

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

Lending to individuals - August 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 | 4,156 | 4,027 | Jul 24 | 4,402 | Nov 22 | - | -7,267 | Apr 20 | 17,444 | Jun 21 |
| 1-month | BZ2E | Apr 93 | 0.2 | 0.1 | Mar 24 | 0.3 | Sep 22 | Jul 24 | -0.4 | Apr 20 | 1.4 | Oct 03 |
| 3-month(ann)(b) | BZ2G | Jun 93/Q2 87 | 2.6 | 2.3 | Jul 24 | 3.2 | Nov 22 | Mar 15 | -2.5 | Jun 20 | 16.5 | Nov 03 |
| 12-month | BZ2K | Mar 94/Q1 88 | 1.5 | 1.3 | Jun 24 | 1.7 | Aug 23 | Jul 24 | 0.2 | Mar 11 | 15.1 | Jun 04 |
| Secured lending | | | | | | | | | | | | |
| Changes | VTVJ | Apr 93/Q1 87 | 2,861 | 2,796 | Jul 24 | 3,324 | Nov 22 | - | -1,753 | Jul 21 | 17,155 | Jun 21 |
| Gross lending | VTVC | Apr 93/Q1 87(c) | 19,923 | 19,663 | Jul 24 | 20,587 | Jun 24 | - | 4,272 | Dec 93 | 42,402 | Jun 21 |
| Repayments | B86L | Jan 99 | 18,409 | 17,135 | Jul 24 | 18,641 | Jun 24 | - | 5,322 | Jan 99 | 27,225 | Jun 21 |
| 1-month | VTYF | Apr 93 | 0.2 | 0.1 | May 24 | 0.3 | Sep 22 | Jul 24 | -0.1 | Sep 23 | 1.4 | Oct 03 |
| 3-month(ann)(b) | VTYG | Jun 93/Q2 87 | 2.1 | 1.7 | Jul 24 | 2.9 | Nov 22 | Dec 22 | -0.4 | Jun 23 | 17.0 | Nov 03 |
| 12-month | VTYI | Mar 94/Q1 88 | 0.7 | 0.6 | Jul 24 | 1.0 | Aug 23 | May 13 | -0.1 | Feb 24 | 15.4 | Apr 04 |
| Approvals of loans secured on dwellings | | | | | | | | | | | | |
| Value (all loans) | VTVQ | Apr 93/Q1 87(d) | 21,658 | 20,814 | Jul 24 | 22,312 | Mar 24 | - | 4,123 | Nov 93 | 32,844 | Feb 07 |
| No.(house purchase) | VTVX | Apr 93/Q1 87(d) | 64,858 | 62,496 | Jul 24 | 64,881 | Sep 22 | - | 9,352 | May 20 | 132,718 | Dec 03 |
| Consumer credit | | | | | | | | | | | | |
| Changes | B3PS | Apr 93/Q2 87 | 1,295 | 1,231 | Jul 24 | 1,481 | May 24 | - | -7,430 | Apr 20 | 2,266 | Jan 05 |
| Credit Card | VZQX | Apr 93/Q2 87 | 511 | 465 | Jun 24 | 536 | Jul 24 | - | -4,910 | Apr 20 | 1,295 | Mar 04 |
| Other | B4TU | Apr 93/Q2 87 | 785 | 695 | Jul 24 | 833 | May 24 | May 15 | -2,883 | May 20 | 1,550 | Oct 02 |
| 1-month | B3PW | Apr 93 | 0.6 | 0.5 | Jul 24 | 0.7 | May 24 | Mar 24 | -3.4 | Apr 20 | 1.9 | Feb 97 |
| 3-month(ann)(b) | B3PY | Jun 93/Q2 87 | 6.1 | 5.8 | Jun 24 | 6.5 | Jul 24 | Mar 14 | -24.8 | May 20 | 20.7 | Sep 96 |
| 12-month | B4TC | Mar 94/Q1 88 | 7.6 | 7.4 | Jul 23 | 7.8 | Jul 24 | Mar 23 | -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 - August 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 | 6,244 | -4,224 | Jul 24 | 7,624 | Jun 24 | - | -10,395 | Jul 09 | 31,170 | Mar 20 |
