

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

### Lending to individuals - March 2022

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	8,277	6,118	Feb 22	9,672	Sep 21	-	-7,644	Apr 20	17,177	Jun 21
1-month	BZ2E	Apr 93	0.5	0.3	Feb 22	0.6	Sep 21	Mar 08	-0.5	Apr 20	1.3	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	4.9	4.1	Feb 22	5.0	Aug 21	May 08	-2.3	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	4.4	4.3	Aug 21	4.6	Feb 22	Dec 21	0.2	Mar 11	15.1	Jun 04
<b>Secured lending</b>												
Changes	VTVJ	Apr 93/Q1 87	6,974	4,555	Feb 22	9,301	Sep 21	-	-2,147	Jul 21	16,581	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	26,517	26,031	Feb 22	31,794	Sep 21	-	4,268	Dec 93	42,862	Jun 21
Repayments	B86L	Jan 99	19,711	18,562	Jan 22	20,957	Feb 22	-	5,321	Jan 99	27,814	Jun 21
1-month	VTYF	Apr 93	0.4	0.3	Feb 22	0.6	Sep 21	Jan 22	-0.1	Jul 21	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	4.6	3.8	Feb 22	5.1	Aug 21	Mar 16	0.2	Dec 10	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	4.3	4.2	Apr 21	4.6	Feb 22	Sep 95	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)	28,232	27,870	Feb 22	28,744	Dec 20	-	4,124	Nov 93	32,831	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	70,691	70,551	Dec 21	70,968	Feb 22	-	9,292	May 20	132,588	Dec 03
<b>Consumer credit</b>												
Changes	B3PS	Apr 93/Q2 87	1,303	775	Jan 22	1,563	Feb 22	-	-7,417	Apr 20	2,337	Mar 16
Credit Card	VZQX	Apr 93/Q2 87	785	157	Jan 22	1,135	Feb 22	-	-4,950	Apr 20	1,278	Mar 04
Other	B4TU	Apr 93/Q2 87	518	428	Feb 22	618	Jan 22	-	-2,904	May 20	1,659	Mar 17
1-month	B3PW	Apr 93	0.7	0.4	Jan 22	0.8	Feb 22	Feb 19	-3.3	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	7.6	6.6	Feb 22	9.6	Jun 18	Jul 18	-25.3	May 20	20.7	Sep 96
12-month	B4TC	Mar 94/Q1 88	5.2	4.5	Feb 22	5.8	Feb 20	Jan 07	-9.8	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 2022

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	-471	-2,185	Oct 21	-283	Feb 22	-	-10,405	Jul 09	32,223	Mar 20
Equity	ZID5	Jan 03	-2,550	-2,695	Feb 22	-1,130	Jan 22	-	-2,695	Feb 22	9,602	Jun 09
Bonds(b)	Z93T	Jan 03	-2,323	-3,026	Sep 21	-1,431	Feb 22	-	-5,586	Mar 09	11,031	May 18
Commercial paper(b)	B32L	Jan 03	-1,663	-1,817	May 21	58	Feb 22	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	5,555	4,424	Feb 22	8,794	May 20	-	-15,746	Jul 09	32,643	Mar 20
<b>Loans to non-financial businesses</b>												
Changes	ZLV6	May 11	1,215	-394	Dec 21	3,834	Feb 22	-	-8,432	Jun 20	33,172	Mar 20
12-month	ZO8K	Apr 12	0.9	0.4	Feb 22	1.9	Mar 21	-	-5.3	Dec 12	11.8	May 20
<b>Loans to non-financial businesses: of which large</b>												
Changes	ZM8F	May 11	1,913	326	Dec 21	4,326	Feb 22	-	-19,172	Jun 20	32,554	Mar 20
12-month	ZO8O	Apr 12	5.0	3.9	Feb 22	5.3	Jun 20	-	-14.4	Apr 21	16.4	Apr 20
<b>Loans to non-financial businesses: of which SMEs</b>												
Changes	ZM87	May 11	-698	-793	Jan 22	-492	Feb 22	-	-1,623	Oct 21	18,260	May 20
12-month	ZO8M	Apr 12	-5.1	-	-	-4.7	Feb 22	-	-5.1	Mar 22	26.2	Feb 21
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): large</b>												
Gross lending	ZM8J	Apr 11	17,855	12,364	Jan 22	20,940	Feb 22	-	7,606	Aug 13	40,776	Mar 20
Repayments	ZM8K	Apr 11	15,040	14,131	Oct 21	18,907	Feb 22	-	8,818	Sep 12	30,972	May 20
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs</b>												
Gross lending	ZM8B	Apr 11	4,935	4,869	Jan 22	5,341	Feb 22	-	2,769	Nov 12	25,022	May 20
Repayments	ZM8C	Apr 11	5,592	5,552	Nov 21	6,159	Feb 22	-	3,347	Oct 12	6,159	Feb 22

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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 2022

