

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

Lending to individuals - July 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	4,001	3,494	Jun 24	4,417	Nov 22	-	-7,391	Apr 20	17,418	Jun 21
1-month	BZ2E	Apr 93	0.2	0.1	May 24	0.4	Sep 22	Jun 24	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	2.2	2.1	Jun 24	2.3	Jan 23	Feb 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	Dec 13	0.2	Mar 11	15.1	Jun 04
Secured lending												
Changes	VTVJ	Apr 93/Q1 87	2,786	2,625	Jun 24	3,340	Nov 22	-	-1,734	Jul 21	17,130	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	19,586	18,485	Feb 24	20,541	Jun 24	-	4,272	Dec 93	42,353	Jun 21
Repayments	B86L	Jan 99	17,426	16,511	Feb 24	18,375	Jun 24	-	5,317	Jan 99	27,040	Jun 21
1-month	VTYF	Apr 93	0.2	0.1	May 24	0.4	Sep 22	Jun 24	-0.1	Sep 23	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	1.7	1.6	Jun 24	1.8	Jan 23	Feb 15	-0.4	Jun 23	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	0.6	0.5	Jun 24	1.0	Aug 23	Sep 23	-0.1	Feb 24	15.4	Apr 04
Approvals of loans secured on dwellings												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	20,640	20,589	Jun 24	22,280	Mar 24	-	4,123	Nov 93	32,846	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	61,985	60,611	Jun 24	65,121	Sep 22	-	9,343	May 20	132,680	Dec 03
Consumer credit												
Changes	B3PS	Apr 93/Q2 87	1,215	869	Jun 24	1,469	May 24	-	-7,429	Apr 20	2,266	Jan 05
Credit Card	VZQX	Apr 93/Q2 87	532	463	Jun 24	645	May 24	Oct 05	-4,909	Apr 20	1,295	Mar 04
Other	B4TU	Apr 93/Q2 87	683	406	Jun 24	824	May 24	Mar 98	-2,884	May 20	1,550	Oct 02
1-month	B3PW	Apr 93	0.5	0.4	Jun 24	0.6	May 24	Dec 23	-3.4	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	6.4	5.7	Jun 24	6.8	May 24	Feb 13	-24.8	May 20	20.8	Sep 96
12-month	B4TC	Mar 94/Q1 88	7.8	7.7	Aug 23	7.9	Jun 24	Jul 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 - July 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	-3,558	-4,875	Feb 24	7,585	Jun 24	-	-10,399	Jul 09	31,134	Mar 20
Equity	ZID5	Jan 03	-2,348	-3,040	Mar 23	-1,116	Jun 24	-	-4,443	May 22	9,596	Jun 09
Bonds(b)	Z93T	Jan 03	-140	-1,327	May 24	3,967	Jun 24	-	-5,586	Mar 09	11,031	May 18
Commercial paper(b)	B32L	Jan 03	-203	-653	Dec 23	488	Jun 24	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	-1,292	-2,664	Feb 24	4,257	Jun 24	-	-15,656	Jul 09	33,108	Mar 20
Loans to non-financial businesses												
Changes	ZLV6	May 11	-225	-908	Apr 24	1,630	Jun 24	-	-8,559	Jun 23	33,591	Mar 20
12-month	ZO8K	Apr 12	-0.4	-1.9	May 24	0.1	Jun 24	Oct 23	-5.4	Nov 12	11.9	May 20
Loans to non-financial businesses: of which large												
Changes	ZM8F	May 11	102	-114	Apr 24	2,418	Jun 24	-	-18,547	Jun 20	32,586	Mar 20
12-month	ZO8O	Apr 12	1.7	-0.3	May 24	2.5	Jun 24	May 18	-14.4	Apr 21	16.3	Apr 20
Loans to non-financial businesses: of which SMEs												
Changes	ZM87	May 11	-327	-788	Jun 24	-305	Mar 24	-	-1,753	Sep 21	17,911	May 20
12-month	ZO8M	Apr 12	-4.1	-4.3	Jun 24	-4.0	Mar 23	Apr 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	16,002	15,271	Mar 24	17,408	Jun 24	-	7,606	Aug 13	40,045	Mar 20
Repayments	ZM8K	Apr 11	16,330	13,503	Jun 24	17,389	May 24	-	8,815	Sep 12	30,590	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs												
Gross lending	ZM8B	Apr 11	4,977	4,890	Mar 24	5,330	Jun 24	-	2,772	Nov 12	25,055	May 20
Repayments	ZM8C	Apr 11	5,484	5,399	Mar 24	5,614	Jun 24	-	3,332	Mar 13	6,627	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 - July 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	10,188	4,278	Jun 24	12,516	Mar 24	-	-37,515	Dec 22	72,362	Sep 22
1-month	B68P	Jul 09	0.4	0.2	Jun 24	0.7	Dec 23	Mar 24	-1.3	Dec 22	3.2	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	2.6	2.5	Jun 24	3.7	May 24	May 14	-11.2	Dec 22	34.1	May 20