| Equity | ZID5 | Jan 03 | -2,091 | -2,328 | Jul 24 | -1,132 | Jun 24 | - | -4,452 | May 22 | 9,595 | Jun 09 |
| Bonds(b) | Z93T | Jan 03 | 2,976 | -140 | Jul 24 | 3,967 | Jun 24 | - | -5,586 | Mar 09 | 11,031 | May 18 |
| Commercial paper(b) | B32L | Jan 03 | -14 | -203 | Jul 24 | 488 | Jun 24 | - | -4,272 | Mar 21 | 7,014 | Apr 20 |
| Loans by MFIs | B93K | Jan 98 | 3,283 | -1,243 | Jul 24 | 4,291 | Jun 24 | - | -15,651 | Jul 09 | 33,124 | Mar 20 |
| Loans to non-financial businesses | | | | | | | | | | | | |
| Changes | ZLV6 | May 11 | 1,675 | 304 | Jul 24 | 1,682 | Jun 24 | - | -8,521 | Jun 23 | 33,489 | Mar 20 |
| 12-month | ZO8K | Apr 12 | 0.4 | -0.4 | Jul 24 | 0.6 | May 23 | Mar 23 | -5.4 | Nov 12 | 11.9 | May 20 |
| Loans to non-financial businesses: of which large | | | | | | | | | | | | |
| Changes | ZM8F | May 11 | 2,301 | 733 | Jul 24 | 2,403 | Jun 24 | - | -18,527 | Jun 20 | 32,492 | Mar 20 |
| 12-month | ZO8O | Apr 12 | 2.9 | 1.7 | Jul 24 | 3.6 | May 23 | Feb 23 | -14.4 | Apr 21 | 16.3 | Apr 20 |
| Loans to non-financial businesses: of which SMEs | | | | | | | | | | | | |
| Changes | ZM87 | May 11 | -626 | -721 | Jun 24 | -429 | Jul 24 | - | -1,705 | Sep 21 | 17,911 | May 20 |
| 12-month | ZO8M | Apr 12 | -4.0 | -4.1 | Jul 24 | -3.9 | Feb 23 | Mar 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 | 22,989 | 15,977 | Jul 24 | 35,536 | Apr 20 | - | 7,606 | Aug 13 | 40,045 | Mar 20 |
| Repayments | ZM8K | Apr 11 | 17,289 | 16,555 | Jul 24 | 17,345 | May 24 | - | 8,814 | Sep 12 | 30,593 | May 20 |
| Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs | | | | | | | | | | | | |
| Gross lending | ZM8B | Apr 11 | 5,334 | 4,984 | Jul 24 | 5,482 | Dec 22 | - | 2,774 | Nov 12 | 25,065 | May 20 |
| Repayments | ZM8C | Apr 11 | 5,499 | 5,484 | Jul 24 | 5,614 | Jun 24 | - | 3,332 | Mar 13 | 6,626 | 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 - August 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 | -91 | -2,694 | Nov 23 | 10,000 | Jul 24 | - | -37,532 | Dec 22 | 71,979 | Sep 22 |
| 1-month | B68P | Jul 09 | 0.0 | -0.1 | Nov 23 | 0.4 | Jul 24 | Jan 24 | -1.3 | Dec 22 | 3.2 | Mar 20 |
| 3-month(ann)(b) | B55Q | Sep 09/Q1 98 | 2.1 | -2.9 | Nov 23 | 2.6 | Jul 24 | May 10 | -11.2 | Dec 22 | 34.1 | May 20 |
