

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

Lending to individuals - April 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 | 2,919 | 1,428 | Jun 20 | 11,129 | Mar 21 | - | -7,707 | Apr 20 | 11,947 | Oct 03 |
| 1-month | BZ2E | Apr 93 | 0.2 | 0.1 | Jun 20 | 0.7 | Mar 21 | Jan 21 | -0.5 | Apr 20 | 1.3 | Oct 03 |
| 3-month(ann)(b) | BZ2G | Jun 93/Q2 87 | 4.8 | 3.3 | Feb 21 | 5.5 | Mar 16 | Mar 21 | -2.2 | Jun 20 | 16.5 | Nov 03 |
| 12-month | BZ2K | Mar 94/Q1 88 | 2.8 | 2.1 | Mar 21 | 2.9 | Apr 20 | Aug 15 | 0.2 | Mar 11 | 15.1 | Jun 04 |
| Secured lending | | | | | | | | | | | | |
| Changes | VTVJ | Apr 93/Q1 87 | 3,295 | 3,090 | Aug 20 | 11,517 | Mar 21 | - | -351 | Dec 10 | 11,517 | Mar 21 |
| Gross lending | VTVC | Apr 93/Q1 87(c) | 23,871 | 23,273 | Nov 20 | 35,715 | Mar 21 | - | 4,267 | Dec 93 | 35,715 | Mar 21 |
| Repayments | B86L | Jan 99 | 19,930 | 19,785 | Feb 21 | 22,578 | Mar 21 | - | 5,317 | Jan 99 | 23,457 | Jun 07 |
| 1-month | VTYF | Apr 93 | 0.2 | 0.1 | Jun 20 | 0.8 | Mar 21 | Aug 20 | 0.0 | Apr 20 | 1.4 | Oct 03 |
| 3-month(ann)(b) | VTYG | Jun 93/Q2 87 | 5.9 | 5.1 | Feb 21 | 6.6 | Mar 21 | Apr 08 | 0.2 | Dec 10 | 17.0 | Nov 03 |
| 12-month | VTYI | Mar 94/Q1 88 | 4.0 | 3.8 | Mar 21 | 4.2 | Oct 08 | Jul 96 | 0.5 | Nov 11 | 15.4 | Apr 04 |
| Approvals of loans secured on dwellings | | | | | | | | | | | | |
| Value (all loans) | VTVQ | Apr 93/Q1 87(d) | 26,864 | 25,350 | Mar 21 | 28,009 | Jan 21 | - | 4,134 | Nov 93 | 32,781 | Feb 07 |
| No.(house purchase) | VTVX | Apr 93/Q1 87(d) | 86,921 | 83,402 | Mar 21 | 87,938 | Feb 21 | - | 9,435 | May 20 | 132,610 | Dec 03 |
| Consumer credit | | | | | | | | | | | | |
| Changes | B3PS | Apr 93/Q2 87 | -377 | -388 | Mar 21 | 53 | Aug 20 | - | -7,547 | Apr 20 | 2,309 | Mar 16 |
| Credit Card | VZQX | Apr 93/Q2 87 | -369 | -844 | Feb 21 | -350 | Mar 21 | - | -4,986 | Apr 20 | 1,281 | Mar 04 |
| Other | B4TU | Apr 93/Q2 87 | -7 | -38 | Mar 21 | 18 | Oct 20 | Apr 93 | -2,773 | May 20 | 1,634 | Mar 17 |
| 1-month | B3PW | Apr 93 | -0.2 | -0.5 | Feb 21 | 0.0 | Aug 20 | Mar 21 | -3.4 | Apr 20 | 1.9 | Feb 97 |
| 3-month(ann)(b) | B3PY | Jun 93/Q2 87 | -3.6 | -8.1 | Mar 21 | -2.5 | Oct 20 | Aug 09 | -25.1 | May 20 | 20.7 | Sep 96 |
| 12-month | B4TC | Mar 94/Q1 88 | -5.7 | -8.8 | Mar 21 | -5.5 | Oct 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 - April 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 | -7,263 | -7,500 | Jun 10 | -2,597 | Mar 21 | - | -10,802 | Jul 09 | 32,471 | Mar 20 |
