

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

### Lending to individuals - October 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						
<b>Total</b>												
Changes	BZ2C	Apr 93/Q1 87	3,696	3,308	Aug 20	4,233	Sep 20	-	-7,344	Apr 20	11,937	Oct 03
1-month	BZ2E	Apr 93	0.2	0.1	Jun 20	0.3	Sep 20	Aug 20	-0.4	Apr 20	1.3	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	2.7	2.1	Aug 20	3.5	Feb 20	Sep 20	-2.0	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	1.6	1.5	Dec 13	1.8	Sep 20	-	0.3	Jun 11	15.1	Jun 04
<b>Secured lending</b>												
Changes	VTVJ	Apr 93/Q1 87	4,286	3,054	Aug 20	4,863	Sep 20	-	-287	Dec 10	10,375	Oct 06
Gross lending	VTVC	Apr 93/Q1 87(c)	21,450	20,542	Sep 20	23,212	Mar 20	-	4,267	Dec 93	32,015	Nov 06
Repayments	B86L	Jan 99	16,615	16,011	Sep 20	18,457	Mar 20	Oct 15	5,306	Jan 99	23,447	Jun 07
1-month	VTYF	Apr 93	0.3	0.2	Aug 20	0.4	Mar 20	Sep 20	0.0	Apr 20	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	3.4	2.9	Sep 20	3.5	Mar 20	Nov 19	0.2	Jul 09	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	2.7	2.5	Oct 15	2.8	Sep 20	Aug 20	0.5	Nov 11	15.4	Apr 04
<b>Approvals of loans secured on dwellings</b>												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	27,444	26,757	Sep 20	29,328	Jan 08	-	4,134	Nov 93	32,783	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	97,532	92,091	Sep 20	99,343	Sep 07	-	9,355	May 20	132,525	Dec 03
<b>Consumer credit</b>												
Changes	B3PS	Apr 93/Q2 87	-590	-630	Sep 20	253	Aug 20	-	-7,500	Apr 20	2,250	Mar 16
Credit Card	VZQX	Apr 93/Q2 87	-449	-591	Sep 20	225	Aug 20	-	-5,063	Apr 20	1,290	Mar 04
Other	B4TU	Apr 93/Q2 87	-142	-252	Jun 20	-39	Sep 20	-	-2,786	May 20	1,546	Oct 02
1-month	B3PW	Apr 93	-0.3	-2.1	May 20	0.1	Aug 20	Sep 20	-3.4	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	-1.9	-7.4	Jul 20	1.1	Sep 20	Jan 12	-24.2	May 20	20.8	Sep 96
12-month	B4TC	Mar 94/Q1 88	-5.6	-	-	-4.6	Sep 20	-	-5.6	Oct 20	17.7	Oct 98

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

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

<sup>c</sup> Break in series at Q3 87. Comparisons are calculated back to Q3 87.

<sup>d</sup> Break in series at Oct 97. Comparisons are calculated back to Oct 97.

