

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

Lending to individuals - September 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	9,755	4,966	Aug 21	17,491	Jun 21	-	-7,776	Apr 20	17,491	Jun 21
1-month	BZ2E	Apr 93	0.6	0.3	Aug 21	1.0	Jun 21	Mar 16	-0.5	Apr 20	1.3	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	3.0	2.9	Oct 20	4.9	Aug 21	Jun 16	-2.4	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	4.5	4.2	Aug 21	4.9	Sep 08	-	0.2	Mar 11	15.1	Jun 04
Secured lending												
Changes	VTVJ	Apr 93/Q1 87	9,524	4,440	Aug 21	17,077	Jun 21	-	-1,998	Jul 21	17,077	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	30,704	20,919	Aug 21	43,253	Jun 21	-	4,264	Dec 93	43,253	Jun 21
Repayments	B86L	Jan 99	20,727	17,652	Aug 21	28,065	Jun 21	-	5,312	Jan 99	28,065	Jun 21
1-month	VTYF	Apr 93	0.6	0.3	Aug 21	1.1	Jun 21	Mar 16	-0.1	Jul 21	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	3.1	3.0	Sep 20	5.2	Aug 21	Mar 19	0.2	Dec 10	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	5.4	5.1	Aug 21	5.7	Aug 08	Jun 21	0.5	Nov 11	15.4	Apr 04
Approvals of loans secured on dwellings												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	24,801	24,628	Aug 21	24,901	Jul 21	-	4,124	Nov 93	32,804	Nov 06
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	72,645	68,544	Jul 20	74,214	Aug 21	-	9,309	May 20	132,563	Dec 03
Consumer credit												
Changes	B3PS	Apr 93/Q2 87	231	146	Jul 21	526	Aug 21	-	-7,531	Apr 20	2,349	Mar 16
Credit Card	VZQX	Apr 93/Q2 87	590	280	Aug 21	653	Jul 20	Mar 17	-5,064	Apr 20	1,289	Mar 04
Other	B4TU	Apr 93/Q2 87	-359	-372	Jan 21	246	Aug 21	-	-2,936	May 20	1,646	Mar 17
1-month	B3PW	Apr 93	0.1	0.0	Mar 21	0.3	Aug 21	Jul 21	-3.4	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	1.8	1.4	May 21	2.2	Aug 21	-	-25.2	May 20	20.7	Sep 96
12-month	B4TC	Mar 94/Q1 88	-1.8	-2.4	Aug 21	-0.2	Apr 20	Mar 10	-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 - September 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	-355	-2,002	Aug 21	963	Jul 21	-	-10,402	Jul 09	31,987	Mar 20
Equity	ZID5	Jan 03	662	-457	Aug 21	748	May 21	-	-2,216	Mar 08	9,610	Jun 09
Bonds(b)	Z93T	Jan 03	-3,026	-3,084	Feb 19	-499	Aug 21	-	-5,586	Mar 09	11,031	May 18
Commercial paper(b)	B32L	Jan 03	481	-137	Aug 21	650	Apr 21	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	582	-748	Aug 21	4,715	Jun 21	-	-15,694	Jul 09	33,274	Mar 20
Loans to non-financial businesses												
Changes	ZLV6	May 11	-414	-2,751	Aug 21	3,675	Jul 21	-	-8,272	Jun 20	34,315	Mar 20
12-month	ZO8K	Apr 12	-1.1	-1.7	Aug 21	-0.5	Jul 21	-	-5.3	Dec 12	11.8	May 20
Loans to non-financial businesses: of which large												
Changes	ZM8F	May 11	1,025	-1,747	Aug 21	4,578	Jul 21	-	-19,134	Jun 20	33,823	Mar 20
12-month	ZO8O	Apr 12	-1.7	-3.6	Aug 21	0.0	Feb 21	Jul 15	-14.3	Apr 21	16.4	Apr 20
Loans to non-financial businesses: of which SMEs												
Changes	ZM87	May 11	-1,440	-	-	-1,004	Aug 21	-	-1,440	Sep 21	18,427	May 20
12-month	ZO8M	Apr 12	-0.3	-0.4	Jul 15	1.3	Aug 21	-	-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	13,706	13,445	May 21	14,291	Aug 21	-	7,605	Aug 13	41,585	Mar 20
Repayments	ZM8K	Apr 11	14,267	12,762	Jul 21	16,080	Aug 21	-	8,816	Sep 12	31,096	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs												
Gross lending	ZM8B	Apr 11	4,290	4,135	Mar 19	4,475	Aug 21	-	2,771	Nov 12	25,027	May 20
Repayments	ZM8C	Apr 11	5,757	5,631	Aug 21	6,088	Jun 21	-	3,341	Oct 12	6,088	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 - September 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	16,473	11,429	Aug 21	20,175	Jun 21	-	-7,401	Dec 13	70,817	Mar 20