| Equity | ZID5 | Jan 03 | 663 | 539 | Mar 21 | 984 | Feb 21 | - | -2,179 | Jul 06 | 9,607 | Jun 09 |
| Bonds(b) | Z93T | Jan 03 | -1,754 | -2,452 | Mar 21 | 193 | Feb 21 | - | -5,586 | Mar 09 | 11,031 | May 18 |
| Commercial paper(b) | B32L | Jan 03 | 450 | -4,272 | Mar 21 | 1,110 | Jan 21 | - | -4,272 | Mar 21 | 7,014 | Apr 20 |
| Loans by MFIs | B93K | Jan 98 | -6,423 | -6,440 | Oct 20 | 3,375 | Mar 21 | - | -15,618 | Jul 09 | 33,226 | Mar 20 |
| Loans to non-financial businesses | | | | | | | | | | | | |
| Changes | ZLV6 | May 11 | -4,588 | -7,208 | Jun 20 | -437 | Mar 21 | - | -7,208 | Jun 20 | 32,052 | Mar 20 |
| 12-month | ZO8K | Apr 12 | -2.1 | -2.8 | Dec 14 | 1.5 | Mar 21 | Jan 15 | -5.4 | Dec 12 | 11.2 | May 20 |
| Loans to non-financial businesses: of which large | | | | | | | | | | | | |
| Changes | ZM8F | May 11 | -4,847 | -6,018 | Oct 20 | -968 | Mar 21 | - | -17,766 | Jun 20 | 31,714 | Mar 20 |
| 12-month | ZO8O | Apr 12 | -14.9 | - | - | -10.2 | Mar 21 | - | -14.9 | Apr 21 | 15.5 | Apr 20 |
| Loans to non-financial businesses: of which SMEs | | | | | | | | | | | | |
| Changes | ZM87 | May 11 | 259 | 69 | Jan 20 | 531 | Mar 21 | - | -1,108 | Mar 14 | 18,282 | May 20 |
| 12-month | ZO8M | Apr 12 | 25.5 | 25.3 | Nov 20 | 25.9 | Mar 21 | Dec 20 | -4.4 | Sep 12 | 25.9 | Mar 21 |
| Gross lending to and repayments by non-financial businesses (excluding overdrafts): large | | | | | | | | | | | | |
| Gross lending | ZM8J | Apr 11 | 11,384 | 9,899 | Oct 20 | 15,626 | Mar 21 | - | 7,606 | Aug 13 | 38,958 | Mar 20 |
| Repayments | ZM8K | Apr 11 | 14,530 | 14,260 | Feb 21 | 14,593 | Mar 21 | - | 8,809 | Sep 12 | 30,066 | May 20 |
| Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs | | | | | | | | | | | | |
| Gross lending | ZM8B | Apr 11 | 6,919 | 5,602 | Mar 21 | 9,963 | Jul 20 | - | 2,812 | Nov 12 | 24,882 | May 20 |
| Repayments | ZM8C | Apr 11 | 7,210 | 5,017 | Mar 21 | - | - | - | 3,340 | Oct 12 | 7,210 | Apr 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 - April 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 | 11,631 | 10,911 | Sep 20 | 12,408 | Mar 21 | - | -7,368 | Dec 13 | 71,436 | Mar 20 |
| 1-month | B68P | Jul 09 | 0.4 | 0.0 | Aug 20 | 0.5 | Mar 21 | Sep 20 | -0.4 | Dec 13 | 3.2 | Mar 20 |
