

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

Lending to individuals - May 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	6,860	2,803	Apr 21	11,197	Mar 21	-	-7,743	Apr 20	11,917	Oct 03
1-month	BZ2E	Apr 93	0.4	0.2	Apr 21	0.7	Mar 21	Oct 19	-0.5	Apr 20	1.3	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	5.0	4.7	Apr 21	5.6	Mar 16	May 08	-2.3	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	3.4	2.8	Apr 21	3.6	Mar 20	-	0.2	Mar 11	15.1	Jun 04
Secured lending												
Changes	VTVJ	Apr 93/Q1 87	6,581	3,030	Apr 21	11,363	Mar 21	-	-369	Dec 10	11,363	Mar 21
Gross lending	VTVC	Apr 93/Q1 87(c)	24,218	23,875	Apr 21	35,717	Mar 21	-	4,266	Dec 93	35,717	Mar 21
Repayments	B86L	Jan 99	18,875	18,563	Jan 21	19,454	Apr 21	Dec 18	5,311	Jan 99	23,450	Jun 07
1-month	VTYF	Apr 93	0.4	0.2	Apr 21	0.8	Mar 21	Feb 21	0.0	Apr 20	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	5.7	4.9	Feb 21	6.5	Mar 21	Apr 21	0.2	Dec 10	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	4.3	4.0	Apr 21	4.9	Sep 08	Sep 95	0.5	Nov 11	15.4	Apr 04
Approvals of loans secured on dwellings												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	27,262	26,813	Apr 21	27,909	Jan 21	-	4,124	Nov 93	32,832	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	87,545	86,897	Apr 21	87,912	Feb 21	-	9,444	May 20	132,620	Dec 03
Consumer credit												
Changes	B3PS	Apr 93/Q2 87	280	-228	Apr 21	829	Jul 20	-	-7,462	Apr 20	2,344	Mar 16
Credit Card	VZQX	Apr 93/Q2 87	-101	-309	Apr 21	128	Aug 20	-	-4,949	Apr 20	1,281	Mar 04
Other	B4TU	Apr 93/Q2 87	381	81	Apr 21	415	Jul 20	Jan 14	-3,005	May 20	1,649	Mar 17
1-month	B3PW	Apr 93	0.1	-0.1	Apr 21	0.4	Jul 20	Aug 20	-3.4	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	-0.2	-2.6	Apr 21	0.5	Sep 20	-	-25.4	May 20	20.7	Sep 96
12-month	B4TC	Mar 94/Q1 88	-3.2	-5.7	Apr 21	-2.9	May 20	-	-10.0	Feb 21	17.6	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 - May 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	-2,823	-6,461	Apr 21	-2,612	Mar 21	-	-10,400	Jul 09	32,448	Mar 20
Equity	ZID5	Jan 03	805	762	Apr 21	1,041	Feb 21	-	-2,157	Nov 07	9,599	Jun 09
Bonds(b)	Z93T	Jan 03	1,596	-1,754	Apr 21	2,081	Jan 21	-	-5,586	Mar 09	11,031	May 18
Commercial paper(b)	B32L	Jan 03	-1,817	-4,272	Mar 21	650	Apr 21	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	-2,263	-6,370	Apr 21	3,294	Mar 21	-	-15,657	Jul 09	33,152	Mar 20
Loans to non-financial businesses												
Changes	ZLV6	May 11	-2,234	-4,757	Apr 21	-506	Mar 21	-	-7,526	Jun 20	31,916	Mar 20
