

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

### Lending to individuals - March 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	11,297	5,266	Feb 21	11,963	Oct 03	-	-7,115	Apr 20	11,963	Oct 03
1-month	BZ2E	Apr 93	0.7	0.3	Feb 21	0.8	Sep 07	Oct 07	-0.4	Apr 20	1.3	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	4.7	3.1	Feb 21	5.5	Mar 16	-	-2.1	May 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	2.2	1.6	Feb 21	2.3	May 20	Jun 14	0.2	Mar 11	15.1	Jun 04
<b>Secured lending</b>												
Changes	VTVJ	Apr 93/Q1 87	11,832	6,434	Feb 21	-	-	-	-352	Dec 10	11,832	Mar 21
Gross lending	VTVC	Apr 93/Q1 87(c)	35,615	28,170	Feb 21	-	-	-	4,262	Dec 93	35,615	Mar 21
Repayments	B86L	Jan 99	23,067	20,166	Feb 21	23,457	Jun 07	-	5,315	Jan 99	23,457	Jun 07
1-month	VTYF	Apr 93	0.8	0.4	Feb 21	0.9	Sep 07	Aug 07	0.0	Apr 20	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	6.5	4.8	Feb 21	6.9	Feb 08	-	0.2	Dec 10	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	3.8	3.3	Feb 21	4.2	Oct 08	May 96	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)	25,198	25,045	Aug 20	26,111	Feb 21	-	4,134	Nov 93	32,779	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	82,735	68,024	Jul 20	87,385	Feb 21	-	9,486	May 20	132,534	Dec 03
<b>Consumer credit</b>												
Changes	B3PS	Apr 93/Q2 87	-535	-1,168	Feb 21	-531	Oct 20	-	-7,090	Apr 20	2,248	Jan 05
Credit Card	VZQX	Apr 93/Q2 87	-354	-878	Feb 21	23	Aug 20	-	-4,723	Apr 20	1,268	Mar 04
Other	B4TU	Apr 93/Q2 87	-181	-290	Feb 21	22	Dec 20	-	-2,769	May 20	1,537	Oct 02
1-month	B3PW	Apr 93	-0.3	-0.6	Feb 21	0.0	Aug 20	Oct 20	-3.2	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	-8.6	-9.1	Feb 21	-5.2	Dec 20	-	-25.3	May 20	20.8	Sep 96
12-month	B4TC	Mar 94/Q1 88	-8.6	-10.0	Feb 21	-7.4	Dec 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 - March 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	-2,422	-2,795	Dec 19	3,385	Feb 21	-	-10,802	Jul 09	32,621	Mar 20
Equity	ZID5	Jan 03	570	475	Mar 20	1,007	Feb 21	-	-2,181	Jul 06	9,607	Jun 09
Bonds(b)	Z93T	Jan 03	-2,452	-3,084	Feb 19	193	Feb 21	-	-5,586	Mar 09	11,031	May 18
Commercial paper(b)	B32L	Jan 03	-4,272	-	-	-517	Feb 21	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	3,103	2,259	Feb 21	8,800	May 20	-	-15,670	Jul 09	32,963	Mar 20
<b>Loans to non-financial businesses</b>												
Changes	ZLV6	May 11	-642	-4,277	Oct 20	716	Feb 21	-	-7,162	Jun 20	31,638	Mar 20
12-month	ZO8K	Apr 12	1.6	1.1	Feb 20	8.3	Feb 21	Feb 16	-5.4	Dec 12	11.2	May 20
