

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

### Lending to individuals - July 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	-1,407	-3,350	May 20	18,030	Jun 21	-	-7,818	Apr 20	18,030	Jun 21
1-month	BZ2E	Apr 93	-0.1	-0.2	May 20	1.0	Jun 21	-	-0.5	Apr 20	1.3	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	5.7	5.5	May 21	7.0	Jun 21	Nov 94	-2.4	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	4.2	3.5	May 21	4.5	Jun 21	Jun 18	0.2	Mar 11	15.1	Jun 04
<b>Secured lending</b>												
Changes	VTVJ	Apr 93/Q1 87	-1,366	-	-	17,728	Jun 21	-	-1,366	Jul 21	17,728	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	16,520	16,277	Jun 20	43,768	Jun 21	-	4,266	Dec 93	43,768	Jun 21
Repayments	B86L	Jan 99	18,092	17,633	Nov 20	27,796	Jun 21	-	5,309	Jan 99	27,796	Jun 21
1-month	VTYF	Apr 93	-0.1	-	-	1.2	Jun 21	-	-0.1	Jul 21	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	6.3	6.1	May 21	7.7	Jun 21	-	0.2	Dec 10	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	5.2	4.4	May 21	5.5	Jun 21	Apr 97	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)	24,920	22,345	Jul 20	25,868	Jun 21	-	4,124	Nov 93	32,804	Nov 06
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	75,152	68,641	Jul 20	80,272	Jun 21	-	9,315	May 20	132,561	Dec 03
<b>Consumer credit</b>												
Changes	B3PS	Apr 93/Q2 87	-42	-783	Feb 21	302	Jun 21	-	-7,628	Apr 20	2,330	Mar 16
Credit Card	VZQX	Apr 93/Q2 87	-102	-617	Feb 21	71	Jun 21	-	-5,151	Apr 20	1,285	Mar 04
Other	B4TU	Apr 93/Q2 87	60	11	Mar 21	231	Jun 21	-	-2,922	May 20	1,640	Mar 17
1-month	B3PW	Apr 93	0.0	-0.4	Feb 21	0.2	Jun 21	Apr 21	-3.4	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	1.4	1.0	May 21	1.6	Jun 21	-	-25.4	May 20	20.7	Sep 96
12-month	B4TC	Mar 94/Q1 88	-2.7	-2.9	May 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 - July 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	785	-2,312	May 21	1,689	Jun 21	-	-10,399	Jul 09	32,223	Mar 20
Equity	ZID5	Jan 03	-363	-499	Jan 20	572	Jun 21	-	-2,217	Mar 08	9,610	Jun 09
Bonds(b)	Z93T	Jan 03	417	-338	Jun 21	1,596	May 21	-	-5,586	Mar 09	11,031	May 18
Commercial paper(b)	B32L	Jan 03	-72	-1,166	Jun 21	650	Apr 21	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	-1,275	-2,483	May 21	4,822	Jun 21	-	-15,713	Jul 09	33,322	Mar 20
<b>Loans to non-financial businesses</b>												
Changes	ZLV6	May 11	3,668	1,516	Jun 21	4,530	May 20	-	-8,092	Jun 20	32,613	Mar 20
12-month	ZO8K	Apr 12	-0.8	-1.5	Jun 21	1.5	Mar 21	May 15	-5.4	Dec 12	11.2	May 20
<b>Loans to non-financial businesses: of which large</b>												
Changes	ZM8F	May 11	4,882	1,926	Jun 21	13,732	Apr 20	-	-19,218	Jun 20	32,441	Mar 20
12-month	ZO8O	Apr 12	-3.1	-6.1	Jun 21	-1.0	Feb 21	Dec 14	-14.8	Apr 21	15.6	Apr 20
<b>Loans to non-financial businesses: of which SMEs</b>												
Changes	ZM87	May 11	-1,214	-	-	-410	Jun 21	-	-1,214	Jul 21	18,613	May 20
12-month	ZO8M	Apr 12	2.9	1.2	Apr 20	6.2	Jun 21	-	-4.5	Aug 12	25.9	Mar 21
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): large</b>												
Gross lending	ZM8J	Apr 11	16,604	14,115	May 21	20,297	Jun 21	-	7,605	Aug 13	39,010	Mar 20
Repayments	ZM8K	Apr 11	12,885	12,001	Mar 20	14,869	Jun 21	-	8,810	Sep 12	30,496	May 20
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs</b>												
Gross lending	ZM8B	Apr 11	4,857	4,324	Oct 19	5,418	Jun 21	-	2,822	Nov 12	24,583	May 20
Repayments	ZM8C	Apr 11	6,233	5,008	Mar 21	7,084	Jun 21	-	3,336	Oct 12	9,093	May 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 - July 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	6,748	1,422	Aug 20	19,626	Jun 21	-	-7,401	Dec 13	70,681	Mar 20
1-month	B68P	Jul 09	0.3	0.1	Aug 20	0.7	Jun 21	May 21	-0.4	Dec 13	3.1	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	5.3	4.7	May 21	6.0	Jun 21	Feb 16	-1.9	Sep 09	32.5	May 20
