

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

### Lending to individuals - November 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	4,926	1,977	Oct 21	9,495	Sep 21	-	-7,846	Apr 20	17,328	Jun 21
1-month	BZ2E	Apr 93	0.3	0.1	Oct 21	0.5	Sep 21	Aug 21	-0.5	Apr 20	1.3	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	3.8	3.1	Sep 21	3.9	Oct 21	Jan 20	-2.4	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	4.4	4.2	Aug 21	4.5	Sep 21	Oct 21	0.2	Mar 11	15.1	Jun 04
<b>Secured lending</b>												
Changes	VTVJ	Apr 93/Q1 87	3,693	1,149	Oct 21	9,123	Sep 21	-	-2,264	Jul 21	16,751	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	22,146	19,542	Oct 21	31,245	Sep 21	-	4,263	Dec 93	43,072	Jun 21
Repayments	B86L	Jan 99	19,360	18,240	Oct 21	20,588	Sep 21	-	5,321	Jan 99	27,868	Jun 21
1-month	VTYF	Apr 93	0.2	0.1	Oct 21	0.6	Sep 21	Apr 21	-0.1	Jul 21	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	3.7	3.0	Sep 21	4.0	Oct 21	Dec 19	0.2	Dec 10	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	4.9	4.3	May 21	5.1	Oct 21	Sep 08	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)	25,242	24,505	Oct 21	25,800	Jun 21	-	4,124	Nov 93	32,834	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	66,964	40,477	Jun 20	67,103	Oct 21	-	9,302	May 20	132,640	Dec 03
<b>Consumer credit</b>												
Changes	B3PS	Apr 93/Q2 87	1,233	828	Oct 21	1,338	Jul 20	Aug 15	-7,493	Apr 20	2,362	Mar 16
Credit Card	VZQX	Apr 93/Q2 87	862	706	Oct 21	917	Jul 20	-	-5,053	Apr 20	1,282	Mar 04
Other	B4TU	Apr 93/Q2 87	371	122	Oct 21	422	Jul 20	-	-2,925	May 20	1,660	Mar 17
1-month	B3PW	Apr 93	0.6	0.4	Oct 21	0.7	Dec 19	Jul 20	-3.4	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	5.0	3.9	Oct 21	6.8	Feb 20	Nov 19	-25.1	May 20	20.7	Sep 96
12-month	B4TC	Mar 94/Q1 88	0.4	-1.0	Oct 21	3.7	Mar 20	-	-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 - November 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	-434	-1,761	Oct 21	896	Jul 21	-	-10,404	Jul 09	32,022	Mar 20
Equity	ZID5	Jan 03	-171	-463	Oct 21	762	Sep 21	-	-2,217	Mar 08	9,611	Jun 09
Bonds(b)	Z93T	Jan 03	-729	-3,026	Sep 21	1,158	Oct 21	-	-5,586	Mar 09	11,031	May 18
Commercial paper(b)	B32L	Jan 03	-107	-446	Oct 21	481	Sep 21	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	2,544	-2,003	Oct 21	4,674	Jun 21	-	-15,740	Jul 09	33,190	Mar 20
<b>Loans to non-financial businesses</b>												
Changes	ZLV6	May 11	2,093	558	Oct 21	3,686	Jul 21	-	-8,227	Jun 20	34,415	Mar 20
12-month	ZO8K	Apr 12	-0.5	-1.1	Sep 21	-0.3	Oct 21	Jul 21	-5.3	Dec 12	11.8	May 20
<b>Loans to non-financial businesses: of which large</b>												
Changes	ZM8F	May 11	2,899	2,101	Oct 21	4,684	Jul 21	-	-19,013	Jun 20	33,905	Mar 20
12-month	ZO8O	Apr 12	1.4	0.9	Oct 21	4.0	Aug 20	Sep 20	-14.3	Apr 21	16.4	Apr 20
<b>Loans to non-financial businesses: of which SMEs</b>												
Changes	ZM87	May 11	-806	-1,543	Oct 21	-102	Apr 21	-	-1,543	Oct 21	18,374	May 20
12-month	ZO8M	Apr 12	-3.3	-3.4	May 13	-2.0	Oct 21	Aug 13	-4.4	Sep 12	26.2	Feb 21
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): large</b>												
Gross lending	ZM8J	Apr 11	15,650	15,399	Oct 21	16,376	Jul 21	-	7,605	Aug 13	41,621	Mar 20
Repayments	ZM8K	Apr 11	15,212	14,054	Oct 21	16,111	Aug 21	-	8,816	Sep 12	31,079	May 20
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs</b>												
Gross lending	ZM8B	Apr 11	4,583	4,575	Oct 21	4,910	Jun 21	-	2,769	Nov 12	25,029	May 20
Repayments	ZM8C	Apr 11	5,539	5,458	May 21	5,900	Oct 21	-	3,347	Mar 13	6,111	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 - November 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	12,900	11,794	Aug 21	14,843	Oct 21	-	-7,399	Dec 13	70,323	Mar 20