| 12-month | B56Q | Jun 10/Q4 98 | 1.8 | 1.6 | Jul 24 | 3.1 | Feb 23 | May 19 | -4.2 | Sep 23 | 15.4 | Feb 21 |
| M4: Households | | | | | | | | | | | | |
| Changes | VVHS | Oct 97/Q2 63 | 7,302 | 5,929 | Jul 24 | 8,520 | Jun 24 | - | -4,965 | Mar 23 | 26,511 | May 20 |
| 1-month | VVHT | Oct 97 | 0.4 | 0.3 | Jul 24 | 0.5 | Jun 24 | May 24 | -0.3 | Mar 23 | 1.7 | May 20 |
| 3-month(ann)(b) | VVHU | Dec 97/Q2 63 | 4.7 | 4.6 | Jul 24 | 5.2 | Jun 24 | Aug 21 | -1.2 | May 23 | 18.3 | May 20 |
| 12-month | VVHW | Sep 98/Q1 64 | 4.3 | 3.9 | Jul 24 | 4.6 | Mar 22 | Jun 12 | 0.8 | Nov 23 | 12.2 | Mar 21 |
| M4: PNFCs | | | | | | | | | | | | |
| Changes | VVHM | Oct 97/Q4 63 | -2,022 | -4,969 | Jun 23 | 448 | Jul 24 | - | -7,295 | Jul 21 | 26,801 | May 20 |
| 1-month | VVHN | Oct 97 | -0.4 | -0.9 | Jun 23 | 0.1 | Jul 24 | Sep 23 | -2.2 | Jan 00 | 5.7 | Mar 20 |
| 3-month(ann)(b) | VVHO | Dec 97/Q3 63 | -2.5 | -2.6 | Oct 23 | -1.1 | Jul 24 | Apr 16 | -10.9 | Nov 08 | 84.7 | May 20 |
| 12-month | VVHQ | Sep 98/Q1 64 | -0.4 | -0.7 | May 24 | -0.1 | Jul 24 | - | -5.2 | Sep 23 | 30.3 | Jan 21 |
| M4: Non-intermediate OFCs | | | | | | | | | | | | |
| Changes | B64Q | Jul 09/Q1 98 | -5,371 | -6,380 | Jan 24 | 3,624 | Jul 24 | - | -35,971 | Dec 22 | 65,118 | Sep 22 |
| 1-month | B67P | Jul 09 | -1.4 | -1.7 | Jan 24 | 1.0 | Jul 24 | Jul 09 | -8.4 | Dec 22 | 15.8 | Sep 22 |
| 3-month(ann)(b) | B65Q | Sep 09/Q1 98 | -3.9 | -9.4 | Jun 24 | -1.6 | Jul 24 | Sep 20 | -54.9 | Dec 22 | 100.6 | Sep 22 |
| 12-month | B66Q | Jun 10/Q4 98 | -6.5 | -8.7 | Jun 24 | -5.8 | Mar 24 | Jul 24 | -22.0 | Sep 23 | 28.2 | Sep 22 |
| M4 | | | | | | | | | | | | |
| Changes | AUZJ | Jul 82/Q2 63 | -3,228 | -33,513 | Sep 23 | 9,449 | Jul 24 | - | -50,445 | Nov 22 | 83,826 | Mar 20 |
| 1-month | VQJS | Aug 82 | -0.1 | -1.1 | Sep 23 | 0.3 | Jul 24 | May 24 | -1.6 | Nov 22 | 3.3 | Mar 20 |
| 3-month(ann)(b) | VQKA | Oct 82/Q2 63 | 3.0 | 2.1 | Jun 24 | 5.6 | Apr 24 | Jul 24 | -8.8 | Dec 22 | 32.9 | May 20 |
| 12-month | VQJW | Jul 83/Q1 64 | 1.7 | 1.0 | Jun 24 | 2.1 | Jul 24 | May 16 | -5.5 | Jun 12 | 18.3 | Feb 90 |
| M4L excluding intermediate OFCs | | | | | | | | | | | | |
| Changes | B58Q | Jul 09/Q1 98 | 2,773 | 544 | May 24 | 8,616 | Jul 24 | - | -29,279 | Oct 22 | 52,972 | Mar 20 |
| 1-month | B66P | Jul 09 | 0.1 | 0.0 | May 24 | 0.4 | Jul 24 | Apr 24 | -1.3 | Oct 22 | 2.5 | Mar 20 |