1-month	B68P	Jul 09	0.6	0.4	Aug 21	0.8	Jun 21	Feb 21	-0.4	Dec 13	3.1	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	5.5	4.8	May 21	6.2	Aug 21	Jan 20	-1.9	Sep 09	32.7	May 20
12-month	B56Q	Jun 10/Q4 98	8.6	8.3	Aug 21	8.8	Jun 21	-	1.0	Jul 10	15.3	Feb 21
M4: Households												
Changes	VVHS	Oct 97/Q2 63	9,364	7,716	Jul 21	9,676	Aug 21	-	-3,259	Oct 08	27,714	May 20
1-month	VVHT	Oct 97	0.5	0.4	May 21	0.6	Aug 21	Jul 21	-0.3	Oct 08	1.8	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	6.4	6.1	Jul 21	6.6	Aug 21	Sep 98	-0.3	Apr 18	16.5	May 20
12-month	VVHW	Sep 98/Q1 64	10.0	9.9	Aug 21	10.2	May 21	-	1.8	Jun 11	12.3	Feb 21
M4: PNFCs												
Changes	VVHM	Oct 97/Q4 63	4,939	2,467	Aug 21	6,506	Jun 21	-	-6,673	Jul 21	26,348	May 20
1-month	VVHN	Oct 97	0.9	0.4	Aug 21	1.2	Jun 21	May 18	-2.2	Jan 00	5.8	Mar 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	0.5	-2.5	Jun 19	1.6	Aug 21	-	-11.3	Nov 08	82.4	May 20
12-month	VVHQ	Sep 98/Q1 64	7.3	7.1	Jul 21	7.5	Aug 21	Apr 16	-4.7	Nov 08	30.3	Jan 21
M4: Non-intermediate OFCs												
Changes	B64Q	Jul 09/Q1 98	2,169	-715	Aug 21	6,883	Jul 21	-	-12,917	Dec 13	31,900	Mar 20
1-month	B67P	Jul 09	0.6	-0.2	Aug 21	1.9	Jul 21	Nov 17	-4.9	Dec 13	9.5	Mar 20
3-month(ann)(b)	B65Q	Sep 09/Q1 98	9.5	2.7	Jun 21	11.3	Aug 21	Nov 10	-20.0	Sep 09	79.9	Jul 16
12-month	B66Q	Jun 10/Q4 98	4.2	2.6	Aug 21	10.9	Feb 21	-	-7.7	Jul 10	21.4	Apr 17
M4												
Changes	AUZJ	Jul 82/Q2 63	18,538	15,508	Aug 21	22,899	Feb 21	-	-31,117	Mar 14	82,931	Mar 20
1-month	VQJS	Aug 82	0.6	0.5	Aug 21	0.8	Feb 21	Jun 21	-1.4	Mar 14	3.3	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	5.4	5.3	Aug 21	6.4	Apr 21	Feb 20	-8.5	May 14	31.9	May 20
12-month	VQJW	Jul 83/Q1 64	7.0	6.1	Jul 21	7.1	Aug 21	Jun 21	-5.5	Jun 12	18.3	Feb 90
M4L excluding intermediate OFCs												
Changes	B58Q	Jul 09/Q1 98	3,765	-13,414	Jul 21	3,936	Aug 21	-	-15,829	Jul 09	52,480	Mar 20
1-month	B66P	Jul 09	0.2	-0.6	Jul 21	1.4	Jun 21	Aug 21	-0.7	Jul 09	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	-1.0	-1.2	Mar 21	3.8	Aug 21	Jan 14	-3.0	Feb 10	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	2.5	2.4	Aug 21	2.8	Jun 21	-	-1.1	May 13	6.8	Jun 16
M4L: Households												
Changes	VVNV	Oct 97/Q2 63	8,573	3,804	Aug 21	15,543	Jun 21	-	-4,529	Apr 20	15,543	Jun 21
1-month	VVNW	Oct 97	0.6	0.3	Aug 21	1.0	Jun 21	Mar 21	-0.3	Apr 20	1.4	Oct 03
3-month(ann)(b)	VWEI	Dec 97/Q3 63	2.7	2.5	Sep 20	4.6	Aug 21	Mar 19	-0.9	May 20	15.5	Oct 03
12-month	VVNZ	Sep 98/Q2 64	4.5	4.2	Aug 21	4.9	Jan 09	Jun 21	0.5	Nov 12	14.2	Apr 04
M4L: PNFCs												
Changes	VVNQ	Oct 97/Q2 63	-1,512	-2,832	Jul 21	-195	Aug 21	-	-8,121	Jul 09	28,231	Mar 20
1-month	VVNR	Oct 97	-0.3	-0.6	Jul 21	0.0	Aug 21	Oct 20	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VVNS	Dec 97/Q3 63	-3.9	-4.9	Jan 20	1.6	Aug 21	Apr 14	-7.6	Aug 09	44.7	May 20
12-month	VVNU	Sep 98/Q2 64	-0.3	-0.6	Jun 15	0.0	Aug 21	Jul 15	-4.3	May 10	19.5	Feb 07
M4L: Non-intermediate OFCs												
Changes	B68Q	Jul 09/Q1 98	-3,296	-8,334	Jul 21	328	Aug 21	-	-13,669	Feb 21	23,394	Mar 20
1-month	B65P	Jul 09	-1.2	-2.9	Jul 21	0.1	Aug 21	Apr 19	-4.6	Feb 21	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	-15.0	-28.3	Apr 21	2.5	Aug 21	-	-30.8	Mar 21	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	-3.7	-4.2	Jul 21	-2.5	Aug 21	-	-7.5	Mar 14	36.1	Jun 16
M4L												
Changes	VVVL	Oct 97/Q2 63	5,914	-24,646	Jul 21	7,661	Aug 21	-	-46,825	Mar 14	66,569	Mar 20
1-month	VVVM	Aug 82	0.2	-0.9	Jul 21	0.3	Aug 21	Mar 21	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VVVN	Oct 82/Q3 63	-1.6	-2.5	Mar 21	3.3	Aug 21	-	-10.7	Apr 14	27.7	Jul 88
12-month	VVVP	Jul 83/Q2 64	1.5	0.8	Jul 21	1.6	Aug 21	Sep 18	-6.6	Aug 12	24.7	Oct 88

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