

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

### Lending to individuals - March 2025

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	13,838	4,611	Feb 25	17,514	Jun 21	-	-7,233	Apr 20	17,514	Jun 21
1-month	BZ2E	Apr 93	0.7	0.2	Feb 25	1.0	Jun 21	Mar 21	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	5.3	3.2	Feb 25	6.3	Jun 21	Mar 21	-2.5	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	3.1	2.5	Feb 25	3.2	Mar 23	-	0.2	Mar 11	15.1	Jun 04
<b>Secured lending</b>												
Changes	VTVJ	Apr 93/Q1 87	12,963	3,303	Feb 25	17,218	Jun 21	-	-1,766	Jul 21	17,218	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	39,916	24,927	Feb 25	42,395	Jun 21	-	4,274	Dec 93	42,395	Jun 21
Repayments	B86L	Jan 99	23,654	19,794	Feb 25	25,869	Oct 22	-	5,320	Jan 99	27,116	Jun 21
1-month	VTYF	Apr 93	0.8	0.2	Feb 25	1.1	Jun 21	Mar 21	-0.1	Jan 24	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	5.1	2.7	Feb 25	5.3	Aug 21	Dec 20	-0.3	Jan 24	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	2.7	1.9	Feb 25	3.1	Feb 23	Mar 23	0.0	Mar 24	15.4	Apr 04
<b>Approvals of loans secured on dwellings</b>												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	23,800	23,785	Feb 25	23,880	Oct 24	-	4,123	Nov 93	32,844	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	64,309	62,650	Jul 24	65,093	Feb 25	-	9,359	May 20	132,709	Dec 03
<b>Consumer credit</b>												
Changes	B3PS	Apr 93/Q2 87	875	872	Jun 24	1,307	Feb 25	May 23	-7,446	Apr 20	2,276	Nov 23
Credit Card	VZQX	Apr 93/Q2 87	238	208	Apr 24	699	Feb 25	Jun 97	-4,929	Apr 20	1,296	Mar 04
Other	B4TU	Apr 93/Q2 87	637	608	Feb 25	654	Jan 25	-	-2,885	May 20	1,551	Oct 02
1-month	B3PW	Apr 93	0.4	0.3	Dec 21	0.6	Feb 25	Nov 24	-3.4	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	6.6	6.5	Jan 25	7.1	Feb 25	May 24	-24.8	May 20	20.7	Sep 96
12-month	B4TC	Mar 94/Q1 88	6.1	5.8	May 22	6.4	Feb 25	Dec 19	-9.9	Feb 21	17.7	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 2025

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	-1,497	-2,165	Jan 25	-985	Feb 25	-	-10,397	Jul 09	31,118	Mar 20
Equity	ZID5	Jan 03	-3,248	-3,462	Jun 22	-2,038	Feb 25	-	-4,425	May 22	9,599	Jun 09
Bonds(b)	Z93T	Jan 03	-1,582	-1,937	Dec 24	1,066	Feb 25	-	-5,586	Mar 09	11,031	May 18
Commercial paper(b)	B32L	Jan 03	69	-1,056	Dec 24	641	Feb 25	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	3,870	238	Feb 25	4,144	Oct 24	-	-15,640	Jul 09	33,162	Mar 20
<b>Loans to non-financial businesses</b>												
Changes	ZLV6	May 11	1,846	-453	Feb 25	2,510	Jan 25	-	-8,667	Jun 23	33,568	Mar 20
12-month	ZO8K	Apr 12	3.1	2.6	Feb 25	3.9	Sep 22	Sep 16	-5.4	Nov 12	11.9	May 20
<b>Loans to non-financial businesses: of which large</b>												
Changes	ZM8F	May 11	1,718	-156	Feb 25	2,007	Jan 25	-	-18,597	Jun 20	32,569	Mar 20
12-month	ZO8O	Apr 12	5.3	4.8	Feb 25	5.5	Jan 23	-	-14.4	Apr 21	16.4	Apr 20
<b>Loans to non-financial businesses: of which SMEs</b>												
Changes	ZM87	May 11	127	-296	Feb 25	503	Jan 25	-	-1,717	Sep 21	17,919	May 20
12-month	ZO8M	Apr 12	-1.2	-1.5	Feb 25	-0.5	Sep 21	-	-5.1	Apr 22	26.3	Feb 21
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): large</b>												
Gross lending	ZM8J	Apr 11	17,000	13,506	Jan 25	17,834	Feb 25	-	7,606	Aug 13	40,258	Mar 20
Repayments	ZM8K	Apr 11	16,241	15,018	Feb 25	17,391	Oct 24	-	8,814	Sep 12	30,603	May 20
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs</b>												
Gross lending	ZM8B	Apr 11	5,625	5,058	Feb 25	5,982	Oct 24	-	2,780	Nov 12	25,049	May 20
Repayments	ZM8C	Apr 11	6,069	5,646	Feb 25	6,071	Jun 23	-	3,331	Mar 13	6,638	Nov 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 2025

