

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

### Lending to individuals - January 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	2,773	1,550	Jun 20	4,466	Dec 20	-	-7,211	Apr 20	11,937	Oct 03
1-month	BZ2E	Apr 93	0.2	0.1	Jun 20	0.3	Dec 20	Nov 20	-0.4	Apr 20	1.3	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	2.7	2.1	Aug 20	3.0	Dec 20	Oct 20	-2.0	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	1.5	1.4	Oct 13	1.6	Dec 20	Dec 13	0.3	Jun 11	15.1	Jun 04
<b>Secured lending</b>												
Changes	VTVJ	Apr 93/Q1 87	5,165	4,540	Oct 20	5,336	Dec 20	-	-286	Dec 10	10,364	Oct 06
Gross lending	VTVC	Apr 93/Q1 87(c)	24,308	24,063	Dec 20	27,873	Mar 16	-	4,264	Dec 93	31,993	Nov 06
Repayments	B86L	Jan 99	18,557	18,235	Dec 20	18,579	Feb 20	-	5,306	Jan 99	23,447	Jun 07
1-month	VTYF	Apr 93	0.3	0.2	Aug 20	0.4	Dec 20	Oct 20	0.0	Apr 20	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	4.4	4.3	Dec 20	4.6	Mar 16	Jun 93	0.2	Jul 09	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	3.1	3.0	Dec 20	3.3	Apr 20	May 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)	28,261	27,643	Oct 20	29,226	Dec 20	-	4,134	Nov 93	32,781	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	98,994	98,007	Oct 20	102,809	Dec 20	-	9,370	May 20	132,496	Dec 03
<b>Consumer credit</b>												
Changes	B3PS	Apr 93/Q2 87	-2,392	-4,593	May 20	-870	Dec 20	-	-7,222	Apr 20	2,247	Jan 05
Credit Card	VZQX	Apr 93/Q2 87	-2,167	-4,797	Apr 20	-841	Dec 20	-	-4,797	Apr 20	1,281	Mar 04
Other	B4TU	Apr 93/Q2 87	-225	-592	Nov 20	-29	Dec 20	-	-2,772	May 20	1,543	Oct 02
1-month	B3PW	Apr 93	-1.2	-2.2	May 20	-0.4	Dec 20	-	-3.3	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	-9.0	-20.8	Jun 20	-5.7	Dec 20	-	-24.1	May 20	20.8	Sep 96
12-month	B4TC	Mar 94/Q1 88	-8.9	-	-	-7.5	Dec 20	-	-8.9	Jan 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 - January 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	1,075	717	Oct 20	3,391	Dec 20	-	-10,393	Jul 09	31,265	Mar 20
Equity	ZID5	Jan 03	910	896	Aug 20	1,350	Dec 20	-	-2,144	Jul 06	9,610	Jun 09
Bonds(b)	Z93T	Jan 03	2,081	2,015	Dec 20	4,349	Oct 20	-	-5,586	Mar 09	11,031	May 18
Commercial paper(b)	B32L	Jan 03	1,265	-2,076	Dec 20	7,014	Apr 20	-	-2,076	Dec 20	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	-5,587	-6,621	Oct 20	1,833	Dec 20	-	-15,660	Jul 09	33,790	Mar 20
<b>Loans to non-financial businesses</b>												
Changes	ZLV6	May 11	-1,007	-4,527	Oct 20	-820	Dec 20	-	-7,119	Jun 20	33,133	Mar 20
12-month	ZO8K	Apr 12	8.3	7.6	Dec 20	9.8	Aug 20	Sep 20	-5.4	Dec 12	11.2	May 20
<b>Loans to non-financial businesses: of which large</b>												
Changes	ZM8F	May 11	-1,532	-6,230	Oct 20	-1,245	Dec 20	-	-17,689	Jun 20	32,665	Mar 20
12-month	ZO8O	Apr 12	-1.0	-1.7	Dec 20	0.7	Sep 20	-	-6.1	Apr 12	15.5	Apr 20
<b>Loans to non-financial businesses: of which SMEs</b>												
Changes	ZM87	May 11	526	426	Dec 20	1,880	Nov 20	-	-1,058	Sep 11	18,213	May 20
12-month	ZO8M	Apr 12	25.8	25.5	Dec 20	-	-	-	-4.5	Aug 12	25.8	Jan 21
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): large</b>												
Gross lending	ZM8J	Apr 11	12,727	9,887	Oct 20	17,745	Dec 20	-	7,605	Aug 13	39,892	Mar 20
Repayments	ZM8K	Apr 11	15,308	15,114	Nov 20	15,842	Dec 20	-	8,822	Sep 12	30,110	May 20
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs</b>												
Gross lending	ZM8B	Apr 11	5,261	5,193	Dec 20	6,417	Nov 20	-	2,779	Nov 12	24,959	May 20
Repayments	ZM8C	Apr 11	4,616	4,563	Dec 20	5,494	Jun 20	-	3,344	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 - January 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	30,572	12,209	Dec 20	33,751	Nov 20	-	-7,412	Dec 13	68,619	Mar 20
