

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

Lending to individuals - April 2024

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	3,142	1,884	Mar 24	3,166	Feb 24	-	-7,251	Apr 20	17,374	Jun 21
1-month	BZ2E	Apr 93	0.2	0.1	Mar 24	0.3	Sep 22	Feb 24	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	1.8	1.4	Mar 24	1.9	Feb 23	Nov 13	-2.5	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	1.1	1.0	Mar 24	1.3	Oct 23	Nov 23	0.2	Mar 11	15.1	Jun 04
Secured lending												
Changes	VTVJ	Apr 93/Q1 87	2,412	462	Mar 24	3,310	Nov 22	-	-1,778	Jul 21	17,156	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	20,642	20,545	Mar 24	23,210	Jan 23	-	4,271	Dec 93	42,682	Jun 21
Repayments	B86L	Jan 99	18,985	16,570	Feb 24	19,363	Mar 24	Mar 23	5,319	Jan 99	26,902	Jun 21
1-month	VTYF	Apr 93	0.1	0.0	Mar 24	0.2	Nov 22	Feb 24	-0.1	Sep 23	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	1.2	0.4	Mar 24	1.9	Jan 23	Feb 23	-0.4	Jun 23	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	0.2	-0.1	Mar 24	0.4	Oct 23	Nov 23	-0.1	Mar 24	15.4	Apr 04
Approvals of loans secured on dwellings												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	20,795	19,172	Jan 24	22,251	Mar 24	-	4,123	Nov 93	32,840	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	61,140	60,463	Feb 24	61,263	Mar 24	-	9,320	May 20	132,711	Dec 03
Consumer credit												
Changes	B3PS	Apr 93/Q2 87	730	536	Dec 21	1,422	Mar 24	-	-7,440	Apr 20	2,261	Jan 05
Credit Card	VZQX	Apr 93/Q2 87	192	65	Dec 22	662	Mar 24	Jan 08	-4,921	Apr 20	1,295	Mar 04
Other	B4TU	Apr 93/Q2 87	537	429	May 23	760	Mar 24	-	-2,870	May 20	1,547	Oct 02
1-month	B3PW	Apr 93	0.3	0.1	Jun 21	0.6	Mar 24	Dec 21	-3.4	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	6.5	6.3	Jan 23	8.8	Mar 24	Apr 19	-24.8	May 20	20.8	Sep 96
12-month	B4TC	Mar 94/Q1 88	8.1	8.0	Sep 23	8.7	Mar 24	Sep 15	-9.9	Feb 21	17.7	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 2024

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	-3,312	-4,916	Feb 24	9,576	Mar 24	-	-10,402	Jul 09	31,134	Mar 20
Equity	ZID5	Jan 03	-1,958	-2,333	Feb 24	-1,288	Mar 24	-	-4,428	May 22	9,601	Jun 09
Bonds(b)	Z93T	Jan 03	348	21	Feb 24	7,960	Mar 24	-	-5,816	Jun 22	11,031	May 18
Commercial paper(b)	B32L	Jan 03	315	208	Mar 24	503	May 23	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	-1,470	-2,830	Feb 24	638	Mar 24	-	-15,654	Jul 09	33,121	Mar 20
Loans to non-financial businesses												
Changes	ZLV6	May 11	-1,129	-2,938	Feb 24	-949	Mar 24	-	-7,681	Oct 22	33,690	Mar 20
12-month	ZO8K	Apr 12	-1.8	-2.3	Aug 23	-1.4	Mar 24	-	-5.4	Nov 12	11.8	May 20
Loans to non-financial businesses: of which large												
Changes	ZM8F	May 11	-366	-807	Mar 24	79	Jan 24	-	-17,524	Jun 20	32,598	Mar 20
12-month	ZO8O	Apr 12	-0.3	-0.9	Aug 23	0.5	Mar 24	Mar 15	-14.4	Apr 21	16.3	Apr 20
Loans to non-financial businesses: of which SMEs												
Changes	ZM87	May 11	-763	-1,172	Sep 23	-143	Mar 24	-	-1,991	Jun 21	17,719	May 20
12-month	ZO8M	Apr 12	-4.6	-4.7	Mar 24	-4.3	Jul 23	Aug 23	-5.1	Apr 22	26.3	Feb 21
Gross lending to and repayments by non-financial businesses (excluding overdrafts): large												
Gross lending	ZM8J	Apr 11	16,306	15,188	Mar 24	16,411	Dec 23	-	7,606	Aug 13	40,069	Mar 20
Repayments	ZM8K	Apr 11	16,219	14,288	Mar 24	16,999	Jun 23	-	8,815	Sep 12	30,701	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs												
Gross lending	ZM8B	Apr 11	5,007	4,877	Mar 24	5,291	Sep 23	Dec 16	2,761	Nov 12	25,060	May 20
Repayments	ZM8C	Apr 11	5,488	5,384	Mar 24	5,540	Dec 23	-	3,333	Mar 13	6,623	Oct 22

