

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

Lending to individuals - October 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	2,310	-1,736	Jul 21	9,570	Sep 21	-	-7,908	Apr 20	17,329	Jun 21
1-month	BZ2E	Apr 93	0.1	-0.1	Jul 21	0.5	Sep 21	Jun 20	-0.5	Apr 20	1.3	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	4.1	3.1	Sep 21	5.0	Aug 21	Aug 19	-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	Jun 21	0.2	Mar 11	15.1	Jun 04
Secured lending												
Changes	VTVJ	Apr 93/Q1 87	1,604	-2,172	Jul 21	9,282	Sep 21	-	-2,172	Jul 21	16,804	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	19,273	15,981	Jul 21	30,734	Sep 21	-	4,263	Dec 93	42,840	Jun 21
Repayments	B86L	Jan 99	18,239	17,513	Aug 21	20,564	Sep 21	-	5,320	Jan 99	27,832	Jun 21
1-month	VTYF	Apr 93	0.1	-0.1	Jul 21	0.6	Sep 21	Jun 20	-0.1	Jul 21	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	4.2	3.2	Sep 21	5.2	Aug 21	May 95	0.2	Dec 10	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	5.1	5.0	Jul 21	5.4	Sep 21	Aug 21	0.5	Nov 11	15.4	Apr 04
Approvals of loans secured on dwellings												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	24,353	22,189	Jul 20	24,709	Sep 21	-	4,124	Nov 93	32,832	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	67,199	40,475	Jun 20	71,851	Sep 21	-	9,301	May 20	132,644	Dec 03
Consumer credit												
Changes	B3PS	Apr 93/Q2 87	706	289	Sep 21	1,265	Jul 20	-	-7,514	Apr 20	2,370	Mar 16
Credit Card	VZQX	Apr 93/Q2 87	637	578	Sep 21	875	Jul 20	-	-5,059	Apr 20	1,285	Mar 04
Other	B4TU	Apr 93/Q2 87	68	-289	Sep 21	254	Aug 21	-	-2,924	May 20	1,649	Mar 17
1-month	B3PW	Apr 93	0.4	0.1	Sep 21	0.6	Jul 20	Nov 19	-3.4	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	3.3	2.8	Sep 21	6.7	Feb 20	Aug 21	-25.1	May 20	20.7	Sep 96
12-month	B4TC	Mar 94/Q1 88	-1.0	-1.7	Sep 21	-0.2	Apr 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 - October 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	-1,697	-2,057	Aug 21	-526	Sep 21	-	-10,404	Jul 09	32,016	Mar 20
Equity	ZID5	Jan 03	-451	-496	Aug 21	776	Sep 21	-	-2,217	Mar 08	9,611	Jun 09
Bonds(b)	Z93T	Jan 03	1,158	-3,026	Sep 21	1,596	May 21	-	-5,586	Mar 09	11,031	May 18
Commercial paper(b)	B32L	Jan 03	-446	-1,167	Jun 21	481	Sep 21	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	-2,101	-2,629	May 21	513	Sep 21	-	-15,751	Jul 09	33,199	Mar 20
Loans to non-financial businesses												
Changes	ZLV6	May 11	380	-361	Sep 21	3,612	Jul 21	-	-8,128	Jun 20	34,374	Mar 20
12-month	ZO8K	Apr 12	-0.3	-1.1	Sep 21	1.9	Mar 21	Apr 15	-5.3	Dec 12	11.8	May 20
Loans to non-financial businesses: of which large												
Changes	ZM8F	May 11	2,008	1,096	Sep 21	4,609	Jul 21	-	-18,927	Jun 20	33,878	Mar 20
12-month	ZO8O	Apr 12	0.9	-1.6	Sep 21	1.4	Sep 20	May 16	-14.3	Apr 21	16.4	Apr 20
Loans to non-financial businesses: of which SMEs												
Changes	ZM87	May 11	-1,628	-	-	-1,457	Sep 21	-	-1,628	Oct 21	18,380	May 20
12-month	ZO8M	Apr 12	-2.0	-2.1	Jan 15	-0.3	Sep 21	Nov 14	-4.4	Sep 12	26.2	Feb 21
Gross lending to and repayments by non-financial businesses (excluding overdrafts): large												
Gross lending	ZM8J	Apr 11	15,346	13,741	Sep 21	16,348	Jul 21	-	7,605	Aug 13	41,616	Mar 20
Repayments	ZM8K	Apr 11	13,967	12,767	Jul 21	14,213	Sep 21	-	8,816	Sep 12	31,085	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs												
Gross lending	ZM8B	Apr 11	4,565	4,293	Sep 21	4,905	Jun 21	-	2,771	Nov 12	25,026	May 20
Repayments	ZM8C	Apr 11	5,947	5,788	Sep 21	6,101	Jun 21	-	3,344	Oct 12	6,101	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 - October 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	15,080	11,706	Aug 21	16,672	Sep 21	-	-7,389	Dec 13	70,472	Mar 20
