

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

Lending to individuals - November 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	3,352	2,611	May 24	4,461	Oct 24	-	-7,270	Apr 20	17,436	Jun 21
1-month	BZ2E	Apr 93	0.2	0.1	May 24	0.3	Sep 22	Oct 24	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	2.5	2.2	Jul 24	2.7	Oct 24	Aug 24	-2.5	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	1.9	1.7	Sep 24	2.2	Jun 23	Oct 24	0.2	Mar 11	15.1	Jun 04
Secured lending												
Changes	VTVJ	Apr 93/Q1 87	2,474	1,169	May 24	3,466	Oct 24	-	-1,753	Jul 21	17,152	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	20,682	20,258	Oct 24	22,278	May 24	-	4,274	Dec 93	42,425	Jun 21
Repayments	B86L	Jan 99	18,018	17,851	Oct 24	18,255	Aug 24	-	5,319	Jan 99	27,148	Jun 21
1-month	VTYF	Apr 93	0.2	0.1	May 24	0.3	Sep 22	Oct 24	-0.1	Sep 23	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	2.1	2.0	Sep 24	2.2	Oct 24	Dec 22	-0.4	Jun 23	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	1.3	1.1	Oct 24	1.5	Jun 23	Jul 23	-0.1	Mar 24	15.4	Apr 04
Approvals of loans secured on dwellings												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	23,049	22,679	Sep 24	23,748	Oct 24	-	4,123	Nov 93	32,844	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	65,720	64,985	Aug 24	68,129	Oct 24	-	9,356	May 20	132,706	Dec 03
Consumer credit												
Changes	B3PS	Apr 93/Q2 87	878	873	Jun 24	995	Oct 24	-	-7,422	Apr 20	2,267	Nov 23
Credit Card	VZQX	Apr 93/Q2 87	261	210	Apr 24	392	Oct 24	-	-4,905	Apr 20	1,299	Mar 04
Other	B4TU	Apr 93/Q2 87	617	603	Oct 24	794	Sep 24	-	-2,887	May 20	1,552	Oct 02
1-month	B3PW	Apr 93	0.4	0.3	Dec 21	0.5	Sep 24	Oct 24	-3.4	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	5.4	5.3	Oct 22	6.2	Oct 24	Oct 21	-24.8	May 20	20.7	Sep 96
12-month	B4TC	Mar 94/Q1 88	6.6	6.5	Jun 22	7.3	Oct 24	Dec 14	-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 - November 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	1,539	-1,781	Oct 24	3,706	Sep 24	-	-10,397	Jul 09	31,127	Mar 20
Equity	ZID5	Jan 03	-2,151	-2,346	Jul 24	-1,975	Oct 24	-	-4,452	May 22	9,596	Jun 09
Bonds(b)	Z93T	Jan 03	-221	-2,297	Oct 24	3,666	Sep 24	-	-5,586	Mar 09	11,031	May 18
Commercial paper(b)	B32L	Jan 03	729	-380	Oct 24	1,122	Apr 23	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	2,916	-942	Jul 24	4,103	Oct 24	-	-15,645	Jul 09	33,173	Mar 20
Loans to non-financial businesses												
Changes	ZLV6	May 11	5,975	3,170	Oct 24	15,898	Apr 20	-	-8,609	Jun 23	33,513	Mar 20
12-month	ZO8K	Apr 12	1.7	0.4	Oct 24	1.9	Jan 23	Oct 18	-5.4	Nov 12	11.9	May 20
Loans to non-financial businesses: of which large												
Changes	ZM8F	May 11	5,674	2,529	Oct 24	5,766	Aug 22	-	-18,571	Jun 20	32,514	Mar 20
12-month	ZO8O	Apr 12	4.0	2.2	Oct 24	5.5	Jan 23	Dec 18	-14.4	Apr 21	16.4	Apr 20
Loans to non-financial businesses: of which SMEs												
Changes	ZM87	May 11	301	-653	Sep 24	641	Oct 24	-	-1,717	Sep 21	17,917	May 20
12-month	ZO8M	Apr 12	-2.6	-2.9	Oct 24	-2.1	Oct 21	Jul 14	-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	18,431	15,785	Oct 24	23,101	Aug 24	-	7,606	Aug 13	40,236	Mar 20
Repayments	ZM8K	Apr 11	15,654	13,587	Jun 24	17,328	Oct 24	-	8,815	Sep 12	30,642	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs												
Gross lending	ZM8B	Apr 11	5,416	5,139	Sep 24	5,953	Oct 24	-	2,773	Nov 12	25,052	May 20
Repayments	ZM8C	Apr 11	5,278	5,248	Jul 23	5,473	Oct 24	-	3,334	Mar 13	6,685	Nov 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 - November 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	-2,198	-2,812	Nov 23	17,027	Oct 24	-	-37,603	Dec 22	71,637	Mar 20
