

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

Lending to individuals - October 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	4,532	3,793	Sep 24	6,212	Sep 22	-	-7,275	Apr 20	17,443	Jun 21
1-month	BZ2E	Apr 93	0.2	0.1	May 24	0.3	Sep 22	Sep 24	-0.4	Apr 20	1.3	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	2.7	2.6	Sep 24	3.2	Nov 22	May 14	-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	Jul 23	0.2	Mar 11	15.1	Jun 04
Secured lending												
Changes	VTVJ	Apr 93/Q1 87	3,435	2,573	Sep 24	5,402	Sep 22	-	-1,753	Jul 21	17,152	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	20,159	19,532	Sep 24	20,488	Jun 24	-	4,273	Dec 93	42,433	Jun 21
Repayments	B86L	Jan 99	17,721	17,620	Sep 24	18,208	Aug 24	-	5,321	Jan 99	27,143	Jun 21
1-month	VTYF	Apr 93	0.2	0.1	May 24	0.3	Sep 22	Sep 24	-0.1	Sep 23	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	2.2	2.0	Sep 24	2.9	Nov 22	Aug 20	-0.4	Jun 23	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	1.1	0.9	Sep 24	1.3	Jul 23	Dec 13	-0.1	Mar 24	15.4	Apr 04
Approvals of loans secured on dwellings												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	23,805	22,772	Sep 24	24,850	Oct 22	-	4,123	Nov 93	32,843	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	68,303	66,115	Sep 24	72,206	Aug 22	-	9,356	May 20	132,711	Dec 03
Consumer credit												
Changes	B3PS	Apr 93/Q2 87	1,098	892	Jun 24	1,221	Sep 24	-	-7,427	Apr 20	2,265	Jan 05
Credit Card	VZQX	Apr 93/Q2 87	488	419	Sep 24	498	Aug 24	Aug 99	-4,912	Apr 20	1,296	Mar 04
Other	B4TU	Apr 93/Q2 87	610	437	Jun 24	802	Sep 24	-	-2,888	May 20	1,553	Oct 02
1-month	B3PW	Apr 93	0.5	0.4	Jun 24	0.6	Aug 24	Sep 24	-3.4	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	6.5	6.3	Aug 24	6.9	Sep 24	Jul 24	-24.8	May 20	20.7	Sep 96
12-month	B4TC	Mar 94/Q1 88	7.3	7.0	Nov 22	7.5	Sep 24	Jan 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 - October 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	-1,872	-3,337	Jul 24	3,772	Sep 24	-	-10,399	Jul 09	31,142	Mar 20
Equity	ZID5	Jan 03	-1,950	-2,068	Aug 24	-1,442	Sep 24	-	-4,448	May 22	9,596	Jun 09
Bonds(b)	Z93T	Jan 03	-2,297	-3,733	Aug 23	3,666	Sep 24	-	-5,586	Mar 09	11,031	May 18
Commercial paper(b)	B32L	Jan 03	-380	-653	Dec 23	-260	Sep 24	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	3,922	3,222	Sep 24	4,433	Jun 24	-	-15,646	Jul 09	33,155	Mar 20
Loans to non-financial businesses												
Changes	ZLV6	May 11	3,903	123	Sep 24	4,385	Sep 23	-	-8,674	Jun 23	33,421	Mar 20
12-month	ZO8K	Apr 12	0.4	-0.3	Sep 24	0.5	Aug 24	Mar 23	-5.4	Nov 12	11.9	May 20
Loans to non-financial businesses: of which large												
Changes	ZM8F	May 11	3,255	771	Sep 24	5,571	Sep 23	-	-18,610	Jun 20	32,422	Mar 20
12-month	ZO8O	Apr 12	2.2	1.5	Sep 24	2.9	Aug 24	-	-14.4	Apr 21	16.4	Apr 20
Loans to non-financial businesses: of which SMEs												
Changes	ZM87	May 11	648	-649	Sep 24	861	Mar 21	-	-1,717	Sep 21	17,915	May 20
12-month	ZO8M	Apr 12	-2.9	-3.7	Sep 24	-2.1	Oct 21	Apr 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	15,639	15,376	Mar 24	16,876	Sep 24	-	7,606	Aug 13	40,264	Mar 20
Repayments	ZM8K	Apr 11	17,414	15,898	Sep 24	17,445	May 24	-	8,815	Sep 12	30,647	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs												
Gross lending	ZM8B	Apr 11	5,916	5,159	Sep 24	5,983	Nov 22	-	2,765	Nov 12	25,058	May 20
Repayments	ZM8C	Apr 11	5,522	5,403	Sep 24	5,613	Jun 24	-	3,332	Mar 13	6,563	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 - October 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	19,247	7,447	Sep 24	20,135	Dec 23	-	-37,654	Dec 22	71,655	Mar 20
