

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

### Lending to individuals - August 2021

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	5,644	-1,725	Jul 21	17,737	Jun 21	-	-8,040	Apr 20	17,737	Jun 21
1-month	BZ2E	Apr 93	0.3	-0.1	Jul 21	1.0	Jun 21	Dec 20	-0.5	Apr 20	1.3	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	5.1	3.6	Feb 21	5.6	Jul 21	Apr 21	-2.5	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	4.3	4.2	Jul 21	4.5	Jun 21	-	0.2	Mar 11	15.1	Jun 04
<b>Secured lending</b>												
Changes	VTVJ	Apr 93/Q1 87	5,293	-1,758	Jul 21	17,367	Jun 21	-	-1,758	Jul 21	17,367	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	21,488	16,643	Jul 21	43,603	Jun 21	-	4,264	Dec 93	43,603	Jun 21
Repayments	B86L	Jan 99	17,587	17,197	Oct 20	17,964	Jul 21	-	5,308	Jan 99	27,744	Jun 21
1-month	VTYF	Apr 93	0.3	-0.1	Jul 21	1.1	Jun 21	Oct 20	-0.1	Jul 21	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	5.6	5.2	Feb 21	6.1	Jul 21	Oct 97	0.2	Dec 10	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	5.3	5.2	Jul 21	5.5	Jun 21	Nov 94	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)	24,559	22,294	Jul 20	24,840	Jul 21	-	4,124	Nov 93	32,804	Nov 06
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	74,453	68,628	Jul 20	75,126	Jul 21	-	9,312	May 20	132,561	Dec 03
<b>Consumer credit</b>												
Changes	B3PS	Apr 93/Q2 87	351	32	Jul 21	369	Jun 21	-	-7,557	Apr 20	2,341	Mar 16
Credit Card	VZQX	Apr 93/Q2 87	165	-50	Jul 21	228	May 21	-	-5,095	Apr 20	1,284	Mar 04
Other	B4TU	Apr 93/Q2 87	186	82	Jul 21	259	Jun 21	-	-2,922	May 20	1,644	Mar 17
1-month	B3PW	Apr 93	0.2	0.0	Jul 21	0.5	Jul 20	Jun 21	-3.4	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	1.5	1.2	May 21	1.8	Jul 21	Nov 08	-25.3	May 20	20.7	Sep 96
12-month	B4TC	Mar 94/Q1 88	-2.4	-2.6	Jul 21	-2.2	Jun 21	-	-10.0	Feb 21	17.6	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 - August 2021

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	-2,039	-2,362	May 21	936	Jul 21	-	-10,401	Jul 09	32,176	Mar 20
Equity	ZID5	Jan 03	-481	-497	Jan 20	-313	Jul 21	Oct 04	-2,213	Mar 08	9,607	Jun 09
Bonds(b)	Z93T	Jan 03	-499	-1,754	Apr 21	867	Jul 21	-	-5,586	Mar 09	11,031	May 18
Commercial paper(b)	B32L	Jan 03	-136	-1,166	Jun 21	-72	Jul 21	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	-884	-1,424	Jul 21	4,808	Jun 21	-	-15,719	Jul 09	33,324	Mar 20
<b>Loans to non-financial businesses</b>												
Changes	ZLV6	May 11	-2,892	-4,537	Apr 21	3,530	Jul 21	-	-8,256	Jun 20	34,301	Mar 20
12-month	ZO8K	Apr 12	-1.8	-3.0	May 21	-0.5	Jul 21	Apr 21	-5.4	Nov 12	11.8	May 20
<b>Loans to non-financial businesses: of which large</b>												
Changes	ZM8F	May 11	-1,901	-4,504	Apr 21	4,374	Jul 21	-	-19,209	Jun 20	33,806	Mar 20
12-month	ZO8O	Apr 12	-3.8	-5.7	Jun 21	-2.7	Jul 21	May 13	-14.3	Apr 21	16.4	Apr 20
<b>Loans to non-financial businesses: of which SMEs</b>												
Changes	ZM87	May 11	-991	-1,034	Sep 11	-844	Jul 21	-	-1,034	Sep 11	18,444	May 20
12-month	ZO8M	Apr 12	1.4	1.3	Mar 20	2.9	Jul 21	Apr 20	-4.5	Aug 12	26.1	Feb 21
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): large</b>												
Gross lending	ZM8J	Apr 11	14,297	13,498	May 21	16,349	Jul 21	-	7,605	Aug 13	41,658	Mar 20
Repayments	ZM8K	Apr 11	16,123	12,830	Jul 21	16,166	Oct 20	-	8,816	Sep 12	31,192	May 20
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs</b>												
Gross lending	ZM8B	Apr 11	4,484	4,426	Jul 21	4,899	Jun 21	-	2,755	Nov 12	25,037	May 20
Repayments	ZM8C	Apr 11	5,651	5,571	Jul 21	6,082	Jun 21	-	3,341	Oct 12	6,082	Jun 21

