

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

Lending to individuals - December 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						
Total												
Changes	BZ2C	Apr 93/Q1 87	4,402	2,316	Oct 21	4,775	Nov 21	-	-7,539	Apr 20	17,592	Jun 21
1-month	BZ2E	Apr 93	0.2	0.1	Oct 21	0.3	Nov 21	Apr 21	-0.4	Apr 20	1.3	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	2.6	2.1	Aug 20	3.9	Nov 21	Mar 15	-2.2	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	4.6	4.5	Jul 21	4.7	Nov 21	Aug 21	0.2	Mar 11	15.1	Jun 04
Secured lending												
Changes	VTVJ	Apr 93/Q1 87	3,571	1,504	Oct 21	3,776	Nov 21	-	-2,336	Jul 21	16,946	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	21,661	19,759	Oct 21	22,356	Nov 21	-	4,264	Dec 93	43,119	Jun 21
Repayments	B86L	Jan 99	18,102	17,526	Aug 21	19,355	Nov 21	-	5,318	Jan 99	27,851	Jun 21
1-month	VTYF	Apr 93	0.2	0.1	Oct 21	0.6	Sep 21	Nov 21	-0.2	Jul 21	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	2.3	1.7	Jul 20	3.9	Nov 21	Aug 20	0.2	Dec 10	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	5.1	4.7	May 21	5.3	Nov 21	Mar 95	0.5	Nov 11	15.4	Apr 04
Approvals of loans secured on dwellings												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	26,353	25,342	Nov 21	26,992	May 21	-	4,124	Nov 93	32,834	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	71,015	67,859	Nov 21	72,267	Sep 21	-	9,279	May 20	132,573	Dec 03
Consumer credit												
Changes	B3PS	Apr 93/Q2 87	831	811	Oct 21	999	Nov 21	-	-7,327	Apr 20	2,439	Mar 16
Credit Card	VZQX	Apr 93/Q2 87	386	201	Jul 21	466	Nov 21	-	-4,850	Apr 20	1,276	Mar 04
Other	B4TU	Apr 93/Q2 87	445	155	Oct 21	533	Nov 21	-	-2,921	May 20	1,663	Mar 17
1-month	B3PW	Apr 93	0.4	0.2	Sep 21	0.5	Nov 21	Oct 21	-3.3	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	5.5	4.4	Nov 21	7.1	Feb 20	Dec 18	-24.9	May 20	20.7	Sep 96
12-month	B4TC	Mar 94/Q1 88	1.4	0.8	Nov 21	3.7	Mar 20	May 09	-9.9	Feb 21	17.7	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 - December 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						
Net finance raised by PNFCs												
Net finance raised	VYVV	Oct 97	1,532	-197	Nov 21	2,946	Feb 21	-	-10,403	Jul 09	32,035	Mar 20
Equity	ZID5	Jan 03	-1,027	-1,527	Mar 19	-264	Nov 21	-	-2,216	Mar 08	9,610	Jun 09
Bonds(b)	Z93T	Jan 03	-957	-3,026	Sep 21	-729	Nov 21	-	-5,586	Mar 09	11,031	May 18
Commercial paper(b)	B32L	Jan 03	-1,250	-1,817	May 21	-107	Nov 21	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	2,964	2,900	Nov 21	4,701	Jun 21	-	-15,777	Jul 09	33,225	Mar 20
Loans to non-financial businesses												