12-month	ZO8K	Apr 12	-3.3	-3.7	Jul 14	-2.1	Apr 21	Oct 13	-5.4	Dec 12	11.2	May 20
Loans to non-financial businesses: of which large												
Changes	ZM8F	May 11	-1,859	-4,812	Apr 21	-1,011	Mar 21	-	-17,783	Jun 20	31,673	Mar 20
12-month	ZO8O	Apr 12	-11.9	-14.9	Apr 21	-10.2	Mar 21	-	-14.9	Apr 21	15.5	Apr 20
Loans to non-financial businesses: of which SMEs												
Changes	ZM87	May 11	-375	-388	Sep 18	55	Apr 21	-	-1,047	Sep 11	18,762	May 20
12-month	ZO8M	Apr 12	12.7	11.9	May 20	25.4	Apr 21	-	-4.5	Aug 12	25.9	Mar 21
Gross lending to and repayments by non-financial businesses (excluding overdrafts): large												
Gross lending	ZM8J	Apr 11	13,737	11,327	Apr 21	15,580	Mar 21	-	7,606	Aug 13	38,860	Mar 20
Repayments	ZM8K	Apr 11	14,083	12,047	Mar 20	14,339	Apr 21	-	8,813	Sep 12	30,639	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs												
Gross lending	ZM8B	Apr 11	7,366	6,760	Apr 21	9,853	Jul 20	-	2,829	Nov 12	24,601	May 20
Repayments	ZM8C	Apr 11	8,682	7,330	Apr 21	-	-	-	3,346	Mar 13	8,682	May 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 - May 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	7,196	751	Aug 20	9,617	Apr 21	-	-7,345	Dec 13	70,574	Mar 20
1-month	B68P	Jul 09	0.3	0.0	Aug 20	0.4	Apr 21	Dec 19	-0.4	Dec 13	3.1	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	4.4	3.7	Dec 19	5.7	Apr 21	Feb 20	-1.8	Sep 09	32.5	May 20
12-month	B56Q	Jun 10/Q4 98	8.7	7.5	Mar 20	10.9	Apr 21	-	1.0	Jul 10	15.3	Feb 21
M4: Households												
Changes	VVHS	Oct 97/Q2 63	7,015	4,535	Feb 20	8,890	Apr 21	-	-3,324	Apr 18	27,577	May 20
1-month	VVHT	Oct 97	0.4	0.3	Feb 20	0.5	Apr 21	Nov 19	-0.3	Oct 08	1.8	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	7.6	7.5	Oct 20	10.2	Apr 21	Aug 20	-0.4	Apr 18	16.3	May 20
12-month	VVHW	Sep 98/Q1 64	10.1	9.2	Nov 20	11.7	Apr 21	-	1.8	Jun 11	12.3	Feb 21
M4: PNFCs												
Changes	VVHM	Oct 97/Q4 63	1,191	1,127	Mar 21	2,187	Apr 21	Jan 10	-5,106	Apr 16	26,659	May 20
1-month	VVHN	Oct 97	0.2	0.1	Aug 20	0.4	Apr 21	Mar 21	-2.2	Jan 00	5.8	Mar 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	3.3	3.1	Apr 21	12.2	Mar 21	May 19	-11.3	Nov 08	83.2	May 20
12-month	VVHQ	Sep 98/Q1 64	11.9	9.7	Mar 20	17.9	Apr 21	Feb 07	-4.7	Nov 08	30.3	Jan 21
M4: Non-intermediate OFCs												
Changes	B64Q	Jul 09/Q1 98	-1,010	-1,460	Apr 21	11,781	Nov 20	-	-12,863	Dec 13	31,500	Mar 20
1-month	B67P	Jul 09	-0.3	-0.4	Apr 21	3.2	Nov 20	-	-4.9	Dec 13	9.4	Mar 20
