

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

Lending to individuals - February 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	4,925	2,632	Jan 21	5,275	Dec 19	-	-7,233	Apr 20	11,952	Oct 03
1-month	BZ2E	Apr 93	0.3	0.2	Jan 21	0.4	Jul 19	Dec 20	-0.4	Apr 20	1.3	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	2.9	2.7	Jan 21	3.1	Dec 20	-	-2.1	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	1.5	1.4	Oct 13	1.6	Dec 20	Jan 21	0.2	Mar 11	15.1	Jun 04
Secured lending												
Changes	VTVJ	Apr 93/Q1 87	6,171	5,283	Jan 21	7,177	Mar 16	-	-352	Dec 10	10,365	Oct 06
Gross lending	VTVC	Apr 93/Q1 87(c)	27,725	24,546	Jan 21	27,867	Mar 16	-	4,262	Dec 93	31,982	Nov 06
Repayments	B86L	Jan 99	19,834	18,767	Jan 21	20,527	Jul 18	-	5,309	Jan 99	23,446	Jun 07
1-month	VTYF	Apr 93	0.4	0.3	Oct 20	0.6	Mar 16	Jan 21	0.0	Apr 20	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	4.6	4.5	Jan 21	4.9	May 08	Mar 16	0.2	Dec 10	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	3.2	3.1	Jan 21	3.3	Apr 20	Jun 19	0.5	Nov 11	15.4	Apr 04
Approvals of loans secured on dwellings												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	26,174	25,020	Aug 20	28,021	Jan 21	-	4,134	Nov 93	32,780	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	87,669	86,085	Aug 20	97,350	Jan 21	-	9,432	May 20	132,505	Dec 03
Consumer credit												
Changes	B3PS	Apr 93/Q2 87	-1,246	-2,651	Jan 21	-923	Dec 20	-	-7,223	Apr 20	2,246	Jan 05
Credit Card	VZQX	Apr 93/Q2 87	-927	-2,325	Jan 21	-860	Dec 20	-	-4,798	Apr 20	1,281	Mar 04
Other	B4TU	Apr 93/Q2 87	-319	-326	Jan 21	-63	Dec 20	-	-2,765	May 20	1,542	Oct 02
1-month	B3PW	Apr 93	-0.6	-1.3	Jan 21	-0.5	Dec 20	Aug 09	-3.3	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	-9.2	-9.6	Jan 21	-5.9	Dec 20	-	-24.1	May 20	20.8	Sep 96
12-month	B4TC	Mar 94/Q1 88	-9.9	-	-	-9.0	Jan 21	-	-9.9	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 - February 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	3,380	955	Jan 21	3,385	Dec 20	-	-10,393	Jul 09	31,256	Mar 20
Equity	ZID5	Jan 03	1,061	887	Jan 21	1,361	Dec 20	-	-2,180	Jul 06	9,608	Jun 09
Bonds(b)	Z93T	Jan 03	193	-2,106	Nov 20	2,081	Jan 21	-	-5,586	Mar 09	11,031	May 18
Commercial paper(b)	B32L	Jan 03	-517	-2,076	Dec 20	1,110	Jan 21	-	-2,076	Dec 20	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	1,850	-5,514	Jan 21	2,425	Nov 20	-	-15,661	Jul 09	33,759	Mar 20
Loans to non-financial businesses												
Changes	ZLV6	May 11	153	-821	Jan 21	2,510	Nov 20	-	-7,160	Jun 20	33,154	Mar 20
12-month	ZO8K	Apr 12	8.2	7.6	Dec 20	8.3	Jan 21	-	-5.4	Dec 12	11.2	May 20
Loans to non-financial businesses: of which large												
Changes	ZM8F	May 11	-275	-1,357	Jan 21	628	Nov 20	-	-17,739	Jun 20	32,640	Mar 20
12-month	ZO8O	Apr 12	-1.2	-1.7	Dec 20	-1.0	Jan 21	-	-6.1	Apr 12	15.5	Apr 20
Loans to non-financial businesses: of which SMEs												
Changes	ZM87	May 11	427	390	Dec 20	536	Jan 21	-	-1,051	Sep 11	18,200	May 20
12-month	ZO8M	Apr 12	25.7	25.5	Dec 20	25.8	Jan 21	-	-4.5	Aug 12	25.8	Jan 21
Gross lending to and repayments by non-financial businesses (excluding overdrafts): large												
Gross lending	ZM8J	Apr 11	14,910	12,652	Jan 21	17,763	Dec 20	-	7,606	Aug 13	39,902	Mar 20
Repayments	ZM8K	Apr 11	14,447	12,228	Mar 20	15,091	Jan 21	-	8,817	Sep 12	30,117	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs												
Gross lending	ZM8B	Apr 11	5,340	5,202	Dec 20	5,348	Jan 21	-	2,782	Nov 12	24,956	May 20
Repayments	ZM8C	Apr 11	5,210	4,673	Jan 21	5,524	Jun 20	-	3,341	Oct 12	5,693	Feb 19