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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 - August 2021

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	10,258	6,982	Jul 21	19,769	Jun 21	-	-7,399	Dec 13	70,684	Mar 20
1-month	B68P	Jul 09	0.4	0.3	Jul 21	0.8	Jun 21	Apr 21	-0.4	Dec 13	3.1	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	5.8	5.4	Jul 21	6.1	Jun 21	Oct 17	-1.9	Sep 09	32.5	May 20
12-month	B56Q	Jun 10/Q4 98	8.2	7.9	Jul 21	8.8	Jun 21	-	1.0	Jul 10	15.3	Feb 21
<b>M4: Households</b>												
Changes	VVHS	Oct 97/Q2 63	9,134	7,250	Jul 21	9,860	Jun 21	-	-3,255	Oct 08	27,501	May 20
1-month	VVHT	Oct 97	0.5	0.4	Jul 21	0.6	Jun 21	Sep 20	-0.3	Oct 08	1.8	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	6.3	5.9	Jul 21	6.6	Jun 21	Sep 20	-0.3	Apr 18	16.4	May 20
12-month	VVHW	Sep 98/Q1 64	9.8	9.7	Jul 21	9.9	Jun 21	-	1.8	Jun 11	12.3	Feb 21
<b>M4: PNFCs</b>												
Changes	VVHM	Oct 97/Q4 63	2,093	-6,904	Jul 21	6,426	Jun 21	-	-6,904	Jul 21	26,255	May 20
1-month	VVHN	Oct 97	0.4	-1.2	Jul 21	1.1	Jun 21	Apr 21	-2.2	Jan 00	5.8	Mar 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	1.2	0.4	Jul 21	7.2	Jun 21	Nov 07	-11.2	Nov 08	82.2	May 20
12-month	VVHQ	Sep 98/Q1 64	7.3	6.9	Jul 21	11.3	Jun 21	Apr 16	-4.7	Nov 08	30.3	Jan 21
<b>M4: Non-intermediate OFCs</b>												
Changes	B64Q	Jul 09/Q1 98	-969	-976	Apr 21	6,636	Jul 21	-	-12,917	Dec 13	31,759	Mar 20
1-month	B67P	Jul 09	-0.3	-1.3	Mar 21	1.8	Jul 21	Apr 21	-4.9	Dec 13	9.4	Mar 20
3-month(ann)(b)	B65Q	Sep 09/Q1 98	10.5	2.3	Jun 21	11.2	Jul 21	Sep 12	-20.0	Sep 09	79.8	Jul 16
12-month	B66Q	Jun 10/Q4 98	2.4	1.2	Jul 21	11.0	Feb 21	Feb 13	-7.7	Jul 10	21.4	Apr 17
<b>M4</b>												
Changes	AUZJ	Jul 82/Q2 63	13,606	3,496	Jul 21	16,910	Jun 21	-	-31,137	Mar 14	82,534	Mar 20
1-month	VQJS	Aug 82	0.5	0.1	Jul 21	0.6	Jun 21	May 21	-1.5	Mar 14	3.3	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	4.8	4.3	Oct 20	6.3	Apr 21	Jul 21	-8.5	May 14	31.7	May 20
12-month	VQJW	Jul 83/Q1 64	7.0	6.0	Jul 21	7.4	May 21	Jan 17	-5.5	Jun 12	18.3	Feb 90