1-month	B68P	Jul 09	0.5	0.4	Aug 21	0.6	Oct 21	Dec 20	-0.4	Dec 13	3.1	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	6.9	6.7	Oct 21	9.4	Mar 21	-	-1.9	Sep 09	32.7	May 20
12-month	B56Q	Jun 10/Q4 98	6.9	4.5	Feb 20	7.7	Oct 21	Mar 17	1.0	Jul 10	15.4	Feb 21
<b>M4: Households</b>												
Changes	VVHS	Oct 97/Q2 63	4,521	2,836	Jan 20	5,177	Oct 21	-	-3,282	Oct 08	27,031	May 20
1-month	VVHT	Oct 97	0.3	0.2	Jan 20	0.5	Sep 21	Oct 21	-0.3	Oct 08	1.8	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	4.4	2.8	Feb 20	5.5	Oct 21	Oct 14	-0.2	Apr 18	16.4	May 20
12-month	VVHW	Sep 98/Q1 64	8.2	7.8	Sep 20	9.2	Oct 21	Nov 07	1.8	Jun 11	12.3	Feb 21
<b>M4: PNFCs</b>												
Changes	VVHM	Oct 97/Q4 63	4,251	1,142	Oct 21	4,942	Sep 21	-	-6,818	Jul 21	26,461	May 20
1-month	VVHN	Oct 97	0.7	0.2	Oct 21	0.9	Sep 21	Nov 19	-2.2	Jan 00	5.8	Mar 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	7.5	6.4	Oct 21	11.7	Mar 21	Dec 15	-11.2	Nov 08	82.4	May 20
12-month	VVHQ	Sep 98/Q1 64	5.9	5.4	Oct 21	7.3	Sep 21	Feb 17	-4.7	Nov 08	30.3	Jan 21
<b>M4: Non-intermediate OFCs</b>												
Changes	B64Q	Jul 09/Q1 98	4,128	3,049	Sep 21	8,524	Oct 21	-	-12,911	Dec 13	31,565	Mar 20
1-month	B67P	Jul 09	1.1	0.8	Sep 21	2.3	Oct 21	Jun 21	-4.9	Dec 13	9.4	Mar 20
3-month(ann)(b)	B65Q	Sep 09/Q1 98	17.9	12.9	Oct 21	20.4	Nov 20	-	-20.0	Sep 09	80.6	Jul 16
12-month	B66Q	Jun 10/Q4 98	2.5	1.7	Jul 21	4.6	Oct 21	Jan 15	-7.7	Jul 10	21.4	Apr 17
<b>M4</b>												
Changes	AUZJ	Jul 82/Q2 63	19,860	18,040	Oct 21	23,367	Feb 21	-	-30,534	Mar 14	82,931	Mar 20
1-month	VQJS	Aug 82	0.7	0.6	Oct 21	0.8	Feb 21	Sep 21	-1.4	Mar 14	3.3	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	8.1	7.7	Oct 21	8.9	Mar 21	May 17	-8.4	May 14	32.1	May 20
12-month	VQJW	Jul 83/Q1 64	6.9	6.1	Jul 21	7.0	Oct 21	Mar 17	-5.5	Jun 12	18.3	Feb 90
<b>M4L excluding intermediate OFCs</b>												
Changes	B58Q	Jul 09/Q1 98	-398	-13,344	Jul 21	11,817	Oct 21	-	-15,791	Jul 09	52,556	Mar 20
1-month	B66P	Jul 09	0.0	-0.6	Jul 21	0.5	Oct 21	Apr 21	-0.7	Jul 09	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	2.7	-0.9	Sep 21	3.6	Oct 21	May 19	-3.0	Feb 10	10.8	Mar 16
12-month	B62Q	Jun 10/Q4 98	1.7	1.5	Mar 21	2.6	Oct 21	-	-1.1	May 13	6.8	Jun 16
<b>M4L: Households</b>												
Changes	VVNV	Oct 97/Q2 63	3,664	1,140	Oct 21	8,544	Sep 21	-	-4,946	Apr 20	15,112	Jun 21
1-month	VVNW	Oct 97	0.2	0.1	Oct 21	0.6	Sep 21	Apr 21	-0.3	Apr 20	1.4	Oct 03
3-month(ann)(b)	VVEI	Dec 97/Q3 63	3.6	2.8	Sep 21	3.8	Oct 21	Feb 21	-1.0	May 20	15.5	Oct 03
12-month	VVNZ	Sep 98/Q2 64	4.2	4.1	Jul 21	4.3	Oct 21	Aug 21	0.5	Nov 12	14.2	Apr 04
<b>M4L: PNFCs</b>												
Changes	VVNQ	Oct 97/Q2 63	-728	-1,366	Oct 21	-226	Aug 21	-	-8,083	Jul 09	28,145	Mar 20
1-month	VVNR	Oct 97	-0.2	-0.3	Oct 21	0.0	Aug 21	Oct 20	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VVNS	Dec 97/Q3 63	-3.3	-4.1	Sep 21	-2.9	Oct 21	-	-7.6	Aug 09	44.6	May 20
12-month	VVNU	Sep 98/Q2 64	-0.8	-1.3	Feb 15	-0.4	Oct 21	-	-4.3	May 10	19.5	Feb 07
<b>M4L: Non-intermediate OFCs</b>												
Changes	B68Q	Jul 09/Q1 98	-3,334	-8,334	Jul 21	12,044	Oct 21	-	-13,669	Feb 21	23,394	Mar 20
1-month	B65P	Jul 09	-1.2	-2.9	Jul 21	4.4	Oct 21	Sep 21	-4.6	Feb 21	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	8.0	-15.0	Sep 21	13.8	Oct 21	-	-30.8	Mar 21	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	-6.8	-7.3	Mar 21	-1.5	Oct 21	-	-7.5	Mar 14	36.1	Jun 16
<b>M4L</b>												
Changes	VVVL	Oct 97/Q2 63	21,307	-1,624	Oct 21	38,172	Jun 21	-	-46,887	Mar 14	66,645	Mar 20
1-month	VVVM	Aug 82	0.8	-0.1	Oct 21	1.4	Jun 21	Nov 20	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VVVN	Oct 82/Q3 63	3.9	1.9	Oct 21	6.9	Jun 21	Mar 19	-10.8	Apr 14	27.7	Jul 88
12-month	VVVP	Jul 83/Q2 64	1.6	1.5	Sep 21	1.7	Jun 21	Oct 21	-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.