^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 - February 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	15,818	12,434	Dec 20	31,088	Jan 21	-	-7,409	Dec 13	68,368	Mar 20
1-month	B68P	Jul 09	0.6	0.5	Dec 20	1.2	Jan 21	Jan 18	-0.4	Dec 13	3.0	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	9.7	7.6	Oct 20	13.0	Jan 21	-	-1.8	Sep 09	31.5	May 20
12-month	B56Q	Jun 10/Q4 98	15.2	15.0	Jan 21	-	-	-	1.0	Jul 10	15.2	Feb 21
M4: Households												
Changes	VVHS	Oct 97/Q2 63	17,127	13,311	Oct 20	19,014	Jan 21	-	-3,209	Apr 18	26,554	May 20
1-month	VVHT	Oct 97	1.0	0.8	Oct 20	1.2	Jan 21	Mar 20	-0.3	Oct 08	1.7	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	15.0	14.2	Dec 20	15.6	Jan 21	-	0.0	Apr 18	16.4	May 20
12-month	VVHW	Sep 98/Q1 64	12.1	11.4	Jan 21	-	-	-	1.8	Jun 11	12.1	Feb 21
M4: PNFCs												
Changes	VVHM	Oct 97/Q4 63	1,191	449	Aug 20	13,761	Jan 21	May 13	-5,161	Apr 16	25,926	May 20
1-month	VVHN	Oct 97	0.2	0.1	Aug 20	2.5	Jan 21	Dec 19	-2.2	Jan 00	5.7	Mar 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	12.8	11.1	Dec 20	14.0	Jan 21	-	-11.3	Nov 08	80.4	May 20
12-month	VVHQ	Sep 98/Q1 64	29.2	27.6	Dec 20	30.3	Jan 21	-	-4.7	Nov 08	30.3	Jan 21
M4: Non-intermediate OFCs												
Changes	B64Q	Jul 09/Q1 98	-2,500	-10,175	Dec 20	-1,686	Jan 21	-	-12,858	Dec 13	29,491	Mar 20
1-month	B67P	Jul 09	-0.7	-2.7	Dec 20	-0.5	Jan 21	Nov 18	-4.9	Dec 13	8.7	Mar 20
3-month(ann)(b)	B65Q	Sep 09/Q1 98	-14.2	-15.0	Sep 18	0.6	Jan 21	-	-20.0	Sep 09	80.5	Jul 16
12-month	B66Q	Jun 10/Q4 98	11.1	8.4	Feb 20	11.7	Jan 21	-	-7.7	Jul 10	21.3	Apr 17
M4												
Changes	AUZJ	Jul 82/Q2 63	21,966	19,146	Jan 21	24,743	Nov 20	-	-31,351	Mar 14	81,981	Mar 20
1-month	VQJS	Aug 82	0.8	0.7	Jan 21	0.9	Nov 20	Aug 19	-1.5	Mar 14	3.2	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	8.6	4.4	Oct 20	9.1	Jan 21	Oct 04	-8.5	May 14	31.1	May 20
12-month	VQJW	Jul 83/Q1 64	13.6	13.3	Jan 21	13.8	Jul 09	Dec 84	-5.5	Jun 12	18.3	Feb 90
M4L excluding intermediate OFCs												
Changes	B58Q	Jul 09/Q1 98	-7,676	-10,375	Apr 20	-3,751	Jan 21	-	-15,766	Jul 09	53,273	Mar 20
1-month	B66P	Jul 09	-0.3	-0.5	Apr 20	-0.2	Jan 21	Jan 20	-0.7	Jul 09	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	-1.7	-2.6	May 13	3.1	Jan 21	Nov 12	-3.0	Feb 10	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	3.8	3.7	Mar 19	4.4	Jan 21	Feb 18	-1.1	May 13	6.8	Jun 16
M4L: Households												
Changes	VVNV	Oct 97/Q2 63	4,842	2,114	Jan 21	4,854	Jul 19	-	-4,357	Apr 20	11,533	Oct 03
1-month	VVNW	Oct 97	0.3	0.1	Jan 21	0.4	May 18	Dec 20	-0.3	Apr 20	1.4	Oct 03
3-month(ann)(b)	VVEI	Dec 97/Q3 63	3.1	2.8	Oct 20	3.5	Dec 20	Jan 21	-0.8	May 20	15.5	Oct 03
12-month	VVNZ	Sep 98/Q2 64	2.1	1.9	Jan 21	2.2	May 20	Jun 20	0.5	Nov 12	14.2	Apr 04
M4L: PNFCs												
Changes	VVWQ	Oct 97/Q2 63	1,186	-2,671	Jan 21	1,624	Dec 20	-	-8,061	Jul 09	28,713	Mar 20
1-month	VVNR	Oct 97	0.3	-0.6	Jan 21	0.4	Dec 20	Nov 20	-1.6	Jul 09	7.0	Mar 20
3-month(ann)(b)	VVNS	Dec 97/Q3 63	0.1	-0.8	Nov 20	0.4	Jan 21	-	-7.6	Aug 09	44.7	May 20
12-month	VVNU	Sep 98/Q2 64	9.8	9.2	Jan 21	10.2	Jul 20	May 03	-4.3	May 10	19.6	Feb 07
M4L: Non-intermediate OFCs												
Changes	B68Q	Jul 09/Q1 98	-13,704	-	-	-3,194	Jan 21	-	-13,704	Feb 21	23,394	Mar 20
1-month	B65P	Jul 09	-4.6	-	-	-1.1	Jan 21	Jan 17	-4.6	Feb 21	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	-25.0	-	-	7.7	Jan 21	-	-25.0	Feb 21	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	4.0	3.2	Jan 19	10.3	Jan 21	-	-7.5	Mar 14	36.1	Jun 16
M4L												
Changes	VVWL	Oct 97/Q2 63	-13,045	-20,070	Jul 18	-10,272	Jan 21	-	-46,836	Mar 14	67,362	Mar 20
1-month	VVVM	Aug 82	-0.5	-0.8	Jul 18	-0.4	Jan 21	Aug 20	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VVWN	Oct 82/Q3 63	-2.7	-3.7	Nov 14	2.3	Jan 21	-	-10.7	Apr 14	27.7	Jul 88
12-month	VVVP	Jul 83/Q2 64	2.8	2.4	Feb 19	3.9	Jan 21	Dec 09	-6.6	Aug 12	24.7	Nov 88

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