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	22,563	6,064	Feb 22	31,206	Jan 21	-	-7,354	Dec 13	69,536	Mar 20
1-month	B68P	Jul 09	0.8	0.2	Feb 22	1.2	Jan 21	Jun 21	-0.4	Dec 13	3.1	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	5.7	2.3	Feb 22	7.1	Nov 21	Oct 17	-1.9	Sep 09	32.5	May 20
12-month	B56Q	Jun 10/Q4 98	5.5	5.0	Feb 22	6.4	Dec 21	Jan 22	1.0	Jul 10	15.4	Feb 21
<b>M4: Households</b>												
Changes	VVHS	Oct 97/Q2 63	4,577	4,078	Feb 22	7,243	Jan 22	-	-3,123	Oct 08	26,906	May 20
1-month	VVHT	Oct 97	0.3	0.2	Feb 22	0.4	Jan 22	Nov 21	-0.3	Oct 08	1.8	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	3.7	3.3	Feb 22	4.4	Nov 21	Sep 18	-0.1	Apr 18	16.4	May 20
12-month	VVHW	Sep 98/Q1 64	4.7	4.0	Feb 20	5.4	Feb 22	Jul 13	1.8	Jun 11	12.2	Mar 21
<b>M4: PNFCs</b>												
Changes	VVHM	Oct 97/Q4 63	4,540	3,263	Feb 22	5,992	Jan 22	-	-6,425	Jul 21	26,230	May 20
1-month	VVHN	Oct 97	0.8	0.6	Feb 22	1.0	Jan 22	Nov 21	-2.2	Jan 00	5.8	Mar 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	9.9	6.5	Feb 22	10.9	Mar 21	-	-11.3	Nov 08	81.7	May 20
12-month	VVHQ	Sep 98/Q1 64	5.3	4.6	Feb 22	5.5	Dec 21	Aug 18	-4.7	Nov 08	30.2	Jan 21
<b>M4: Non-intermediate OFCs</b>												
Changes	B64Q	Jul 09/Q1 98	13,445	-1,277	Feb 22	30,550	Mar 20	-	-12,859	Dec 13	30,550	Mar 20
1-month	B67P	Jul 09	3.5	-0.3	Feb 22	9.1	Mar 20	-	-4.9	Dec 13	9.1	Mar 20
3-month(ann)(b)	B65Q	Sep 09/Q1 98	8.9	-7.8	Feb 22	12.0	Dec 21	Jun 17	-20.0	Sep 09	80.4	Jul 16
12-month	B66Q	Jun 10/Q4 98	9.3	3.8	Feb 22	11.5	Feb 21	-	-7.7	Jul 10	21.3	Apr 17
<b>M4</b>												
Changes	AUJZ	Jul 82/Q2 63	2,132	1,528	Dec 21	30,842	Feb 22	-	-31,263	Mar 14	84,808	Mar 20
1-month	VQJS	Aug 82	0.1	-0.5	Aug 20	1.0	Feb 22	Jan 22	-1.5	Mar 14	3.3	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	5.0	4.9	Feb 22	5.9	Dec 21	-	-8.5	May 14	32.2	May 20
12-month	VQJW	Jul 83/Q1 64	5.4	5.0	Feb 20	6.0	Feb 22	Jun 17	-5.5	Jun 12	18.3	Feb 90
<b>M4L excluding intermediate OFCs</b>												
Changes	B58Q	Jul 09/Q1 98	21,469	4,565	Feb 22	29,715	Jun 21	-	-15,868	Jul 09	51,855	Mar 20
1-month	B66P	Jul 09	0.9	0.2	Feb 22	1.3	Jun 21	Nov 20	-0.7	Jul 09	2.4	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	5.8	2.5	Feb 22	6.7	Jun 21	Jan 16	-3.0	Feb 10	10.8	Mar 16
12-month	B62Q	Jun 10/Q4 98	3.7	2.8	Feb 22	3.9	Feb 21	Mar 19	-1.1	May 13	6.8	Jun 16
<b>M4L: Households</b>												
Changes	VWNV	Oct 97/Q2 63	5,935	5,542	Feb 22	8,801	Sep 21	-	-5,096	Apr 20	15,082	Jun 21
1-month	VWNV	Oct 97	0.4	0.2	Dec 21	0.6	Sep 21	Feb 22	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	VWEI	Dec 97/Q3 63	4.5	3.9	Feb 22	4.6	Aug 21	-	-1.1	May 20	15.5	Oct 03
12-month	VWVZ	Sep 98/Q2 64	4.1	3.6	May 21	4.3	Feb 22	Dec 21	0.5	Nov 12	14.2	Apr 04
<b>M4L: PNFCs</b>												
Changes	VWVQ	Oct 97/Q2 63	1,590	-309	Feb 22	1,729	Jan 22	-	-8,152	Jul 09	27,618	Mar 20
1-month	VWNR	Oct 97	0.4	-0.1	Feb 22	1.1	Jun 21	Jan 22	-1.6	Jul 09	6.7	Mar 20
3-month(ann)(b)	VWNS	Dec 97/Q3 63	2.7	2.4	Feb 22	12.4	Jul 20	-	-7.6	Aug 09	44.3	May 20
12-month	VWNU	Sep 98/Q2 64	-0.3	-0.6	Dec 21	-0.2	Feb 22	Sep 21	-4.3	May 10	19.5	Feb 07
<b>M4L: Non-intermediate OFCs</b>												
Changes	B68Q	Jul 09/Q1 98	13,944	-667	Feb 22	23,394	Mar 20	-	-13,669	Feb 21	23,394	Mar 20
1-month	B65P	Jul 09	5.0	-0.2	Feb 22	8.5	Mar 20	-	-4.6	Feb 21	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	18.5	-4.7	Feb 22	19.8	Jun 21	-	-30.8	Mar 21	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	8.7	0.1	Feb 22	10.3	Jan 21	Aug 20	-7.5	Mar 14	36.1	Jun 16
<b>M4L</b>												
Changes	VWVL	Oct 97/Q2 63	12,185	-4,919	Jan 22	26,838	Feb 22	-	-46,819	Mar 14	65,944	Mar 20
1-month	VWVM	Aug 82	0.4	-0.2	Jan 22	1.0	Feb 22	Nov 19	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VWVN	Oct 82/Q3 63	5.2	4.2	Nov 21	5.9	Feb 22	Feb 16	-10.8	Apr 14	27.7	Jul 88
12-month	VWVP	Jul 83/Q2 64	4.1	3.7	Feb 22	4.3	Nov 20	Oct 94	-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.