1-month	B68P	Jul 09	0.6	0.4	Aug 21	0.8	Jun 21	Sep 21	-0.4	Dec 13	3.1	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	6.7	5.6	Sep 21	9.4	Mar 21	-	-1.9	Sep 09	32.7	May 20
12-month	B56Q	Jun 10/Q4 98	7.7	7.5	Mar 20	8.6	Sep 21	-	1.0	Jul 10	15.4	Feb 21
M4: Households												
Changes	VVHS	Oct 97/Q2 63	5,486	4,544	Feb 20	9,036	Sep 21	Jul 04	-3,254	Oct 08	27,526	May 20
1-month	VVHT	Oct 97	0.3	0.2	Jan 20	0.5	Sep 21	Feb 20	-0.3	Oct 08	1.8	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	5.7	2.7	Feb 20	6.2	Sep 21	-	-0.3	Apr 18	16.4	May 20
12-month	VVHW	Sep 98/Q1 64	9.3	8.4	Oct 20	10.0	Sep 21	Nov 20	1.8	Jun 11	12.3	Feb 21
M4: PNFCs												
Changes	VVHM	Oct 97/Q4 63	853	-6,907	Jul 21	4,856	Sep 21	-	-6,907	Jul 21	26,458	May 20
1-month	VVHN	Oct 97	0.2	-1.2	Jul 21	0.9	Sep 21	May 21	-2.2	Jan 00	5.8	Mar 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	6.0	0.4	Sep 21	7.3	Jun 21	Aug 14	-11.3	Nov 08	82.3	May 20
12-month	VVHQ	Sep 98/Q1 64	5.4	3.9	Feb 20	7.3	Sep 21	Dec 18	-4.7	Nov 08	30.3	Jan 21
M4: Non-intermediate OFCs												
Changes	B64Q	Jul 09/Q1 98	8,742	2,779	Sep 21	13,048	Nov 20	-	-12,908	Dec 13	31,766	Mar 20
1-month	B67P	Jul 09	2.3	0.7	Sep 21	3.5	Nov 20	Oct 20	-4.9	Dec 13	9.4	Mar 20
3-month(ann)(b)	B65Q	Sep 09/Q1 98	12.6	11.0	Sep 21	12.7	Dec 20	-	-20.0	Sep 09	80.4	Jul 16
12-month	B66Q	Jun 10/Q4 98	4.6	4.5	Sep 21	11.2	Feb 21	-	-7.7	Jul 10	21.4	Apr 17
M4												
Changes	AUZJ	Jul 82/Q2 63	18,306	16,191	Aug 21	19,119	Sep 21	-	-31,069	Mar 14	82,805	Mar 20
1-month	VQJS	Aug 82	0.6	0.2	Jul 21	0.7	Sep 21	Aug 21	-1.4	Mar 14	3.3	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	7.6	5.6	Sep 21	8.8	Mar 21	Jan 20	-8.5	May 14	32.0	May 20
12-month	VQJW	Jul 83/Q1 64	7.0	6.1	Jul 21	7.2	Aug 21	Sep 21	-5.5	Jun 12	18.3	Feb 90
M4L excluding intermediate OFCs												
Changes	B58Q	Jul 09/Q1 98	13,605	3,720	Sep 21	29,656	Jun 21	-	-15,831	Jul 09	52,420	Mar 20
1-month	B66P	Jul 09	0.6	0.2	Sep 21	1.3	Jun 21	Nov 18	-0.7	Jul 09	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	4.0	-0.9	Sep 21	4.4	Jul 21	-	-3.0	Feb 10	10.8	Mar 16
12-month	B62Q	Jun 10/Q4 98	2.7	2.5	Sep 21	3.9	Feb 21	Jun 21	-1.1	May 13	6.8	Jun 16
M4L: Households												
Changes	VVNV	Oct 97/Q2 63	1,505	-2,003	Jul 21	8,762	Sep 21	-	-4,870	Apr 20	15,120	Jun 21
1-month	VVNW	Oct 97	0.1	-0.1	Jul 21	0.6	Sep 21	Mar 20	-0.3	Apr 20	1.4	Oct 03
3-month(ann)(b)	VVEI	Dec 97/Q3 63	3.9	3.0	Sep 21	4.8	Aug 21	Jun 18	-1.0	May 20	15.5	Oct 03
12-month	VVNZ	Sep 98/Q2 64	4.4	4.2	Aug 21	4.5	Sep 21	-	0.5	Nov 12	14.2	Apr 04
M4L: PNFCs												
Changes	VVNQ	Oct 97/Q2 63	-1,456	-1,727	Sep 21	-253	Aug 21	-	-8,103	Jul 09	28,154	Mar 20
1-month	VVNR	Oct 97	-0.3	-0.4	Sep 21	-0.1	Aug 21	Aug 20	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VVNS	Dec 97/Q3 63	-3.0	-4.2	Sep 21	1.5	Aug 21	-	-7.6	Aug 09	44.6	May 20
12-month	VVNU	Sep 98/Q2 64	-0.4	-0.6	Jun 15	-0.3	Sep 21	-	-4.3	May 10	19.5	Feb 07
M4L: Non-intermediate OFCs												
Changes	B68Q	Jul 09/Q1 98	13,557	-3,315	Sep 21	23,394	Mar 20	-	-13,669	Feb 21	23,394	Mar 20
1-month	B65P	Jul 09	5.0	-1.2	Sep 21	8.5	Mar 20	-	-4.6	Feb 21	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	16.2	-15.0	Sep 21	19.8	Jun 21	-	-30.8	Mar 21	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	-1.0	-3.7	Sep 21	4.1	Feb 21	-	-7.5	Mar 14	36.1	Jun 16
M4L												
Changes	VVVL	Oct 97/Q2 63	-1,349	-24,427	Jul 21	5,869	Sep 21	Feb 19	-46,925	Mar 14	66,509	Mar 20
1-month	VVVM	Aug 82	-0.1	-0.9	Jul 21	0.2	Sep 21	Apr 21	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VVVN	Oct 82/Q3 63	1.9	-1.5	Sep 21	3.4	Aug 21	Sep 16	-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	Aug 21	-6.6	Aug 12	24.7	Nov 88

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