

Highs and lows (to accompany the Money and Credit statistical release)
Lending to individuals
September 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 ^(a)	Series low ^(b)	Series high ^(b)
				Lower	Higher	Same			
Total									
Changes(c)	BZ2C	Apr 93/Q1 87	4,205	3,316 Aug 20	4,551 Feb 20	-	3,777 Jul 20	-7,333 Apr 20	11,936 Oct 03
1-month	BZ2E	Apr 93	0.3	0.2 Aug 20	0.4 Jul 19	Feb 20	0.4 Jul 19	-0.4 Apr 20	1.3 Oct 03
3-month(ann)	BZ2G	Jun 93/Q2 87	2.7	2.1 Aug 20	3.5 Feb 20	Mar 20	3.8 Dec 19	-2.0 Jun 20	23.6 Q3 88
12-month	BZ2K	Mar 94/Q1 88	1.8	1.7 Feb 14	1.9 Jul 20	Aug 20	3.8 Feb 20	0.3 Jun 11	21.4 Q3 88
Secured lending									
Changes(c)	VTVJ	Apr 93/Q1 87	4,827	3,031 Aug 20	5,221 Mar 20	-	5,221 Mar 20	-287 Dec 10	10,375 Oct 06
Gross lending(c)	VTVC	Apr 93/Q1 87(d)	20,543	18,734 Aug 20	23,186 Mar 20	-	23,378 Feb 20	3,541 Q4 92	32,008 Nov 06
Repayments	B86L	Jan 99	15,844	15,731 Aug 20	18,442 Mar 20	-	14,854 May 20	5,309 Jan 99	23,455 Jun 07
1-month	VTYF	Apr 93	0.3	0.2 Aug 20	0.4 Mar 20	Feb 20	0.4 Mar 20	0.0 Apr 20	1.4 Oct 03
3-month(ann)	VTYG	Jun 93/Q2 87	2.9	2.2 Aug 20	3.5 Mar 20	Dec 18	3.5 Mar 20	0.2 Jul 09	24.0 Q3 88
12-month	VTYI	Mar 94/Q1 88	2.8	2.7 Aug 20	3.0 Jun 20	Jul 20	3.6 Mar 20	0.5 Nov 11	21.5 Q3 88
Approvals of loans secured on dwellings									
Value (all loans)	VTVQ	Apr 93/Q1 87(e)	26,687	24,789 Aug 20	29,331 Jan 08	-	25,254 Feb 20	4,134 Nov 93	32,788 Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(e)	91,454	85,530 Aug 20	99,330 Sep 07	-	73,556 Feb 20	9,338 May 20	132,415 Dec 03
Consumer Credit									
Changes(c)	B3PS	Apr 93/Q2 87	-622	-4,418 May 20	285 Aug 20	-	1,053 Jul 20	-7,486 Apr 20	2,245 Jan 05
Credit Card(c)	VZQX	Apr 93/Q2 87	-571	-1,632 May 20	219 Aug 20	-	594 Jul 20	-5,049 Apr 20	1,299 Mar 04
Other(c)	B4TU	Apr 93/Q2 87	-50	-237 Jun 20	66 Aug 20	Oct 11	458 Jul 20	-2,786 May 20	1,547 Oct 02
1-month	B3PW	Apr 93	-0.3	-2.1 May 20	0.1 Aug 20	Sep 10	0.5 Jul 20	-3.4 Apr 20	1.9 Feb 97
3-month(ann)	B3PY	Jun 93/Q2 87	1.4	-7.1 Jul 20	1.6 Aug 20	-	1.6 Aug 20	-24.3 May 20	23.2 Q3 88
12-month	B4TC	Mar 94/Q1 88	-4.6	-	-3.9 Aug 20	-	6.1 Dec 19	-4.6 Sep 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 September 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 ^(a)	Series low ^(b)	Series high ^(b)					
				Lower	Higher	Same								
Net finance raised by PNFCs														
Net finance raised	VYVV	Oct 97	-570	-2,609	Dec 19	4,867	Aug 20	-	4,867	Aug 20	-10,392	Jul 09	31,380	Mar 20
Equity	ZID5	Jan 03	3,886	860	Aug 20	4,651	May 20	-	4,651	May 20	-2,164	Jul 06	9,602	Jun 09
Bonds(c)	Z93T	Jan 03	-2,122	-2,415	Dec 19	2,614	Aug 20	-	2,614	Aug 20	-5,586	Mar 09	11,031	May 18
Commercial paper(c)	B32L	Jan 03	-1,058	-1,303	May 20	-762	Aug 20	-	-341	Jul 20	-1,933	Mar 14	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	-510	-3,265	Jul 20	439	Aug 20	-	439	Aug 20	-15,676	Jul 09	33,763	Mar 20