12-month	B56Q	Jun 10/Q4 98	1.6	1.0	Jun 24	3.1	Feb 23	Jun 11	-4.2	Sep 23	15.4	Feb 21
M4: Households												
Changes	VVHS	Oct 97/Q2 63	5,713	4,944	Nov 23	8,381	Jun 24	-	-5,039	Mar 23	26,471	May 20
1-month	VVHT	Oct 97	0.3	0.0	Sep 23	0.4	Jun 24	May 24	-0.3	Mar 23	1.7	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	4.5	4.3	Jan 24	5.1	Jun 24	Mar 22	-1.2	May 23	18.2	May 20
12-month	VVHW	Sep 98/Q1 64	3.9	3.6	Jun 24	4.6	Mar 22	May 22	0.8	Nov 23	12.2	Mar 21
M4: PNFCS												
Changes	VVHM	Oct 97/Q4 63	673	-1,780	Jun 24	5,479	Apr 24	-	-7,335	Jul 21	26,845	May 20
1-month	VVHN	Oct 97	0.1	-0.3	Jun 24	1.0	Apr 24	May 21	-2.2	Jan 00	5.7	Mar 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	-0.8	-1.3	Jan 24	2.7	Jun 24	-	-10.9	Nov 08	84.8	May 20
12-month	VVHQ	Sep 98/Q1 64	-0.1	-0.2	Jun 24	0.7	Nov 22	-	-5.2	Sep 23	30.3	Jan 21
M4: Non-intermediate OFCs												
Changes	B64Q	Jul 09/Q1 98	3,802	-2,323	Jun 24	4,314	Mar 24	-	-35,824	Dec 22	65,280	Sep 22
1-month	B67P	Jul 09	1.0	-0.6	Jun 24	1.1	Mar 24	Dec 18	-8.4	Dec 22	15.9	Sep 22
3-month(ann)(b)	B65Q	Sep 09/Q1 98	-1.6	-9.6	Jun 24	0.0	Apr 24	-	-54.8	Dec 22	99.5	Sep 22
12-month	B66Q	Jun 10/Q4 98	-6.4	-8.7	Jun 24	-5.8	Mar 24	-	-22.0	Sep 23	28.1	Sep 22
M4												
Changes	AUJZ	Jul 82/Q2 63	9,893	-2,413	May 24	15,902	Jun 24	-	-50,200	Nov 22	83,846	Mar 20
1-month	VQJS	Aug 82	0.3	-0.1	May 24	0.5	Jun 24	Oct 23	-1.6	Nov 22	3.3	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	3.1	2.1	Jun 24	5.6	Apr 24	Oct 20	-8.7	Dec 22	32.9	May 20
12-month	VQJW	Jul 83/Q1 64	2.1	1.0	Jun 24	2.7	Jan 23	May 19	-5.5	Jun 12	18.3	Feb 90
M4L excluding intermediate OFCs												
Changes	B58Q	Jul 09/Q1 98	8,563	3,991	Jun 24	10,077	Mar 24	-	-29,271	Oct 22	52,963	Mar 20
1-month	B66P	Jul 09	0.4	0.2	Jun 24	0.6	Nov 23	Mar 24	-1.3	Oct 22	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	2.3	1.1	Jun 24	3.1	Jan 24	Jan 22	-7.7	Dec 22	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	1.2	1.0	May 24	1.4	Dec 22	Jun 24	-2.7	Sep 23	6.8	Jun 16
M4L: Households												
Changes	VVNV	Oct 97/Q2 63	2,796	1,929	Jun 24	2,922	Jan 23	-	-5,542	Apr 20	14,991	Jun 21
1-month	VVNW	Oct 97	0.2	0.1	Jun 24	0.4	Sep 22	Jan 23	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	VVEI	Dec 97/Q3 63	1.6	1.4	Jun 24	2.1	Feb 23	Nov 13	-1.4	May 20	15.5	Oct 03
12-month	VVNZ	Sep 98/Q2 64	0.8	0.7	Jun 24	0.9	Oct 23	Jul 13	0.3	Mar 24	14.2	Apr 04
M4L: PNFCS												
Changes	VVWV	Oct 97/Q2 63	2,313	869	Jun 24	6,801	Jun 21	-	-8,076	Jul 09	28,104	Mar 20
1-month	VVNR	Oct 97	0.5	0.2	Jun 24	1.5	Jun 21	Aug 19	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VVNS	Dec 97/Q3 63	3.4	1.9	Jun 24	14.1	Jul 20	-	-7.6	Aug 09	44.1	May 20
12-month	VVNU	Sep 98/Q2 64	1.4	1.1	Jun 24	2.6	Apr 21	Nov 15	-4.3	May 10	19.6	Feb 07
M4L: Non-intermediate OFCs												
Changes	B68Q	Jul 09/Q1 98	3,454	1,193	Jun 24	9,872	Mar 24	-	-33,125	Oct 22	23,394	Mar 20
1-month	B65P	Jul 09	1.5	0.5	Jun 24	4.4	Mar 24	Jun 20	-10.9	Oct 22	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	4.9	-2.4	Jun 24	13.5	May 24	-	-55.7	Dec 22	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	3.8	2.0	Feb 24	4.7	Jun 24	-	-24.6	Sep 23	36.1	Jun 16
M4L												
Changes	VVVL	Oct 97/Q2 63	7,690	3,698	Jun 24	25,068	Mar 24	-	-46,914	Mar 14	67,052	Mar 20
1-month	VVVM	Aug 82	0.3	0.1	Jun 24	0.9	Mar 24	Oct 23	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VVVN	Oct 82/Q3 63	1.4	0.9	Jun 24	4.2	May 24	Oct 22	-10.7	Apr 14	27.7	Jul 88
12-month	VVVP	Jul 83/Q2 64	1.4	1.1	Jun 24	1.5	Jan 23	Jul 18	-6.6	Aug 12	24.7	Oct 88

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