Changes	ZLV6	May 11	-331	-2,488	Aug 21	2,260	Nov 21	-	-8,139	Jun 20	34,428	Mar 20
12-month	ZO8K	Apr 12	-0.4	-0.5	Nov 21	-0.3	Oct 21	-	-5.3	Dec 12	11.8	May 20
Loans to non-financial businesses: of which large												
Changes	ZM8F	May 11	289	-1,375	Aug 21	3,098	Nov 21	-	-18,904	Jun 20	33,918	Mar 20
12-month	ZO8O	Apr 12	1.9	1.5	Nov 21	4.0	Aug 20	-	-14.3	Apr 21	16.4	Apr 20
Loans to non-financial businesses: of which SMEs												
Changes	ZM87	May 11	-621	-838	Nov 21	-125	Apr 21	-	-1,538	Oct 21	18,371	May 20
12-month	ZO8M	Apr 12	-3.8	-4.0	Jan 13	-3.3	Nov 21	-	-4.4	Sep 12	26.3	Feb 21
Gross lending to and repayments by non-financial businesses (excluding overdrafts): large												
Gross lending	ZM8J	Apr 11	17,585	15,885	Nov 21	20,167	Jun 21	-	7,605	Aug 13	41,667	Mar 20
Repayments	ZM8K	Apr 11	15,100	14,073	Oct 21	15,256	Nov 21	-	8,816	Sep 12	31,056	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs												
Gross lending	ZM8B	Apr 11	4,895	4,632	Nov 21	4,911	Jun 21	-	2,757	Nov 12	25,030	May 20
Repayments	ZM8C	Apr 11	5,851	5,538	Nov 21	5,901	Oct 21	-	3,347	Oct 12	6,110	Jun 21

^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 - December 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						
M4 excluding intermediate OFCs												
Changes	B54Q	Jul 09/Q1 98	-48	-801	Oct 19	14,056	Nov 21	-	-7,341	Dec 13	70,203	Mar 20
1-month	B68P	Jul 09	0.0	-0.1	Jan 19	0.5	Nov 21	Oct 19	-0.4	Dec 13	3.1	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	4.4	3.7	Dec 19	7.0	Nov 21	Nov 19	-1.8	Sep 09	32.6	May 20
12-month	B56Q	Jun 10/Q4 98	6.4	4.5	Feb 20	6.9	Nov 21	-	1.0	Jul 10	15.4	Feb 21
M4: Households												
Changes	VVHS	Oct 97/Q2 63	2,710	2,192	Apr 19	5,069	Nov 21	-	-3,215	Oct 08	27,350	May 20
1-month	VVHT	Oct 97	0.2	-0.2	Apr 18	0.3	Nov 21	Jan 20	-0.3	Oct 08	1.8	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	3.0	2.9	Feb 20	4.5	Nov 21	Mar 17	-0.3	Apr 18	16.3	May 20
12-month	VVHW	Sep 98/Q1 64	7.0	5.7	Apr 20	8.3	Nov 21	-	1.8	Jun 11	12.3	Feb 21
M4: PNFCs												
Changes	VVHM	Oct 97/Q4 63	-97	-6,751	Jul 21	4,550	Nov 21	-	-6,751	Jul 21	26,336	May 20
1-month	VVHN	Oct 97	0.0	-1.2	Jul 21	0.8	Nov 21	Aug 20	-2.2	Jan 00	5.8	Mar 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	3.8	0.2	Sep 21	7.5	Nov 21	-	-11.2	Nov 08	82.0	May 20
12-month	VVHQ	Sep 98/Q1 64	5.5	5.4	Oct 21	5.9	Nov 21	Oct 16	-4.7	Nov 08	30.3	Jan 21
M4: Non-intermediate OFCs												
Changes	B64Q	Jul 09/Q1 98	-2,661	-4,076	Mar 21	4,437	Nov 21	-	-12,855	Dec 13	31,552	Mar 20
1-month	B67P	Jul 09	-0.7	-1.1	Mar 21	1.2	Nov 21	Sep 20	-4.9	Dec 13	9.4	Mar 20