1-month	B68P	Jul 09	-0.1	-1.2	Sep 23	0.6	Oct 24	Nov 23	-1.3	Dec 22	3.2	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	3.3	2.9	Sep 24	3.8	Oct 24	Jan 11	-11.0	Dec 22	34.1	May 20
12-month	B56Q	Jun 10/Q4 98	3.4	3.3	Sep 24	3.7	Jan 23	Oct 24	-4.1	Sep 23	15.4	Feb 21
M4: Households												
Changes	VVHS	Oct 97/Q2 63	189	-633	Sep 23	18,774	Oct 24	-	-4,514	Mar 23	26,627	May 20
1-month	VVHT	Oct 97	0.0	-0.1	May 23	1.0	Oct 24	Sep 23	-0.3	Oct 08	1.7	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	6.0	5.1	Sep 24	7.8	Oct 24	Aug 20	-0.9	May 23	18.3	May 20
12-month	VVHW	Sep 98/Q1 64	5.3	4.8	Sep 24	5.5	Oct 24	Feb 22	0.8	Nov 23	12.2	Mar 21
M4: PNFCs												
Changes	VVHM	Oct 97/Q4 63	-182	-3,835	Sep 24	2,796	Oct 24	-	-7,377	Jul 21	26,793	May 20
1-month	VVHN	Oct 97	0.0	-0.7	Sep 24	0.5	Oct 24	May 24	-2.2	Jan 00	5.7	Mar 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	-0.9	-2.2	Oct 24	2.2	Jun 24	Sep 21	-10.9	Nov 08	84.7	May 20
12-month	VVHQ	Sep 98/Q1 64	-0.1	-0.8	Sep 24	0.0	Oct 24	Jul 24	-5.2	Sep 23	30.3	Jan 21
M4: Non-intermediate OFCs												
Changes	B64Q	Jul 09/Q1 98	-2,206	-4,542	Oct 24	3,314	Sep 24	-	-36,290	Dec 22	63,506	Sep 22
1-month	B67P	Jul 09	-0.6	-1.2	Oct 24	0.9	Sep 24	Jun 24	-8.5	Dec 22	15.5	Sep 22
3-month(ann)(b)	B65Q	Sep 09/Q1 98	-3.6	-6.1	Oct 24	2.2	Sep 24	Aug 24	-54.2	Dec 22	97.9	Sep 22
12-month	B66Q	Jun 10/Q4 98	-0.6	-1.9	Oct 24	2.1	Sep 24	-	-22.0	Sep 23	28.1	Sep 22
M4												
Changes	AUZJ	Jul 82/Q2 63	-750	-5,555	Oct 24	17,287	Sep 24	-	-48,824	Nov 22	83,451	Mar 20
1-month	VQJS	Aug 82	0.0	-0.2	Oct 24	0.6	Sep 24	Jan 24	-1.6	Nov 22	3.3	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	1.4	1.2	Oct 24	3.3	Sep 24	Mar 19	-8.5	May 14	32.9	May 20
12-month	VQJW	Jul 83/Q1 64	2.9	1.7	Aug 24	3.0	Oct 24	Apr 19	-5.5	Jun 12	18.3	Feb 90
M4L excluding intermediate OFCs												
Changes	B58Q	Jul 09/Q1 98	-2,116	-14,714	Feb 24	11,097	Oct 24	-	-29,622	Oct 22	52,968	Mar 20
1-month	B66P	Jul 09	-0.1	-0.6	Feb 24	0.5	Oct 24	Jan 24	-1.3	Oct 22	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	4.4	2.9	Aug 24	5.3	Oct 24	Sep 17	-7.8	Dec 22	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	1.9	1.5	Aug 24	2.6	Oct 24	Dec 21	-2.7	Sep 23	6.8	Jun 16
M4L: Households												
Changes	VVNV	Oct 97/Q2 63	2,210	2,021	Jun 24	3,466	Oct 24	-	-5,506	Apr 20	15,019	Jun 21
1-month	VVNW	Oct 97	0.1	0.0	Mar 24	0.2	Oct 24	Jun 24	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	VVEI	Dec 97/Q3 63	2.2	2.0	Aug 24	2.4	Oct 24	Aug 20	-1.4	May 20	15.5	Oct 03
12-month	VVNZ	Sep 98/Q2 64	1.4	1.3	Oct 24	1.5	Aug 23	Jan 14	0.3	Mar 24	14.2	Apr 04
M4L: PNFCs												
Changes	VVNQ	Oct 97/Q2 63	748	681	May 24	3,746	Oct 24	-	-8,063	Jul 09	28,130	Mar 20
1-month	VVNR	Oct 97	0.2	0.1	Mar 24	0.8	Oct 24	Jun 24	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VVNS	Dec 97/Q3 63	6.1	5.1	Aug 24	7.3	Oct 24	-	-7.6	Aug 09	44.1	May 20
12-month	VVNU	Sep 98/Q2 64	3.2	2.2	Sep 24	3.6	Mar 21	Oct 24	-4.3	May 10	19.6	Feb 07
M4L: Non-intermediate OFCs												
Changes	B68Q	Jul 09/Q1 98	-5,074	-15,727	Feb 24	3,884	Oct 24	-	-33,125	Oct 22	23,394	Mar 20
1-month	B65P	Jul 09	-2.0	-6.5	Feb 24	1.6	Oct 24	Apr 20	-10.9	Oct 22	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	16.2	5.6	Aug 24	22.9	Oct 24	-	-55.7	Dec 22	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	3.0	2.0	Feb 24	10.4	Oct 24	Aug 11	-24.6	Sep 23	36.1	Jun 16
M4L												
Changes	VVVL	Oct 97/Q2 63	3,976	-3,227	Oct 24	23,472	Sep 24	-	-46,884	Mar 14	67,057	Mar 20
1-month	VVVM	Aug 82	0.1	-0.1	Oct 24	0.9	Sep 24	Jun 24	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VVVN	Oct 82/Q3 63	3.6	2.7	Oct 24	4.5	Sep 24	Jul 21	-10.7	Apr 14	27.7	Jul 88
12-month	VVVP	Jul 83/Q2 64	1.7	1.2	Aug 24	2.0	Oct 24	May 18	-6.6	Aug 12	24.7	Nov 88

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