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

## Lending to businesses - October 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						
<b>Net finance raised by PNFCS</b>												
Net finance raised	VYVV	Oct 97	603	-560	Sep 20	4,834	Aug 20	-	-10,802	Jul 09	31,309	Mar 20
Equity	ZID5	Jan 03	3,037	834	Aug 20	3,704	Sep 20	-	-2,165	Jul 06	9,604	Jun 09
Bonds(b)	Z93T	Jan 03	4,349	-2,122	Sep 20	7,494	Jun 20	-	-5,586	Mar 09	11,031	May 18
Commercial paper(b)	B32L	Jan 03	366	-1,058	Sep 20	7,014	Apr 20	-	-1,933	Mar 14	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	-6,610	-15,676	Jul 09	-424	Sep 20	-	-15,676	Jul 09	33,715	Mar 20
<b>Loans to non-financial businesses</b>												
Changes	ZLV6	May 11	-4,955	-5,237	Sep 20	1,791	Aug 20	-	-6,437	Jun 20	33,114	Mar 20
12-month	ZO8K	Apr 12	6.9	1.0	Feb 20	8.3	Sep 20	-	-5.3	Dec 12	11.2	May 20
<b>Loans to non-financial businesses: of which large</b>												
Changes	ZM8F	May 11	-6,697	-6,825	Sep 20	124	Aug 20	-	-16,897	Jun 20	32,672	Mar 20
12-month	ZO8O	Apr 12	-2.1	-2.2	Jan 15	0.6	Sep 20	-	-6.1	Apr 12	15.5	Apr 20
<b>Loans to non-financial businesses: of which SMEs</b>												
Changes	ZM87	May 11	1,743	1,588	Sep 20	5,347	Jul 20	-	-1,036	Mar 14	18,143	May 20
12-month	ZO8M	Apr 12	23.9	22.8	Sep 20	-	-	-	-4.4	Nov 12	23.9	Oct 20
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): large</b>												
Gross lending	ZM8J	Apr 11	9,789	9,504	Jun 14	13,697	Sep 20	-	7,606	Aug 13	40,069	Mar 20
Repayments	ZM8K	Apr 11	17,214	15,746	Aug 20	18,999	Sep 20	-	8,821	Sep 12	30,107	May 20
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs</b>												
Gross lending	ZM8B	Apr 11	6,627	6,587	Aug 20	6,734	Sep 20	-	2,774	Nov 12	24,961	May 20
Repayments	ZM8C	Apr 11	4,588	4,534	Sep 20	4,600	Jul 20	-	3,340	Oct 12	5,771	Feb 19

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<sup>b</sup> Not seasonally adjusted.

