64	27.3	25.3	Sep 20	27.7	Oct 20	-	-4.7	Nov 08	27.7	Oct 20
M4: Non-intermediate OFCs												
Changes	B64Q	Jul 09/Q1 98	11,975	11,456	Oct 20	29,983	Mar 20	-	-12,875	Dec 13	29,983	Mar 20
1-month	B67P	Jul 09	3.2	3.1	Oct 20	8.9	Mar 20	-	-4.9	Dec 13	8.9	Mar 20
3-month(ann)(b)	B65Q	Sep 09/Q1 98	25.3	3.6	Oct 20	47.4	May 20	-	-20.0	Sep 09	80.5	Jul 16
12-month	B66Q	Jun 10/Q4 98	18.1	16.5	Oct 20	20.0	May 20	Mar 17	-7.7	Jul 10	21.3	Apr 17
M4												
Changes	AUJZ	Jul 82/Q2 63	22,988	18,307	Oct 20	25,180	Jul 20	-	-31,395	Mar 14	81,822	Mar 20
1-month	VQJS	Aug 82	0.8	0.7	Oct 20	0.9	Jul 20	Sep 20	-1.5	Mar 14	3.2	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	9.5	4.2	Oct 20	17.4	Jul 20	Mar 08	-8.5	May 14	31.3	May 20
12-month	VQJW	Jul 83/Q1 64	12.8	12.4	Sep 20	12.9	Oct 20	Jul 06	-5.5	Jun 12	18.3	Feb 90
M4L excluding intermediate OFCs												
Changes	B58Q	Jul 09/Q1 98	18,155	7,272	Oct 20	53,132	Mar 20	-	-15,790	Jul 09	53,132	Mar 20
1-month	B66P	Jul 09	0.8	0.3	Oct 20	2.5	Mar 20	Sep 18	-0.7	Jul 09	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	5.3	1.3	Oct 20	10.2	May 20	-	-3.0	Feb 10	10.8	Mar 16
12-month	B62Q	Jun 10/Q4 98	4.5	3.8	Oct 20	5.5	Jul 20	Feb 20	-1.1	May 13	6.8	Jun 16
M4L: Households												
Changes	VVNV	Oct 97/Q2 63	4,345	3,476	Oct 20	4,897	Jul 19	-	-4,278	Apr 20	11,551	Oct 03
1-month	VVNW	Oct 97	0.3	0.2	Oct 20	0.4	May 17	Oct 19	-0.3	Apr 20	1.4	Oct 03
3-month(ann)(b)	VVEI	Dec 97/Q3 63	3.2	2.7	Oct 20	3.3	Oct 19	Aug 18	-0.8	May 20	15.5	Oct 03
12-month	VVNZ	Sep 98/Q2 64	1.9	1.7	Mar 14	2.0	Jul 20	Oct 20	0.5	Nov 12	14.2	Apr 04
M4L: PNFCs												
Changes	VVWQ	Oct 97/Q2 63	1,064	-2,234	Oct 20	3,644	Jun 20	-	-8,096	Jul 09	28,616	Mar 20
1-month	VVNR	Oct 97	0.2	-0.5	Oct 20	0.8	Jun 20	Oct 19	-1.6	Jul 09	7.0	Mar 20
3-month(ann)(b)	VVNS	Dec 97/Q3 63	-1.5	-3.5	Oct 20	1.1	Aug 20	Nov 09	-7.6	Aug 09	44.6	May 20
12-month	VVNU	Sep 98/Q2 64	8.5	7.8	Oct 20	9.3	Aug 20	Sep 20	-4.3	May 10	19.6	Feb 07
M4L: Non-intermediate OFCs												
Changes	B68Q	Jul 09/Q1 98	12,747	6,030	Oct 20	23,394	Mar 20	-	-10,890	Jan 10	23,394	Mar 20
1-month	B65P	Jul 09	4.4	2.1	Oct 20	8.5	Mar 20	-	-4.6	Jan 17	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	29.1	1.9	Oct 20	33.6	Apr 20	-	-20.2	Mar 14	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	11.8	8.4	Oct 20	17.5	Jul 20	-	-7.5	Mar 14	36.1	Jun 16
M4L												
Changes	VVVL	Oct 97/Q2 63	19,120	-5,201	Oct 20	23,989	Jun 20	-	-46,837	Mar 14	67,221	Mar 20
1-month	VVVM	Aug 82	0.7	-0.2	Oct 20	0.9	Jun 20	Jun 19	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VVVN	Oct 82/Q3 63	3.5	-1.4	Oct 20	8.7	May 20	Nov 10	-10.7	Apr 14	27.7	Jul 88
12-month	VVVP	Jul 83/Q2 64	4.2	3.8	Oct 20	4.3	Sep 20	Dec 92	-6.6	Aug 12	24.7	Nov 88

^a The date shown reflects the most recent occurrence of this observation, as the observation may have also occurred prior to this.

^b With effect from October 2020 reporting, references to quarterly data only exist for 3-month annualised growth rates, all others have been discontinued.

^c With effect from October 2020 reporting, the previous peak column has been removed from the highs and lows tables.