<b>M4L excluding intermediate OFCs</b>												
Changes	B58Q	Jul 09/Q1 98	4,023	-13,867	Jul 21	29,664	Jun 21	-	-15,878	Jul 09	52,516	Mar 20
1-month	B66P	Jul 09	0.2	-0.6	Jul 21	1.3	Jun 21	Nov 19	-0.7	Jul 09	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	3.6	1.6	May 21	4.2	Jul 21	Jul 20	-3.0	Feb 10	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	2.4	2.1	Jul 21	2.7	Jun 21	Aug 15	-1.1	May 13	6.8	Jun 16
<b>M4L: Households</b>												
Changes	VVNV	Oct 97/Q2 63	4,022	-2,516	Jul 21	14,990	Jun 21	-	-4,910	Apr 20	14,990	Jun 21
1-month	VVNW	Oct 97	0.3	-0.2	Jul 21	1.0	Jun 21	Dec 20	-0.3	Apr 20	1.4	Oct 03
3-month(ann)(b)	VWEI	Dec 97/Q3 63	4.5	3.6	Feb 21	5.0	Jul 21	-	-1.0	May 20	15.5	Oct 03
12-month	VVNZ	Sep 98/Q2 64	4.1	3.6	May 21	4.5	Jun 21	Jul 21	0.5	Nov 12	14.2	Apr 04
<b>M4L: PNFCs</b>												
Changes	VVNQ	Oct 97/Q2 63	-331	-3,030	Jul 21	4,911	Jun 21	-	-8,171	Jul 09	28,273	Mar 20
1-month	VVNR	Oct 97	-0.1	-0.7	Jul 21	1.1	Jun 21	Sep 20	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VVNS	Dec 97/Q3 63	1.4	-0.1	Jul 21	2.1	Mar 21	May 18	-7.6	Aug 09	44.9	May 20
12-month	VVNU	Sep 98/Q2 64	-0.1	-0.3	Jul 21	0.3	Jun 21	Aug 15	-4.4	Mar 10	19.5	Feb 07
<b>M4L: Non-intermediate OFCs</b>												
Changes	B68Q	Jul 09/Q1 98	333	-8,321	Jul 21	9,762	Jun 21	-	-13,669	Feb 21	23,394	Mar 20
1-month	B65P	Jul 09	0.1	-2.9	Jul 21	3.5	Jun 21	Aug 10	-4.6	Feb 21	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	2.5	-9.0	May 21	7.2	Jul 21	Oct 13	-30.8	Mar 21	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	-2.5	-4.2	Jul 21	-1.9	Jun 21	May 14	-7.5	Mar 14	36.1	Jun 16
<b>M4L</b>												
Changes	VVVL	Oct 97/Q2 63	7,780	-25,043	Jul 21	38,168	Jun 21	-	-46,832	Mar 14	66,605	Mar 20
1-month	VVVM	Aug 82	0.3	-0.9	Jul 21	1.4	Jun 21	May 21	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VVVN	Oct 82/Q3 63	3.2	1.7	May 21	3.4	Jul 21	Feb 20	-10.8	Apr 14	27.7	Jul 88
12-month	VVVP	Jul 83/Q2 64	1.6	0.8	Jul 21	1.7	Jun 21	Apr 16	-6.6	Aug 12	24.7	Oct 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.