Loans to non-financial businesses														
Changes	ZLV6	May 11	-4,178	-7,118	Jun 20	2,169	Aug 20	-	2,169	Aug 20	-7,118	Jun 20	32,924	Mar 20
12-month	ZO8K	Apr 12	8.3	8.1	Mar 20	9.8	Aug 20	-	9.8	Aug 20	-5.4	Nov 12	11.2	May 20
Loans to non-financial businesses: of which large														
Changes	ZM8F	May 11	-5,797	-17,548	Jun 20	603	Aug 20	-	603	Aug 20	-17,548	Jun 20	32,485	Mar 20
12-month	ZO8O	Apr 12	0.7	0.0	Jul 18	3.4	Aug 20	-	15.5	Apr 20	-6.1	Apr 12	15.5	Apr 20
Loans to non-financial businesses: of which SMEs														
Changes	ZM87	May 11	1,619	1,565	Aug 20	5,318	Jul 20	-	18,095	May 20	-1,065	Sep 11	18,095	May 20
12-month	ZO8M	Apr 12	22.8	21.8	Aug 20	-	-	-	1.1	Oct 19	-4.5	Aug 12	22.8	Sep 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): large														
Gross lending	ZM8J	Apr 11	13,649	11,631	Jul 20	14,161	Aug 20	-	14,161	Aug 20	7,606	Aug 13	40,023	Mar 20
Repayments	ZM8K	Apr 11	18,730	15,136	Aug 20	28,518	Jun 20	-	30,061	May 20	8,822	Sep 12	30,061	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs														
Gross lending	ZM8B	Apr 11	6,627	6,429	Aug 20	9,554	Jul 20	-	24,963	May 20	2,772	Nov 12	24,963	May 20
Repayments	ZM8C	Apr 11	4,259	3,702	Aug 20	5,493	Jun 20	-	5,493	Jun 20	3,341	Oct 12	5,821	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 September 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 ^(a)	Series low ^(b)	Series high ^(b)					
				Lower	Higher	Same								
M4 excluding intermediate OFCs														
Changes ^(c)	B54Q	Jul 09/Q1 98	10,799	-995	Aug 20	26,717	Jul 20	-	26,717	Jul 20	-7,333	Dec 13	68,123	Mar 20
1-month	B68P	Jul 09	0.4	0.0	Aug 20	1.1	Jul 20	Feb 20	1.1	Jul 20	-0.4	Dec 13	3.0	Mar 20
3-month(ann)	B55Q	Sep 09/Q1 98	6.1	5.0	Feb 20	7.1	Aug 20	Mar 12	31.4	May 20	-1.9	Sep 09	31.4	May 20
12-month	B56Q	Jun 10/Q4 98	11.6	11.4	May 20	11.7	Aug 20	-	12.4	Jul 20	0.9	Q1 10	12.0	Jun 20
M4: Households														
Changes ^(c)	VVHS	Oct 97/Q2 63	6,814	5,475	Aug 20	6,854	Jul 20	-	27,028	May 20	-3,565	Apr 18	27,028	May 20
1-month	VVHT	Oct 97	0.4	0.3	Aug 20	0.8	Jun 20	Jul 20	1.8	May 20	-0.3	Apr 18	1.8	May 20
3-month(ann)	VVHU	Dec 97/Q2 63	5.0	3.8	Feb 20	6.4	Aug 20	Dec 14	16.3	May 20	0.0	Apr 18	24.8	Q3 88
12-month	VVHW	Sep 98/Q1 64	7.7	7.5	Jun 20	8.4	Jun 08	Aug 20	4.1	Nov 19	1.8	Jun 11	19.0	Q1 74
M4: PNFCs														
Changes ^(c)	VVHM	Oct 97/Q4 63	5,314	355	Aug 20	11,868	Jul 20	-	11,868	Jul 20	-5,045	Jun 19	26,469	May 20
1-month	VVHN	Oct 97	1.0	0.1	Aug 20	2.3	Jul 20	Feb 20	2.3	Jul 20	-2.2	Jan 00	5.6	May 20
3-month(ann)	VVHO	Dec 97/Q3 63	14.5	7.3	Feb 20	17.5	Aug 20	Feb 14	80.3	May 20	-29.8	Q2 69	80.3	May 20
12-month	VVHQ	Sep 98/Q1 64	25.2	24.2	Aug 20	-	-	-	25.1	Jul 20	-9.8	Q2 69	48.9	Q1 73
M4: Non-intermediate OFCs														
Changes ^(c)	B64Q	Jul 09/Q1 98	-1,329	-6,825	Aug 20	7,995	Jul 20	-	7,995	Jul 20	-12,846	Dec 13	29,773	Mar 20