3-month(ann)(b)	B65Q	Sep 09/Q1 98	-7.9	-9.4	Apr 21	-0.4	Jan 21	Mar 13	-20.0	Sep 09	80.5	Jul 16
12-month	B66Q	Jun 10/Q4 98	-1.9	-3.7	Jun 19	-1.2	Apr 21	Jan 14	-7.7	Jul 10	21.3	Apr 17
M4												
Changes	AUJZ	Jul 82/Q2 63	12,629	1,988	Apr 21	16,823	Mar 21	-	-31,231	Mar 14	82,387	Mar 20
1-month	VQJS	Aug 82	0.4	0.1	Apr 21	0.6	Mar 21	Apr 19	-1.5	Mar 14	3.2	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	4.5	4.4	Oct 20	6.0	Apr 21	Apr 02	-8.5	May 14	31.7	May 20
12-month	VQJW	Jul 83/Q1 64	7.3	5.0	Feb 20	9.1	Apr 21	Dec 02	-5.5	Jun 12	18.3	Feb 90
M4L excluding intermediate OFCs												
Changes	B58Q	Jul 09/Q1 98	7,061	-431	Apr 21	18,744	Nov 20	-	-15,760	Jul 09	52,342	Mar 20
1-month	B66P	Jul 09	0.3	0.0	Apr 21	0.9	Nov 20	Sep 19	-0.7	Jul 09	2.4	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	1.7	-0.8	Apr 21	3.1	Jan 21	Mar 11	-3.0	Feb 10	10.8	Mar 16
12-month	B62Q	Jun 10/Q4 98	1.8	1.5	Mar 21	1.9	Apr 21	Jun 15	-1.1	May 13	6.8	Jun 16
M4L: Households												
Changes	VWNV	Oct 97/Q2 63	5,346	3,829	Apr 21	9,333	Mar 21	-	-4,098	Apr 20	11,535	Oct 03
1-month	VWNV	Oct 97	0.4	0.3	Apr 21	0.6	Mar 21	Feb 21	-0.3	Apr 20	1.4	Oct 03
3-month(ann)(b)	VWEI	Dec 97/Q3 63	5.1	4.6	Mar 21	5.2	Mar 16	Apr 21	-0.9	May 20	15.5	Oct 03
12-month	VWVZ	Sep 98/Q2 64	3.6	3.2	Apr 21	3.7	Jan 18	Feb 18	0.5	Nov 12	14.2	Apr 04
M4L: PNFCs												
Changes	VWVQ	Oct 97/Q2 63	-1,702	-3,735	Apr 21	3,081	Mar 21	-	-8,070	Jul 09	28,098	Mar 20
1-month	VWNR	Oct 97	-0.4	-0.8	Apr 21	0.7	Mar 21	Oct 20	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VWNS	Dec 97/Q3 63	-2.0	-3.0	Oct 20	0.9	Apr 21	-	-7.6	Aug 09	45.1	May 20
12-month	VWNU	Sep 98/Q2 64	-0.3	-0.6	Jun 15	2.7	Apr 21	Aug 14	-4.3	May 10	19.6	Feb 07
M4L: Non-intermediate OFCs												
Changes	B68Q	Jul 09/Q1 98	3,417	-524	Apr 21	12,742	Nov 20	-	-13,669	Feb 21	23,394	Mar 20
1-month	B65P	Jul 09	1.3	-0.2	Apr 21	4.4	Nov 20	Nov 14	-4.6	Feb 21	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	-8.9	-28.3	Apr 21	7.7	Jan 21	-	-30.8	Mar 21	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	-3.8	-5.6	Apr 21	4.1	Feb 21	-	-7.5	Mar 14	36.1	Jun 16
M4L												
Changes	VWVL	Oct 97/Q2 63	8,529	-1,973	Apr 21	19,656	Nov 20	-	-46,902	Mar 14	66,431	Mar 20
1-month	VWVM	Aug 82	0.3	-0.1	Apr 21	0.7	Nov 20	Sep 20	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VWVN	Oct 82/Q3 63	1.7	-1.4	Apr 21	2.3	Jan 21	Dec 09	-10.7	Apr 14	27.7	Jul 88
12-month	VWVP	Jul 83/Q2 64	1.1	0.5	Apr 21	2.8	Feb 21	-	-6.6	Aug 12	24.7	Nov 88

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