1-month	B68P	Jul 09	0.7	0.3	Sep 24	1.4	Jan 23	Dec 23	-1.3	Dec 22	3.2	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	4.0	2.6	Sep 24	4.4	Apr 24	Oct 19	-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	Aug 19	-4.2	Sep 23	15.4	Feb 21
M4: Households												
Changes	VVHS	Oct 97/Q2 63	20,173	8,245	Sep 24	21,685	Dec 20	-	-4,913	Mar 23	26,552	May 20
1-month	VVHT	Oct 97	1.1	0.4	Sep 24	1.3	Dec 20	Mar 21	-0.3	Mar 23	1.7	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	7.9	4.8	Sep 24	9.9	May 21	Jun 08	-1.1	May 23	18.3	May 20
12-month	VVHW	Sep 98/Q1 64	5.5	4.8	Sep 24	6.1	Jan 22	Jan 17	0.8	Nov 23	12.2	Mar 21
M4: PNFCs												
Changes	VVHM	Oct 97/Q4 63	2,863	-3,854	Sep 24	5,260	Apr 24	-	-7,394	Jul 21	26,804	May 20
1-month	VVHN	Oct 97	0.5	-0.7	Sep 24	0.9	Apr 24	Oct 21	-2.2	Jan 00	5.7	Mar 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	-2.1	-3.8	Sep 24	-1.3	Jul 24	Jun 19	-10.9	Nov 08	84.7	May 20
12-month	VVHQ	Sep 98/Q1 64	0.0	-0.8	Sep 24	0.8	Nov 22	Sep 11	-5.2	Sep 23	30.3	Jan 21
M4: Non-intermediate OFCs												
Changes	B64Q	Jul 09/Q1 98	-3,789	-4,647	Aug 24	3,056	Sep 24	-	-36,000	Dec 22	63,328	Sep 22
1-month	B67P	Jul 09	-1.0	-1.2	Aug 24	0.8	Sep 24	Apr 22	-8.4	Dec 22	15.4	Sep 22
3-month(ann)(b)	B65Q	Sep 09/Q1 98	-5.5	-9.2	Jun 24	1.8	Sep 24	Sep 10	-54.2	Dec 22	97.3	Sep 22
12-month	B66Q	Jun 10/Q4 98	-1.8	-6.5	Aug 24	2.1	Sep 24	-	-22.0	Sep 23	28.1	Sep 22
M4												
Changes	AUZJ	Jul 82/Q2 63	-3,774	-38,011	Sep 23	15,302	Sep 24	-	-50,681	Nov 22	83,377	Mar 20
1-month	VQJS	Aug 82	-0.1	-1.3	Sep 23	0.5	Sep 24	Aug 24	-1.6	Nov 22	3.3	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	1.2	-3.7	Nov 23	3.0	Sep 24	Jul 13	-8.5	Dec 22	32.9	May 20
12-month	VQJW	Jul 83/Q1 64	3.0	1.7	Aug 24	3.5	Sep 24	Nov 13	-5.5	Jun 12	18.3	Feb 90
M4L excluding intermediate OFCs												
Changes	B58Q	Jul 09/Q1 98	11,824	3,416	Aug 24	15,988	Sep 24	-	-29,644	Oct 22	53,002	Mar 20
1-month	B66P	Jul 09	0.5	0.1	Aug 24	0.7	Sep 24	Mar 24	-1.3	Oct 22	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	5.5	5.1	Sep 24	7.0	Sep 22	Nov 15	-7.8	Dec 22	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	2.6	2.0	Sep 24	4.4	Sep 22	Oct 21	-2.7	Sep 23	6.8	Jun 16
M4L: Households												
Changes	VVNV	Oct 97/Q2 63	3,641	3,344	Sep 24	3,817	Dec 22	-	-5,572	Apr 20	15,025	Jun 21
1-month	VVNW	Oct 97	0.2	0.1	Jun 24	0.4	Sep 22	Sep 24	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	VVEI	Dec 97/Q3 63	2.5	2.3	Sep 24	2.6	Jan 23	Aug 14	-1.4	May 20	15.5	Oct 03
12-month	VVNZ	Sep 98/Q2 64	1.3	1.2	Sep 24	1.5	Aug 23	Dec 13	0.3	Mar 24	14.2	Apr 04
M4L: PNFCs												
Changes	VVNQ	Oct 97/Q2 63	3,517	2,300	Sep 24	6,955	Jun 21	-	-8,061	Jul 09	28,124	Mar 20
1-month	VVNR	Oct 97	0.8	0.5	Sep 24	1.5	Jun 21	Sep 19	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VVNS	Dec 97/Q3 63	7.2	6.4	Sep 24	14.2	Jul 20	Dec 01	-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	Apr 17	-4.3	May 10	19.6	Feb 07
M4L: Non-intermediate OFCs												
Changes	B68Q	Jul 09/Q1 98	4,666	-1,471	Aug 24	10,344	Sep 24	-	-33,125	Oct 22	23,394	Mar 20
1-month	B65P	Jul 09	1.9	-0.6	Aug 24	4.3	Sep 24	-	-10.9	Oct 22	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	24.4	22.5	Sep 24	29.0	Jan 24	Dec 19	-55.7	Dec 22	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	10.8	7.5	Sep 24	12.4	Sep 22	-	-24.6	Sep 23	36.1	Jun 16
M4L												
Changes	VVVL	Oct 97/Q2 63	-2,497	-23,140	Feb 24	23,673	Sep 24	-	-46,881	Mar 14	67,091	Mar 20
1-month	VVVM	Aug 82	-0.1	-0.9	Feb 24	0.9	Sep 24	Aug 24	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VVVN	Oct 82/Q3 63	2.8	1.6	Aug 24	4.5	Sep 24	Jan 24	-10.7	Apr 14	27.7	Jul 88
12-month	VVVP	Jul 83/Q2 64	2.1	1.2	Aug 24	2.4	Sep 24	Nov 22	-6.6	Aug 12	24.7	Nov 88

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