^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 2024

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	10,277	9,300	Feb 24	11,620	Mar 24	-	-37,621	Dec 22	72,444	Sep 22
1-month	B68P	Jul 09	0.4	0.3	Feb 24	0.7	Dec 23	Mar 24	-1.3	Dec 22	3.2	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	4.6	3.1	Mar 24	9.0	Oct 22	Dec 23	-11.2	Dec 22	34.0	May 20
12-month	B56Q	Jun 10/Q4 98	0.4	0.2	Mar 24	0.5	Jun 23	-	-4.2	Sep 23	15.4	Feb 21
M4: Households												
Changes	VVHS	Oct 97/Q2 63	8,421	8,251	Mar 24	8,832	Sep 22	-	-5,256	Mar 23	26,032	May 20
1-month	VVHT	Oct 97	0.5	0.4	Mar 24	0.6	Jun 21	Sep 22	-0.3	Mar 23	1.7	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	5.2	5.1	Mar 24	7.7	Jun 21	Mar 10	-1.4	May 23	18.1	May 20
12-month	VVHW	Sep 98/Q1 64	2.7	2.4	Mar 24	3.1	Feb 23	May 18	0.8	Nov 23	12.2	Mar 21
M4: PNFCs												
Changes	VVHM	Oct 97/Q4 63	5,193	158	Mar 24	7,849	May 22	-	-8,394	Jun 22	27,179	May 20
1-month	VVHN	Oct 97	0.9	0.0	Mar 24	1.3	May 22	Jan 22	-2.2	Jan 00	5.7	May 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	5.2	1.0	Mar 24	8.1	May 22	Aug 12	-10.9	Nov 08	85.3	May 20
12-month	VVHQ	Sep 98/Q1 64	-1.1	-2.5	Mar 24	-0.7	Jan 23	-	-5.2	Sep 23	30.3	Jan 21
M4: Non-intermediate OFCs												
Changes	B64Q	Jul 09/Q1 98	-3,337	-6,510	Jan 24	3,210	Mar 24	-	-35,769	Dec 22	65,447	Sep 22
1-month	B67P	Jul 09	-0.9	-1.7	Jan 24	0.8	Mar 24	Jul 23	-8.4	Dec 22	15.9	Sep 22
3-month(ann)(b)	B65Q	Sep 09/Q1 98	0.5	-2.8	Mar 24	10.1	Feb 24	-	-54.8	Dec 22	102.8	Sep 22
12-month	B66Q	Jun 10/Q4 98	-7.6	-9.0	Feb 24	-5.9	Mar 24	-	-22.0	Sep 23	28.2	Sep 22
M4												
Changes	AUZJ	Jul 82/Q2 63	2,650	-1,422	Jan 24	20,552	Mar 24	-	-50,412	Nov 22	83,904	Mar 20
1-month	VQJS	Aug 82	0.1	0.0	Jan 24	0.7	Mar 24	Jan 22	-1.6	Nov 22	3.3	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	5.6	5.1	Mar 24	9.3	Oct 22	May 21	-8.8	Dec 22	32.8	May 20
12-month	VQJW	Jul 83/Q1 64	0.6	0.4	Mar 24	1.0	Feb 23	Jan 19	-5.5	Jun 12	18.3	Feb 90
M4L excluding intermediate OFCs												
Changes	B58Q	Jul 09/Q1 98	1,238	-14,959	Feb 24	10,022	Mar 24	-	-29,267	Oct 22	52,941	Mar 20
1-month	B66P	Jul 09	0.1	-0.7	Feb 24	0.4	Mar 24	May 23	-1.3	Oct 22	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	-0.6	-1.3	Mar 24	3.1	Jan 24	-	-7.7	Dec 22	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	1.0	0.9	Mar 24	1.4	Dec 22	Jul 12	-2.7	Sep 23	6.8	Jun 16
M4L: Households												
Changes	VVNV	Oct 97/Q2 63	1,714	61	Mar 24	2,117	Feb 24	-	-5,416	Apr 20	15,072	Jun 21
1-month	VVNW	Oct 97	0.1	0.0	Mar 24	0.2	Jan 23	Feb 24	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	VVEI	Dec 97/Q3 63	1.0	0.5	Mar 24	1.2	Mar 23	Jul 13	-1.4	May 20	15.5	Oct 03
12-month	VVNZ	Sep 98/Q2 64	0.5	0.3	Mar 24	0.7	Nov 23	Dec 23	0.3	Mar 24	14.2	Apr 04
M4L: PNFCs												
Changes	VVNQ	Oct 97/Q2 63	480	190	Mar 24	1,411	Jan 24	-	-8,090	Jul 09	28,095	Mar 20
1-month	VVNR	Oct 97	0.1	0.0	Mar 24	0.3	Jan 24	Aug 23	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VVNS	Dec 97/Q3 63	-0.6	-2.4	Jun 23	0.2	Mar 24	Jan 15	-7.6	Aug 09	43.9	May 20
12-month	VVNU	Sep 98/Q2 64	0.4	0.1	Mar 24	0.8	Dec 22	Apr 15	-4.3	May 10	19.6	Feb 07
M4L: Non-intermediate OFCs												
Changes	B68Q	Jul 09/Q1 98	-956	-15,743	Feb 24	9,771	Mar 24	-	-33,125	Oct 22	23,394	Mar 20
1-month	B65P	Jul 09	-0.4	-6.5	Feb 24	4.3	Mar 24	Jan 22	-10.9	Oct 22	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	-11.0	-15.0	Mar 24	29.0	Jan 24	-	-55.7	Dec 22	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	6.1	2.0	Feb 24	6.6	Mar 24	-	-24.6	Sep 23	36.1	Jun 16
M4L												
Changes	VVVL	Oct 97/Q2 63	3,556	-23,318	Feb 24	24,861	Mar 24	-	-46,904	Mar 14	67,030	Mar 20
1-month	VVVM	Aug 82	0.1	-0.9	Feb 24	0.9	Mar 24	Jan 24	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VVVN	Oct 82/Q3 63	0.8	0.5	Mar 24	2.8	Jan 24	Jun 22	-10.7	Apr 14	27.7	Jul 88
12-month	VVVP	Jul 83/Q2 64	1.0	0.6	Mar 24	1.5	Jan 23	-	-6.6	Aug 12	24.7	Nov 88

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