1-month	B68P	Jul 09	1.2	0.5	Dec 20	1.3	Nov 20	-	-0.4	Dec 13	3.0	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	12.8	7.7	Oct 20	13.7	Dec 20	-	-1.8	Sep 09	31.6	May 20
12-month	B56Q	Jun 10/Q4 98	15.0	14.2	Dec 20	-	-	-	1.0	Jul 10	15.0	Jan 21
<b>M4: Households</b>												
Changes	VVHS	Oct 97/Q2 63	18,481	13,248	Oct 20	20,773	Dec 20	-	-3,080	Oct 08	26,456	May 20
1-month	VVHT	Oct 97	1.1	0.8	Oct 20	1.3	Dec 20	Apr 20	-0.3	Oct 08	1.7	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	15.4	14.0	Dec 20	15.7	Jun 20	-	0.1	Apr 18	16.4	May 20
12-month	VVHW	Sep 98/Q1 64	11.4	10.3	Dec 20	-	-	-	1.8	Jun 11	11.4	Jan 21
<b>M4: PNFCs</b>												
Changes	VVHM	Oct 97/Q4 63	13,293	1,532	Dec 20	25,995	May 20	-	-5,161	Apr 16	25,995	May 20
1-month	VVHN	Oct 97	2.4	0.3	Dec 20	5.5	May 20	Jul 20	-2.2	Jan 00	5.7	Mar 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	13.6	11.2	Dec 20	15.3	Nov 20	Jun 07	-11.3	Nov 08	80.7	May 20
12-month	VVHQ	Sep 98/Q1 64	30.3	27.6	Dec 20	-	-	-	-4.7	Nov 08	30.3	Jan 21
<b>M4: Non-intermediate OFCs</b>												
Changes	B64Q	Jul 09/Q1 98	-1,202	-10,097	Dec 20	12,463	Nov 20	-	-12,855	Dec 13	29,805	Mar 20
1-month	B67P	Jul 09	-0.3	-2.6	Dec 20	3.4	Nov 20	-	-4.9	Dec 13	8.8	Mar 20
3-month(ann)(b)	B65Q	Sep 09/Q1 98	1.2	-0.7	Sep 20	15.8	Dec 20	-	-20.0	Sep 09	80.6	Jul 16
12-month	B66Q	Jun 10/Q4 98	11.8	11.5	Sep 20	13.9	Dec 20	-	-7.7	Jul 10	21.3	Apr 17
<b>M4</b>												
Changes	AUZJ	Jul 82/Q2 63	19,209	16,348	Dec 20	24,532	Nov 20	-	-31,573	Mar 14	81,791	Mar 20
1-month	VQJS	Aug 82	0.7	0.6	Dec 20	0.9	Nov 20	Oct 20	-1.5	Mar 14	3.2	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	8.9	4.4	Oct 20	10.3	Nov 20	Dec 20	-8.5	May 14	31.1	May 20
12-month	VQJW	Jul 83/Q1 64	13.3	12.9	Nov 20	13.5	Dec 20	Jan 08	-5.5	Jun 12	18.3	Feb 90
<b>M4L excluding intermediate OFCs</b>												
Changes	B58Q	Jul 09/Q1 98	-3,622	-10,400	Apr 20	1,744	Dec 20	-	-15,765	Jul 09	53,377	Mar 20
1-month	B66P	Jul 09	-0.2	-0.5	Apr 20	0.1	Dec 20	Jan 19	-0.7	Jul 09	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	3.1	1.4	Oct 20	5.2	Dec 20	Aug 15	-3.0	Feb 10	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	4.4	4.2	Dec 20	4.5	Nov 20	Dec 19	-1.1	May 13	6.8	Jun 16
<b>M4L: Households</b>												
Changes	VWNV	Oct 97/Q2 63	1,999	337	May 20	4,317	Dec 20	-	-4,367	Apr 20	11,536	Oct 03
1-month	VWNV	Oct 97	0.1	0.0	May 20	0.3	Dec 20	Mar 20	-0.3	Apr 20	1.4	Oct 03
3-month(ann)(b)	VWEI	Dec 97/Q3 63	3.0	2.8	Oct 20	3.4	Dec 20	Apr 19	-0.8	May 20	15.5	Oct 03
12-month	VWVZ	Sep 98/Q2 64	1.9	1.7	Mar 14	2.0	Dec 20	Oct 20	0.5	Nov 12	14.2	Apr 04
<b>M4L: PNFCs</b>												
Changes	VWVQ	Oct 97/Q2 63	-2,733	-3,130	Mar 14	1,611	Dec 20	-	-8,061	Jul 09	28,742	Mar 20
1-month	VWVNR	Oct 97	-0.6	-0.8	Mar 14	0.4	Dec 20	Oct 16	-1.6	Jul 09	7.0	Mar 20
3-month(ann)(b)	VWVNS	Dec 97/Q3 63	0.3	-0.9	Nov 20	0.9	Dec 20	Aug 13	-7.6	Aug 09	44.5	May 20
12-month	VWVNU	Sep 98/Q2 64	9.2	8.7	Nov 20	9.5	Dec 20	Nov 01	-4.3	May 10	19.6	Feb 07
<b>M4L: Non-intermediate OFCs</b>												
Changes	B68Q	Jul 09/Q1 98	-2,888	-4,183	Dec 20	12,742	Nov 20	-	-10,890	Jan 10	23,394	Mar 20
1-month	B65P	Jul 09	-1.0	-1.4	Dec 20	4.4	Nov 20	Jun 12	-4.6	Jan 17	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	8.1	2.0	Oct 20	22.2	Dec 20	-	-20.2	Mar 14	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	10.4	8.0	Dec 20	11.8	Nov 20	Apr 15	-7.5	Mar 14	36.1	Jun 16
<b>M4L</b>												
Changes	VWVVL	Oct 97/Q2 63	-10,143	-12,355	Aug 20	5,225	Dec 20	-	-46,844	Mar 14	67,466	Mar 20
1-month	VWVVM	Aug 82	-0.4	-0.5	Aug 20	0.2	Dec 20	Jan 20	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VWVVN	Oct 82/Q3 63	2.2	-1.3	Oct 20	3.1	Dec 20	Jun 19	-10.7	Apr 14	27.7	Jul 88
12-month	VWVVP	Jul 83/Q2 64	3.9	3.8	Oct 20	4.2	Nov 20	Dec 20	-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.