12-month	B56Q	Jun 10/Q4 98	7.9	7.5	Mar 20	8.8	Jun 21	-	1.0	Jul 10	15.3	Feb 21
<b>M4: Households</b>												
Changes	VVHS	Oct 97/Q2 63	7,110	4,607	Feb 20	9,649	Jun 21	-	-3,258	Oct 08	27,355	May 20
1-month	VVHT	Oct 97	0.4	0.3	Feb 20	0.6	Jun 21	May 21	-0.3	Oct 08	1.8	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	5.8	2.7	Feb 20	6.4	Jun 21	Mar 12	-0.3	Apr 18	16.4	May 20
12-month	VVHW	Sep 98/Q1 64	9.7	9.2	Nov 20	9.9	Jun 21	-	1.8	Jun 11	12.3	Feb 21
<b>M4: PNFCs</b>												
Changes	VVHM	Oct 97/Q4 63	-7,076	-	-	6,429	Jun 21	-	-7,076	Jul 21	26,261	May 20
1-month	VVHN	Oct 97	-1.2	-1.4	Apr 16	1.1	Jun 21	Oct 08	-2.2	Jan 00	5.8	Mar 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	0.2	-2.6	Jun 19	7.2	Jun 21	Jun 09	-11.2	Nov 08	82.2	May 20
12-month	VVHQ	Sep 98/Q1 64	6.9	3.9	Feb 20	11.3	Jun 21	Sep 03	-4.7	Nov 08	30.3	Jan 21
<b>M4: Non-intermediate OFCs</b>												
Changes	B64Q	Jul 09/Q1 98	6,715	3,548	Jun 21	12,047	Nov 20	-	-12,918	Dec 13	31,783	Mar 20
1-month	B67P	Jul 09	1.8	1.0	Jun 21	3.3	Nov 20	Feb 16	-4.9	Dec 13	9.4	Mar 20
3-month(ann)(b)	B65Q	Sep 09/Q1 98	11.4	2.5	Jun 21	14.5	Dec 20	Feb 15	-20.0	Aug 18	79.8	Jul 16
12-month	B66Q	Jun 10/Q4 98	1.2	0.7	Jun 21	11.0	Feb 21	Oct 13	-7.7	Jul 10	21.4	Apr 17
<b>M4</b>												
Changes	AUZJ	Jul 82/Q2 63	3,215	-11,382	Aug 20	16,642	Jun 21	-	-31,616	Mar 14	82,297	Mar 20
1-month	VQJS	Aug 82	0.1	-0.4	Aug 20	0.6	Jun 21	Apr 21	-1.5	Mar 14	3.2	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	4.7	4.5	Oct 20	4.8	Jun 21	Mar 16	-8.5	May 14	31.7	May 20
12-month	VQJW	Jul 83/Q1 64	6.0	5.0	Feb 20	6.9	Jun 21	Sep 02	-5.5	Jun 12	18.3	Feb 90
<b>M4L excluding intermediate OFCs</b>												
Changes	B58Q	Jul 09/Q1 98	-13,798	-15,840	Jul 09	23,230	Jun 21	-	-15,840	Jul 09	52,360	Mar 20
1-month	B66P	Jul 09	-0.6	-0.7	Jul 09	1.0	Jun 21	Dec 10	-0.7	Jul 09	2.4	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	3.1	1.8	May 21	5.6	Jun 21	Jun 19	-3.0	Feb 10	10.8	Mar 16
12-month	B62Q	Jun 10/Q4 98	1.8	1.5	Mar 21	2.4	Jun 21	May 21	-1.1	May 13	6.8	Jun 16
<b>M4L: Households</b>												
Changes	VWNV	Oct 97/Q2 63	-2,424	-4,513	Apr 20	15,628	Jun 21	-	-4,513	Apr 20	15,628	Jun 21
1-month	VWNV	Oct 97	-0.2	-0.3	Apr 20	1.0	Jun 21	-	-0.3	Apr 20	1.4	Oct 03
3-month(ann)(b)	VWEI	Dec 97/Q3 63	5.3	5.1	May 21	6.9	Jun 21	-	-0.9	May 20	15.5	Oct 03
12-month	VWVZ	Sep 98/Q2 64	4.1	3.6	May 21	4.5	Jun 21	Jul 16	0.5	Nov 12	14.2	Apr 04
<b>M4L: PNFCs</b>												
Changes	VWVQ	Oct 97/Q2 63	-2,881	-3,373	Apr 21	4,925	Jun 21	-	-8,160	Jul 09	28,271	Mar 20
1-month	VWNR	Oct 97	-0.6	-0.7	Apr 21	1.1	Jun 21	Oct 16	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VWNS	Dec 97/Q3 63	0.1	-0.3	Jun 21	1.3	Apr 21	Jul 14	-7.6	Aug 09	44.9	May 20
12-month	VWVU	Sep 98/Q2 64	-0.2	-0.6	Jun 15	0.3	Jun 21	May 21	-4.4	Mar 10	19.5	Feb 07
<b>M4L: Non-intermediate OFCs</b>												
Changes	B68Q	Jul 09/Q1 98	-8,493	-9,432	Mar 21	2,677	Jun 21	-	-13,669	Feb 21	23,394	Mar 20
1-month	B65P	Jul 09	-3.1	-3.3	Mar 21	1.0	Jun 21	Jan 20	-4.6	Feb 21	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	-3.5	-9.0	May 21	8.4	Jun 21	Nov 14	-30.8	Mar 21	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	-6.7	-7.3	Mar 21	-4.3	Jun 21	-	-7.5	Mar 14	36.1	Jun 16
<b>M4L</b>												
Changes	VWVU	Oct 97/Q2 63	-25,059	-46,829	Mar 14	31,734	Jun 21	-	-46,829	Mar 14	66,449	Mar 20
1-month	VWVU	Aug 82	-0.9	-2.1	Mar 14	1.2	Jun 21	Feb 12	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VWVU	Oct 82/Q3 63	2.4	1.8	May 21	6.0	Jun 21	Jan 21	-10.8	Apr 14	27.7	Jul 88
12-month	VWVP	Jul 83/Q2 64	0.6	0.5	Apr 21	1.5	Jun 21	-	-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.