| 3-month(ann)(b) | B59Q | Sep 09/Q1 98 | 2.7 | 2.3 | Jul 24 | 3.1 | Jan 24 | Jun 19 | -7.7 | Dec 22 | 10.9 | Mar 16 |
| 12-month | B62Q | Jun 10/Q4 98 | 1.4 | 1.2 | Jul 24 | 1.5 | Nov 22 | Dec 22 | -2.7 | Sep 23 | 6.8 | Jun 16 |
| M4L: Households | | | | | | | | | | | | |
| Changes | VVNV | Oct 97/Q2 63 | 2,483 | 1,962 | Jun 24 | 2,803 | Jul 24 | - | -5,552 | Apr 20 | 15,000 | Jun 21 |
| 1-month | VVNW | Oct 97 | 0.2 | 0.1 | Jun 24 | 0.4 | Sep 22 | Jul 24 | -0.4 | Apr 20 | 1.4 | Oct 03 |
| 3-month(ann)(b) | VWEI | Dec 97/Q3 63 | 1.8 | 1.6 | Jul 24 | 2.2 | Feb 23 | Oct 13 | -1.4 | May 20 | 15.5 | Oct 03 |
| 12-month | VVNZ | Sep 98/Q2 64 | 0.9 | 0.8 | Jul 24 | 1.1 | Sep 23 | Oct 23 | 0.3 | Mar 24 | 14.2 | Apr 04 |
| M4L: PNFCs | | | | | | | | | | | | |
| Changes | VVNQ | Oct 97/Q2 63 | 1,640 | 912 | Jun 24 | 2,358 | Jul 24 | - | -8,065 | Jul 09 | 28,120 | Mar 20 |
| 1-month | VVNR | Oct 97 | 0.4 | 0.2 | Jun 24 | 0.5 | Jul 24 | Mar 22 | -1.6 | Jul 09 | 6.9 | Mar 20 |
| 3-month(ann)(b) | VVNS | Dec 97/Q3 63 | 4.4 | 3.5 | Jul 24 | 14.1 | Jul 20 | Jul 16 | -7.6 | Aug 09 | 44.1 | May 20 |
| 12-month | VVNU | Sep 98/Q2 64 | 1.7 | 1.4 | Jul 24 | 2.6 | Apr 21 | - | -4.3 | May 10 | 19.6 | Feb 07 |
| M4L: Non-intermediate OFCs | | | | | | | | | | | | |
| Changes | B68Q | Jul 09/Q1 98 | -1,350 | -1,809 | May 24 | 3,454 | Jul 24 | - | -33,125 | Oct 22 | 23,394 | Mar 20 |
| 1-month | B65P | Jul 09 | -0.6 | -0.8 | May 24 | 1.5 | Jul 24 | Dec 21 | -10.9 | Oct 22 | 8.5 | Mar 20 |
| 3-month(ann)(b) | B69Q | Sep 09/Q1 98 | 5.7 | 4.9 | Jul 24 | 13.5 | May 24 | May 11 | -55.7 | Dec 22 | 72.6 | Mar 16 |
| 12-month | B72Q | Jun 10/Q4 98 | 4.5 | 3.8 | Jul 24 | 4.7 | Jun 24 | - | -24.6 | Sep 23 | 36.1 | Jun 16 |
| M4L | | | | | | | | | | | | |
| Changes | VVVL | Oct 97/Q2 63 | -3,028 | -23,147 | Feb 24 | 7,743 | Jul 24 | - | -46,917 | Mar 14 | 67,062 | Mar 20 |
| 1-month | VVVM | Aug 82 | -0.1 | -0.9 | Feb 24 | 0.3 | Jul 24 | May 24 | -2.1 | Mar 14 | 2.6 | Mar 20 |
| 3-month(ann)(b) | VVVN | Oct 82/Q3 63 | 1.3 | 0.9 | Jun 24 | 1.4 | Jul 24 | May 21 | -10.7 | Apr 14 | 27.7 | Jul 88 |
| 12-month | VVVP | Jul 83/Q2 64 | 1.1 | 1.0 | May 24 | 1.4 | Jul 24 | Jun 24 | -6.6 | Aug 12 | 24.7 | Oct 88 |

^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 With effect from October 2020 reporting, the previous peak column has been removed from the highs and lows tables.