<b>Loans to non-financial businesses: of which large</b>												
Changes	ZM8F	May 11	-1,353	-5,990	Oct 20	204	Feb 21	-	-17,755	Jun 20	31,283	Mar 20
12-month	ZO8O	Apr 12	-10.2	-	-	-1.0	Feb 21	-	-10.2	Mar 21	15.5	Apr 20
<b>Loans to non-financial businesses: of which SMEs</b>												
Changes	ZM87	May 11	711	511	Feb 21	1,894	Nov 20	-	-1,040	Sep 11	18,216	May 20
12-month	ZO8M	Apr 12	26.0	25.8	Feb 21	-	-	-	-4.5	Aug 12	26.0	Mar 21
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): large</b>												
Gross lending	ZM8J	Apr 11	15,660	15,182	Feb 21	17,817	Dec 20	-	7,606	Aug 13	39,012	Mar 20
Repayments	ZM8K	Apr 11	14,699	14,374	Feb 21	15,020	Jan 21	-	8,816	Sep 12	30,117	May 20
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs</b>												
Gross lending	ZM8B	Apr 11	5,585	5,390	Feb 21	6,428	Nov 20	-	2,783	Nov 12	24,952	May 20
Repayments	ZM8C	Apr 11	5,015	4,653	Jan 21	5,173	Feb 21	-	3,339	Oct 12	5,691	Feb 19

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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 - March 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	12,695	11,952	Dec 20	16,315	Feb 21	-	-7,412	Dec 13	71,551	Mar 20
1-month	B68P	Jul 09	0.5	0.0	Aug 20	0.6	Feb 21	Dec 20	-0.4	Dec 13	3.2	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	9.8	7.6	Oct 20	12.8	Jan 21	Feb 21	-1.8	Sep 09	31.9	May 20
12-month	B56Q	Jun 10/Q4 98	12.3	11.7	Sep 20	15.3	Feb 21	-	1.0	Jul 10	15.3	Feb 21
<b>M4: Households</b>												
Changes	VVHS	Oct 97/Q2 63	16,159	13,485	Oct 20	17,631	Feb 21	-	-3,221	Apr 18	26,633	May 20
1-month	VVHT	Oct 97	1.0	0.9	Oct 20	1.1	Feb 21	Mar 20	-0.3	Oct 08	1.8	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	13.7	10.5	Nov 20	15.2	Feb 21	-	0.0	Apr 18	16.5	May 20
12-month	VVHW	Sep 98/Q1 64	12.3	11.5	Jan 21	-	-	Feb 21	1.8	Jun 11	12.3	Mar 21
<b>M4: PNFCs</b>												
Changes	VVHM	Oct 97/Q4 63	1,432	1,118	Feb 21	13,782	Jan 21	-	-5,152	Apr 16	25,747	May 20
1-month	VVHN	Oct 97	0.3	0.2	Feb 21	2.5	Jan 21	Sep 19	-2.2	Jan 00	5.9	Mar 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	12.6	12.5	Feb 21	13.6	Jan 21	-	-11.3	Nov 08	81.3	May 20
12-month	VVHQ	Sep 98/Q1 64	22.3	19.8	May 20	29.2	Feb 21	-	-4.7	Nov 08	30.3	Jan 21
<b>M4: Non-intermediate OFCs</b>												
Changes	B64Q	Jul 09/Q1 98	-4,897	-10,509	Dec 20	-2,433	Feb 21	-	-12,846	Dec 13	31,679	Mar 20
1-month	B67P	Jul 09	-1.3	-2.8	Dec 20	-0.7	Feb 21	Aug 16	-4.9	Dec 13	9.4	Mar 20
3-month(ann)(b)	B65Q	Sep 09/Q1 98	-9.4	-14.5	Feb 21	-0.2	Jan 21	Sep 15	-20.0	Sep 09	80.4	Jul 16