| 3-month(ann)(b) | B55Q | Sep 09/Q1 98 | 6.4 | 4.6 | Feb 20 | 9.7 | Mar 21 | - | -1.9 | Sep 09 | 32.3 | May 20 |
| 12-month | B56Q | Jun 10/Q4 98 | 10.9 | 9.1 | Apr 20 | 12.3 | Mar 21 | - | 1.0 | Jul 10 | 15.3 | Feb 21 |
| M4: Households | | | | | | | | | | | | |
| Changes | VVHS | Oct 97/Q2 63 | 10,736 | 7,426 | Sep 20 | 16,125 | Mar 21 | - | -3,072 | Oct 08 | 26,689 | May 20 |
| 1-month | VVHT | Oct 97 | 0.6 | 0.5 | Sep 20 | 1.0 | Mar 21 | May 16 | -0.3 | Oct 08 | 1.8 | May 20 |
| 3-month(ann)(b) | VVHU | Dec 97/Q2 63 | 11.2 | 10.5 | Nov 20 | 13.6 | Mar 21 | - | 0.1 | Apr 18 | 16.8 | May 20 |
| 12-month | VVHW | Sep 98/Q1 64 | 11.7 | 11.5 | Jan 21 | 12.3 | Mar 21 | - | 1.8 | Jun 11 | 12.3 | Mar 21 |
| M4: PNFCs | | | | | | | | | | | | |
| Changes | VVHM | Oct 97/Q4 63 | 2,298 | 1,235 | Mar 21 | 13,744 | Jan 21 | - | -5,121 | Apr 16 | 25,662 | May 20 |
| 1-month | VVHN | Oct 97 | 0.4 | 0.2 | Mar 21 | 2.5 | Jan 21 | Nov 20 | -2.2 | Jan 00 | 5.9 | Mar 20 |
| 3-month(ann)(b) | VVHO | Dec 97/Q3 63 | 3.3 | 3.2 | Dec 19 | 12.3 | Mar 21 | Sep 09 | -11.3 | Nov 08 | 81.9 | May 20 |
| 12-month | VVHQ | Sep 98/Q1 64 | 17.9 | 14.2 | Apr 20 | 22.3 | Mar 21 | - | -4.7 | Nov 08 | 30.3 | Jan 21 |
| M4: Non-intermediate OFCs | | | | | | | | | | | | |
| Changes | B64Q | Jul 09/Q1 98 | -1,403 | -4,952 | Mar 21 | 11,900 | Nov 20 | - | -12,845 | Dec 13 | 31,600 | Mar 20 |
| 1-month | B67P | Jul 09 | -0.4 | -1.3 | Mar 21 | 3.2 | Nov 20 | May 14 | -4.9 | Dec 13 | 9.4 | Mar 20 |
| 3-month(ann)(b) | B65Q | Sep 09/Q1 98 | -9.2 | -9.5 | Mar 21 | -0.3 | Jan 21 | - | -20.0 | Sep 09 | 80.2 | Jul 16 |
| 12-month | B66Q | Jun 10/Q4 98 | -1.3 | -3.7 | Jun 19 | 0.1 | Mar 21 | - | -7.7 | Jul 10 | 21.4 | Apr 17 |
| M4 | | | | | | | | | | | | |
| Changes | AUZJ | Jul 82/Q2 63 | 3,213 | -12,955 | Aug 20 | 18,788 | Mar 21 | - | -31,365 | Mar 14 | 83,876 | Mar 20 |
| 1-month | VQJS | Aug 82 | 0.1 | -0.5 | Aug 20 | 0.7 | Mar 21 | Dec 19 | -1.5 | Mar 14 | 3.3 | Mar 20 |
| 3-month(ann)(b) | VQKA | Oct 82/Q2 63 | 6.5 | 4.3 | Oct 20 | 8.9 | Mar 21 | Jan 13 | -8.5 | May 14 | 31.8 | May 20 |
| 12-month | VQJW | Jul 83/Q1 64 | 9.1 | 8.3 | Mar 20 | 10.8 | Mar 21 | Dec 04 | -5.5 | Jun 12 | 18.3 | Feb 90 |
| M4L excluding intermediate OFCs | | | | | | | | | | | | |
| Changes | B58Q | Jul 09/Q1 98 | -1,290 | -6,547 | Feb 21 | 2,878 | Mar 21 | - | -15,745 | Jul 09 | 52,448 | Mar 20 |
| 1-month | B66P | Jul 09 | -0.1 | -0.3 | Feb 21 | 0.1 | Mar 21 | Jan 21 | -0.7 | Jul 09 | 2.5 | Mar 20 |