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

## Broad money and credit - October 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						
<b>M4 excluding intermediate OFCs</b>												
Changes	B54Q	Jul 09/Q1 98	29,897	11,484	Sep 20	54,641	May 20	-	-7,286	Dec 13	68,341	Mar 20
1-month	B68P	Jul 09	1.2	0.5	Sep 20	2.3	May 20	-	-0.4	Dec 13	3.0	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	6.9	6.4	Sep 20	7.4	Aug 20	-	-1.8	Sep 09	31.6	May 20
12-month	B56Q	Jun 10/Q4 98	13.1	11.6	Sep 20	-	-	-	1.0	Jul 10	13.1	Oct 20
<b>M4: Households</b>												
Changes	VVHS	Oct 97/Q2 63	12,291	6,576	Sep 20	26,982	May 20	-	-3,397	Apr 18	26,982	May 20
1-month	VVHT	Oct 97	0.8	0.4	Sep 20	1.8	May 20	Jun 20	-0.3	Oct 08	1.8	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	6.4	5.0	Sep 20	6.5	Aug 20	Oct 05	0.0	Apr 18	16.4	May 20
12-month	VVHW	Sep 98/Q1 64	8.2	7.7	Sep 20	8.4	Jun 08	Nov 07	1.8	Jun 11	9.0	Apr 08
<b>M4: PNFCs</b>												
Changes	VVHM	Oct 97/Q4 63	9,349	5,741	Sep 20	12,241	Jul 20	-	-5,035	Apr 16	26,246	May 20
1-month	VVHN	Oct 97	1.8	1.1	Sep 20	2.4	Jul 20	Jun 20	-2.2	Jan 00	5.6	Mar 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	12.5	7.6	Feb 20	15.3	Sep 20	Feb 15	-11.3	Nov 08	80.3	May 20
12-month	VVHQ	Sep 98/Q1 64	27.7	25.3	Sep 20	-	-	-	-4.7	Nov 08	27.7	Oct 20
<b>M4: Non-intermediate OFCs</b>												
Changes	B64Q	Jul 09/Q1 98	8,257	-833	Sep 20	29,886	Mar 20	-	-12,839	Dec 13	29,886	Mar 20
1-month	B67P	Jul 09	2.3	-0.2	Sep 20	8.9	Mar 20	Nov 19	-4.8	Dec 13	8.9	Mar 20
3-month(ann)(b)	B65Q	Sep 09/Q1 98	1.3	0.7	Sep 20	5.3	Jul 20	-	-20.0	Sep 09	82.1	Jul 16
12-month	B66Q	Jun 10/Q4 98	16.3	11.5	Sep 20	16.9	Jul 20	-	-7.7	Jul 10	21.2	Apr 17
<b>M4</b>												
Changes	AUZJ	Jul 82/Q2 63	16,562	-11,793	Aug 20	22,194	Sep 20	-	-31,281	Mar 14	82,108	Mar 20
1-month	VQJS	Aug 82	0.6	-0.4	Aug 20	0.8	Sep 20	Sep 19	-1.5	Mar 14	3.2	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	3.9	2.0	Jul 19	5.2	Sep 20	Dec 16	-8.5	May 14	31.4	May 20
12-month	VQJW	Jul 83/Q1 64	12.9	12.3	Sep 20	13.5	Jul 20	Jul 06	-5.5	Jun 12	18.3	Feb 90
<b>M4L excluding intermediate OFCs</b>												
Changes	B58Q	Jul 09/Q1 98	7,264	2,887	Sep 20	11,007	Jun 20	-	-15,803	Jul 09	53,699	Mar 20
1-month	B66P	Jul 09	0.3	0.1	Sep 20	0.5	Jun 20	Feb 20	-0.7	Jul 09	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	1.2	-0.1	Sep 20	1.4	Aug 20	Feb 20	-3.0	Feb 10	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	3.8	3.7	Mar 19	4.0	Sep 20	Feb 18	-1.1	May 13	6.8	Jun 16
<b>M4L: Households</b>												
Changes	VVNV	Oct 97/Q2 63	3,246	2,584	Aug 20	3,500	Sep 20	-	-4,732	Apr 20	11,552	Oct 03
1-month	VVNW	Oct 97	0.2	0.0	May 20	0.3	Dec 19	Sep 20	-0.3	Apr 20	1.4	Oct 03
3-month(ann)(b)	VWEI	Dec 97/Q3 63	2.6	2.5	Aug 20	2.9	Feb 20	Sep 20	-0.7	May 20	15.5	Oct 03
12-month	VVNZ	Sep 98/Q2 64	1.8	1.7	Mar 14	1.9	Sep 20	Nov 09	0.5	Nov 12	14.2	Apr 04
<b>M4L: PNFCs</b>												
Changes	VVNQ	Oct 97/Q2 63	-2,011	-2,322	Oct 16	-629	Sep 20	-	-8,084	Jul 09	28,663	Mar 20
1-month	VVNR	Oct 97	-0.4	-0.6	Oct 16	-0.1	Sep 20	Jan 20	-1.6	Jul 09	7.0	Mar 20
3-month(ann)(b)	VVNS	Dec 97/Q3 63	-3.6	-3.7	Feb 20	-2.8	Sep 20	-	-7.6	Aug 09	44.5	May 20
12-month	VVNU	Sep 98/Q2 64	7.7	1.9	Feb 20	8.4	Sep 20	Dec 02	-4.3	May 10	19.6	Feb 07
<b>M4L: Non-intermediate OFCs</b>												
Changes	B68Q	Jul 09/Q1 98	6,030	15	Sep 20	23,394	Mar 20	-	-10,890	Jan 10	23,394	Mar 20
1-month	B65P	Jul 09	2.1	0.0	Sep 20	8.5	Mar 20	Dec 19	-4.6	Jan 17	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	1.9	-8.5	Sep 20	24.9	May 20	-	-20.2	Mar 14	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	8.4	6.5	Jun 19	8.5	Sep 20	-	-7.5	Mar 14	36.1	Jun 16
<b>M4L</b>												
Changes	VVVL	Oct 97/Q2 63	-5,208	-12,689	Aug 20	8,190	Sep 20	-	-46,725	Mar 14	67,788	Mar 20
1-month	VVVM	Aug 82	-0.2	-0.5	Aug 20	0.3	Sep 20	May 20	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VVVN	Oct 82/Q3 63	-1.5	-2.2	Jan 15	-0.8	Sep 20	-	-10.7	Apr 14	27.7	Jul 88
12-month	VVVP	Jul 83/Q2 64	3.8	3.0	Jun 19	4.3	Sep 20	Feb 18	-6.6	Aug 12	24.7	Nov 88

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