12-month	B66Q	Jun 10/Q4 98	0.1	-3.7	Jun 19	11.0	Feb 21	Oct 18	-7.7	Jul 10	21.4	Apr 17
<b>M4</b>												
Changes	AUZJ	Jul 82/Q2 63	18,169	16,816	Dec 20	24,038	Feb 21	-	-31,918	Mar 14	82,909	Mar 20
1-month	VQJS	Aug 82	0.6	-0.4	Aug 20	0.8	Feb 21	Dec 20	-1.5	Mar 14	3.3	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	8.9	8.8	Feb 21	10.2	Nov 20	Jan 21	-8.6	May 14	31.2	May 20
12-month	VQJW	Jul 83/Q1 64	10.8	9.5	Apr 20	13.7	Feb 21	Feb 98	-5.5	Jun 12	18.3	Feb 90
<b>M4L excluding intermediate OFCs</b>												
Changes	B58Q	Jul 09/Q1 98	2,672	-7,036	Feb 21	18,954	Nov 20	-	-15,779	Jul 09	52,181	Mar 20
1-month	B66P	Jul 09	0.1	-0.3	Feb 21	0.9	Nov 20	Dec 20	-0.7	Jul 09	2.4	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	-1.3	-1.4	Feb 21	3.3	Jan 21	Jan 13	-3.0	Feb 10	10.8	Mar 16
12-month	B62Q	Jun 10/Q4 98	1.5	1.3	Nov 14	3.9	Feb 21	Jul 14	-1.1	May 13	6.8	Jun 16
<b>M4L: Households</b>												
Changes	VVNV	Oct 97/Q2 63	9,218	5,065	Feb 21	9,250	Feb 08	-	-4,247	Apr 20	11,533	Oct 03
1-month	VVNW	Oct 97	0.6	0.3	Feb 21	0.8	Feb 08	Mar 16	-0.3	Apr 20	1.4	Oct 03
3-month(ann)(b)	VVEI	Dec 97/Q3 63	4.6	3.3	Feb 21	5.2	Mar 16	Aug 08	-0.9	May 20	15.5	Oct 03
12-month	VVNZ	Sep 98/Q2 64	2.7	2.1	Feb 21	3.1	Mar 20	Aug 15	0.5	Nov 12	14.2	Apr 04
<b>M4L: PNFCs</b>												
Changes	VVNQ	Oct 97/Q2 63	2,885	1,570	Feb 21	3,498	Jun 20	-	-8,072	Jul 09	27,918	Mar 20
1-month	VVNR	Oct 97	0.6	0.3	Feb 21	0.8	Jun 20	Aug 19	-1.6	Jul 09	6.8	Mar 20
3-month(ann)(b)	VVNS	Dec 97/Q3 63	1.9	1.0	Feb 21	12.8	Jul 20	Aug 17	-7.6	Aug 09	44.0	May 20
12-month	VVNU	Sep 98/Q2 64	3.6	1.9	Feb 20	10.0	Feb 21	May 17	-4.3	May 10	19.6	Feb 07
<b>M4L: Non-intermediate OFCs</b>												
Changes	B68Q	Jul 09/Q1 98	-9,432	-13,671	Feb 21	-3,196	Jan 21	-	-13,671	Feb 21	23,394	Mar 20
1-month	B65P	Jul 09	-3.3	-4.6	Feb 21	-1.1	Jan 21	Feb 18	-4.6	Feb 21	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	-30.8	-	-	-25.0	Feb 21	-	-30.8	Mar 21	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	-7.3	-7.5	Mar 14	4.1	Feb 21	-	-7.5	Mar 14	36.1	Jun 16
<b>M4L</b>												
Changes	VVVL	Oct 97/Q2 63	4,539	-12,372	Feb 21	5,611	Dec 20	-	-46,860	Mar 14	66,270	Mar 20
1-month	VVVM	Aug 82	0.2	-0.5	Feb 21	0.8	Nov 20	Dec 20	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VVVN	Oct 82/Q3 63	-2.6	-3.7	Nov 14	-2.5	Feb 21	Jul 13	-10.7	Apr 14	27.7	Jul 88
12-month	VVVP	Jul 83/Q2 64	0.4	0.3	Oct 15	2.8	Feb 21	-	-6.6	Aug 12	24.7	Nov 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.