3-month(ann)(b)	B65Q	Sep 09/Q1 98	11.6	3.2	Jun 21	18.6	Nov 21	-	-20.0	Sep 09	80.5	Jul 16
12-month	B66Q	Jun 10/Q4 98	4.6	2.7	Nov 21	4.7	Oct 21	-	-7.7	Jul 10	21.4	Apr 17
M4												
Changes	AUZJ	Jul 82/Q2 63	1,854	-12,368	Aug 20	21,064	Nov 21	-	-30,538	Mar 14	83,779	Mar 20
1-month	VQJS	Aug 82	0.1	-0.4	Aug 20	0.7	Nov 21	Apr 21	-1.4	Mar 14	3.3	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	5.6	5.4	Aug 21	8.3	Nov 21	Sep 20	-8.4	May 14	32.1	May 20
12-month	VQJW	Jul 83/Q1 64	6.4	6.1	Jul 21	7.0	Nov 21	Oct 03	-5.5	Jun 12	18.3	Feb 90
M4L excluding intermediate OFCs												
Changes	B58Q	Jul 09/Q1 98	1,773	-13,466	Jul 21	2,704	Nov 21	-	-15,916	Jul 09	52,856	Mar 20
1-month	B66P	Jul 09	0.1	-0.6	Jul 21	0.5	Oct 21	Nov 21	-0.7	Jul 09	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	3.0	-1.0	Sep 21	3.3	Nov 21	Jun 19	-3.0	Feb 10	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	1.9	1.8	May 21	2.6	Oct 21	Nov 21	-1.1	May 13	6.8	Jun 16
M4L: Households												
Changes	VWNV	Oct 97/Q2 63	3,013	953	Oct 21	3,412	Nov 21	-	-4,919	Apr 20	15,199	Jun 21
1-month	VWNV	Oct 97	0.2	0.1	Oct 21	0.6	Sep 21	Nov 21	-0.3	Apr 20	1.4	Oct 03
3-month(ann)(b)	VWEI	Dec 97/Q3 63	2.0	1.7	Jul 20	3.4	Nov 21	Jan 14	-0.9	May 20	15.5	Oct 03
12-month	VWVZ	Sep 98/Q2 64	4.1	3.6	May 21	4.2	Nov 21	Jul 21	0.5	Nov 12	14.2	Apr 04
M4L: PNFCs												
Changes	VWVQ	Oct 97/Q2 63	1,127	-376	Nov 21	4,810	Jun 21	-	-8,187	Jul 09	28,177	Mar 20
1-month	VWNR	Oct 97	0.2	-0.1	Nov 21	1.1	Jun 21	Dec 20	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VWNS	Dec 97/Q3 63	-0.3	-2.7	Nov 21	1.7	Aug 21	Jan 21	-7.6	Aug 09	44.7	May 20
12-month	VWVU	Sep 98/Q2 64	-0.6	-0.7	Nov 21	-0.4	Oct 21	Jun 15	-4.4	Mar 10	19.5	Feb 07
M4L: Non-intermediate OFCs												
Changes	B68Q	Jul 09/Q1 98	-2,368	-3,300	Sep 21	-332	Nov 21	-	-13,669	Feb 21	23,394	Mar 20
1-month	B65P	Jul 09	-0.8	-1.2	Sep 21	-0.1	Nov 21	Jan 11	-4.6	Feb 21	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	14.4	12.8	Nov 21	19.8	Jun 21	-	-30.8	Mar 21	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	-5.2	-5.7	Nov 21	-1.5	Oct 21	-	-7.5	Mar 14	36.1	Jun 16
M4L												
Changes	VWVL	Oct 97/Q2 63	16,419	-1,483	Oct 21	21,457	Nov 21	-	-46,774	Mar 14	66,945	Mar 20
1-month	VWVM	Aug 82	0.6	-0.1	Oct 21	0.8	Nov 21	Feb 20	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VWVN	Oct 82/Q3 63	5.6	3.9	Nov 21	7.0	Jun 21	May 99	-10.7	Apr 14	27.7	Jul 88
12-month	VWVP	Jul 83/Q2 64	2.1	1.6	Nov 21	2.8	Feb 21	-	-6.6	Aug 12	24.7	Oct 88

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