1-month	B67P	Jul 09	-0.4	-1.8	Aug 20	2.2	Jul 20	May 15	2.2	Jul 20	-4.8	Dec 13	8.8	Mar 20
3-month(ann)	B65Q	Sep 09/Q1 98	-0.2	-3.1	Aug 20	5.8	Jul 20	-	5.8	Jul 20	-20.0	Sep 09	82.3	Jul 16
12-month	B66Q	Jun 10/Q4 98	11.4	8.3	Feb 20	13.3	Aug 20	-	19.9	May 20	-9.2	Q1 10	21.2	Apr 17
M4														
Changes ^(c)	AUZJ	Jul 82/Q2 63	24,517	-14,304	Aug 20	25,217	Jul 20	-	57,912	May 20	-31,160	Mar 14	82,212	Mar 20
1-month	VQJS	Aug 82	0.9	-0.5	Aug 20	1.0	Jun 20	Jul 20	2.2	May 20	-1.5	Mar 14	3.2	Mar 20
3-month(ann)	VQKA	Oct 82/Q2 63	5.3	5.1	Dec 19	5.8	Aug 20	Nov 91	31.5	May 20	-8.4	May 14	31.5	May 20
12-month	VQJW	Jul 83/Q1 64	12.3	12.1	Aug 20	13.5	Jul 20	Feb 07	13.5	Jul 20	-5.5	Jun 12	22.9	Q3 73
M4L excluding intermediate OFCs														
Changes ^(c)	B58Q	Jul 09/Q1 98	2,843	-3,473	Aug 20	11,256	Jun 20	-	11,256	Jun 20	-15,757	Jul 09	53,186	Mar 20
1-month	B66P	Jul 09	0.1	-0.2	Aug 20	0.5	Jun 20	Oct 17	0.5	Jun 20	-0.7	Jul 09	2.5	Mar 20
3-month(ann)	B59Q	Sep 09/Q1 98	-0.1	-1.4	Mar 14	1.4	Aug 20	Jul 13	3.8	Jul 20	-5.1	Q2 09	21.3	Q2 06
12-month	B62Q	Jun 10/Q4 98	4.0	3.9	Jun 19	4.2	Aug 20	-	6.3	Jun 20	-2.2	Q1 10	14.5	Q3 06
M4L: Households														
Changes ^(c)	VWNV	Oct 97/Q2 63	3,474	2,509	Aug 20	3,683	Jan 20	-	3,359	Jun 20	-4,181	Apr 20	11,533	Oct 03
1-month	VWNV	Oct 97	0.2	0.0	May 20	0.3	Jan 20	Aug 20	0.3	Jan 20	-0.3	Apr 20	1.4	Oct 03
3-month(ann)	VWEI	Dec 97/Q3 63	2.5	1.8	Jul 20	3.0	Feb 20	Aug 20	3.0	Feb 20	-0.8	May 20	25.7	Q4 75
12-month	VWVZ	Sep 98/Q2 64	1.9	1.7	Mar 14	2.0	Jul 20	Aug 20	3.2	Feb 20	0.5	Nov 12	24.5	Q1 83
M4L: PNFCs														
Changes ^(c)	VWVQ	Oct 97/Q2 63	-718	-1,333	Aug 20	3,677	Jun 20	-	10,728	May 20	-8,047	Jul 09	28,688	Mar 20
1-month	VWNR	Oct 97	-0.2	-0.3	Aug 20	0.8	Jun 20	Feb 20	2.5	May 20	-1.6	Jul 09	7.0	Mar 20
3-month(ann)	VWNS	Dec 97/Q3 63	-2.8	-3.7	Feb 20	1.0	Aug 20	Apr 12	44.7	May 20	-8.3	Q2 81	65.8	Q4 73
12-month	VWVU	Sep 98/Q2 64	8.4	8.1	Apr 20	9.3	Aug 20	-	10.9	Jun 20	-4.4	Q2 94	39.0	Q2 74
M4L: Non-intermediate OFCs														
Changes ^(c)	B68Q	Jul 09/Q1 98	87	-4,649	Aug 20	4,219	Jun 20	-	4,219	Jun 20	-10,890	Jan 10	23,394	Mar 20
1-month	B65P	Jul 09	0.0	-1.6	Aug 20	1.5	Jun 20	Oct 10	1.5	Jun 20	-4.6	Jan 17	8.5	Mar 20
3-month(ann)	B69Q	Sep 09/Q1 98	-8.4	-9.6	Mar 19	-3.1	Aug 20	-	1.0	Jul 20	-26.0	Q2 09	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	8.5	6.5	Jun 19	8.7	Aug 20	-	23.8	May 20	-12.3	Q1 10	36.1	Jun 16
M4L														
Changes ^(c)	VWVL	Oct 97/Q2 63	8,148	-12,638	Aug 20	23,954	Jun 20	-	23,954	Jun 20	-46,811	Mar 14	67,275	Mar 20
1-month	VWVM	Aug 82	0.3	-0.5	Aug 20	0.9	Jun 20	Oct 19	0.9	Jun 20	-2.1	Mar 14	2.6	Mar 20
3-month(ann)	VWVN	Oct 82/Q3 63	-0.8	-1.4	May 18	1.6	Aug 20	-	2.5	Jul 20	-10.7	Apr 14	44.1	Q2 72
12-month	VWVP	Jul 83/Q2 64	4.3	3.0	Jun 19	4.4	Aug 20	Feb 93	6.9	Jun 20	-6.6	Aug 12	34.9	Q4 72

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