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	11,622	1,718	Feb 25	25,861	Jan 25	-	-36,059	Dec 22	73,347	Sep 22
1-month	B68P	Jul 09	0.4	0.1	Feb 25	0.9	Jan 25	Apr 24	-1.3	Dec 22	3.1	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	5.6	4.9	Feb 25	9.6	Oct 22	Oct 21	-11.7	Dec 22	33.9	May 20
12-month	B56Q	Jun 10/Q4 98	4.0	3.3	Dec 24	4.1	Feb 25	Mar 15	-4.3	Sep 23	15.2	Feb 21
<b>M4: Households</b>												
Changes	VVHS	Oct 97/Q2 63	7,365	5,043	Feb 25	9,456	Jan 25	-	-4,843	Mar 23	26,470	May 20
1-month	VVHT	Oct 97	0.4	0.3	Feb 25	0.5	Jan 25	Aug 24	-0.3	Mar 23	1.7	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	4.6	4.1	Feb 25	5.9	Dec 24	-	-1.0	May 23	18.3	May 20
12-month	VVHW	Sep 98/Q1 64	5.3	4.8	Sep 24	5.5	Jan 25	Feb 25	0.8	Nov 23	12.2	Mar 21
<b>M4: PNFCs</b>												
Changes	VVHM	Oct 97/Q4 63	5,371	-4,515	Feb 25	7,058	Jan 25	-	-7,177	Jul 21	26,512	May 20
1-month	VVHN	Oct 97	1.0	-0.8	Feb 25	1.3	Jan 25	Apr 24	-2.2	Jan 00	5.7	Mar 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	5.8	4.5	Feb 25	8.1	Jan 25	Sep 14	-11.0	Nov 08	84.2	May 20
12-month	VVHQ	Sep 98/Q1 64	2.6	1.4	Feb 25	3.4	Sep 22	Jan 25	-5.2	Aug 23	30.3	Jan 21
<b>M4: Non-intermediate OFCs</b>												
Changes	B64Q	Jul 09/Q1 98	-1,114	-1,883	Dec 24	1,190	Feb 25	-	-34,520	Dec 22	66,047	Sep 22
1-month	B67P	Jul 09	-0.3	-0.5	Dec 24	0.3	Feb 25	Feb 22	-8.3	Dec 22	16.3	Sep 22
3-month(ann)(b)	B65Q	Sep 09/Q1 98	10.8	9.9	Feb 25	14.8	Dec 23	-	-56.9	Dec 22	108.8	Sep 22
12-month	B66Q	Jun 10/Q4 98	0.2	-3.6	Dec 24	1.7	Feb 25	-	-23.1	Sep 23	28.8	Sep 22
<b>M4</b>												
Changes	AUJZ	Jul 82/Q2 63	8,450	5,729	Feb 25	42,454	Jan 25	-	-52,237	Nov 22	83,151	Mar 20
1-month	VQJS	Aug 82	0.3	0.2	Feb 25	1.4	Jan 25	Oct 23	-1.7	Nov 22	3.3	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	7.6	6.4	Feb 25	9.8	Oct 22	Dec 20	-9.0	Dec 22	32.8	May 20
12-month	VQJW	Jul 83/Q1 64	3.4	2.7	Dec 24	3.9	Feb 25	Sep 24	-5.5	Jun 12	18.3	Feb 90
<b>M4L excluding intermediate OFCs</b>												
Changes	B58Q	Jul 09/Q1 98	17,256	5,394	Feb 25	25,200	Sep 22	-	-29,634	Oct 22	52,977	Mar 20
1-month	B66P	Jul 09	0.7	0.2	Feb 25	1.1	Sep 22	Sep 24	-1.3	Oct 22	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	5.4	3.3	Feb 25	5.5	Oct 24	May 16	-7.8	Dec 22	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	3.6	3.3	Feb 25	4.4	Sep 22	Apr 22	-2.7	Sep 23	6.8	Jun 16
<b>M4L: Households</b>												
Changes	VWNV	Oct 97/Q2 63	13,032	4,326	Feb 25	14,997	Jun 21	-	-5,570	Apr 20	14,997	Jun 21
1-month	VWNV	Oct 97	0.8	0.3	Feb 25	1.0	Jun 21	Feb 08	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	VWEI	Dec 97/Q3 63	5.6	3.4	Feb 25	5.9	Jun 21	-	-1.4	May 20	15.5	Oct 03
12-month	VWVZ	Sep 98/Q2 64	3.0	2.2	Feb 25	3.1	Mar 23	Jun 19	0.3	Mar 24	14.2	Apr 04
<b>M4L: PNFCs</b>												
Changes	VWVQ	Oct 97/Q2 63	827	362	Feb 25	1,251	Jan 25	-	-8,054	Jul 09	28,131	Mar 20
1-month	VWNR	Oct 97	0.2	0.1	Feb 25	0.3	Jan 25	Dec 24	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VWNS	Dec 97/Q3 63	2.1	1.7	May 24	2.2	Feb 25	Sep 17	-7.6	Aug 09	44.1	May 20
12-month	VWNU	Sep 98/Q2 64	3.9	3.8	Feb 25	10.0	Feb 21	-	-4.3	May 10	19.6	Feb 07
<b>M4L: Non-intermediate OFCs</b>												
Changes	B68Q	Jul 09/Q1 98	3,397	707	Feb 25	3,905	Oct 24	-	-33,125	Oct 22	23,394	Mar 20
1-month	B65P	Jul 09	1.3	0.3	Feb 25	1.6	Oct 24	May 21	-10.9	Oct 22	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	10.8	4.6	Feb 25	16.3	Nov 24	-	-55.7	Dec 22	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	6.7	2.4	Jan 25	9.9	Feb 25	-	-24.6	Sep 23	36.1	Jun 16
<b>M4L</b>												
Changes	VWVL	Oct 97/Q2 63	12,522	5,782	Feb 25	18,494	Jan 25	-	-46,915	Mar 14	67,066	Mar 20
1-month	VWVM	Aug 82	0.5	0.2	Feb 25	0.7	Jan 25	Nov 23	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VWVN	Oct 82/Q3 63	5.5	0.6	Feb 25	5.9	Sep 22	Mar 22	-10.7	Apr 14	27.7	Jul 88
12-month	VWVP	Jul 83/Q2 64	2.0	1.4	Jan 25	2.5	Feb 25	Oct 24	-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.