| 3-month(ann)(b) | B59Q | Sep 09/Q1 98 | -0.9 | -1.2 | Mar 21 | 3.3 | Jan 21 | Mar 10 | -3.0 | Feb 10 | 10.8 | Mar 16 |
| 12-month | B62Q | Jun 10/Q4 98 | 1.9 | 1.5 | Mar 21 | 3.9 | Feb 21 | - | -1.1 | May 13 | 6.8 | Jun 16 |
| M4L: Households | | | | | | | | | | | | |
| Changes | VWNV | Oct 97/Q2 63 | 2,963 | 2,460 | Jan 21 | 9,147 | Mar 21 | - | -4,803 | Apr 20 | 11,531 | Oct 03 |
| 1-month | VWNV | Oct 97 | 0.2 | 0.0 | May 20 | 0.6 | Mar 21 | Jan 21 | -0.3 | Apr 20 | 1.4 | Oct 03 |
| 3-month(ann)(b) | VWEI | Dec 97/Q3 63 | 4.8 | 4.7 | Mar 21 | 5.2 | Mar 16 | - | -1.0 | May 20 | 15.5 | Oct 03 |
| 12-month | VWVZ | Sep 98/Q2 64 | 3.2 | 2.7 | Mar 21 | 3.3 | Nov 18 | Feb 20 | 0.5 | Nov 12 | 14.2 | Apr 04 |
| M4L: PNFCs | | | | | | | | | | | | |
| Changes | VWVQ | Oct 97/Q2 63 | -3,730 | -4,125 | May 13 | 3,162 | Mar 21 | - | -8,049 | Jul 09 | 28,172 | Mar 20 |
| 1-month | VWNR | Oct 97 | -0.8 | -1.0 | May 13 | 0.7 | Mar 21 | Mar 14 | -1.6 | Jul 09 | 6.9 | Mar 20 |
| 3-month(ann)(b) | VWNS | Dec 97/Q3 63 | 1.0 | 0.6 | Feb 21 | 2.1 | Mar 21 | Dec 20 | -7.6 | Aug 09 | 44.8 | May 20 |
| 12-month | VWVU | Sep 98/Q2 64 | 2.6 | 1.9 | Feb 20 | 3.6 | Mar 21 | - | -4.3 | May 10 | 19.6 | Feb 07 |
| M4L: Non-intermediate OFCs | | | | | | | | | | | | |
| Changes | B68Q | Jul 09/Q1 98 | -524 | -9,432 | Mar 21 | 12,742 | Nov 20 | - | -13,671 | Feb 21 | 23,394 | Mar 20 |
| 1-month | B65P | Jul 09 | -0.2 | -3.3 | Mar 21 | 4.4 | Nov 20 | Oct 14 | -4.6 | Feb 21 | 8.5 | Mar 20 |
| 3-month(ann)(b) | B69Q | Sep 09/Q1 98 | -28.3 | -30.8 | Mar 21 | -25.0 | Feb 21 | - | -30.8 | Mar 21 | 72.6 | Mar 16 |
| 12-month | B72Q | Jun 10/Q4 98 | -5.6 | -7.3 | Mar 21 | 4.1 | Feb 21 | - | -7.5 | Mar 14 | 36.1 | Jun 16 |
| M4L | | | | | | | | | | | | |
| Changes | VWVU | Oct 97/Q2 63 | -2,832 | -11,883 | Feb 21 | 4,745 | Mar 21 | - | -46,942 | Mar 14 | 66,537 | Mar 20 |
| 1-month | VWVU | Aug 82 | -0.1 | -0.4 | Feb 21 | 0.2 | Mar 21 | Feb 19 | -2.1 | Mar 14 | 2.6 | Mar 20 |
| 3-month(ann)(b) | VWVU | Oct 82/Q3 63 | -1.5 | -2.5 | Mar 21 | 2.4 | Jan 21 | May 18 | -10.7 | Apr 14 | 27.7 | Jul 88 |
| 12-month | VWVP | Jul 83/Q2 64 | 0.5 | 0.4 | Mar 21 | 2.8 | Feb 21 | - | -6.6 | Aug 12 | 24.7 | Nov 88 |

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^c With effect from October 2020 reporting, the previous peak column has been removed from the highs and lows tables.