

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

### Lending to individuals - September 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						
<b>Total</b>												
Changes	BZ2C	Apr 93/Q1 87	3,771	3,427	Jun 24	4,203	Aug 24	-	-7,280	Apr 20	17,444	Jun 21
1-month	BZ2E	Apr 93	0.2	0.1	May 24	0.3	Sep 22	Aug 24	-0.4	Apr 20	1.3	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	2.6	2.5	Aug 24	3.2	Nov 22	Mar 15	-2.5	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	1.7	1.5	Aug 24	1.9	Jul 23	Aug 23	0.2	Mar 11	15.1	Jun 04
<b>Secured lending</b>												
Changes	VTVJ	Apr 93/Q1 87	2,541	2,538	Jun 24	2,851	Aug 24	-	-1,752	Jul 21	17,152	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	19,295	18,417	Feb 24	19,686	Aug 24	-	4,273	Dec 93	42,365	Jun 21
Repayments	B86L	Jan 99	17,609	17,065	Jul 24	18,199	Aug 24	-	5,321	Jan 99	27,142	Jun 21
1-month	VTYF	Apr 93	0.2	0.1	May 24	0.3	Sep 22	Aug 24	-0.1	Sep 23	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	2.0	1.6	Jul 24	2.1	Dec 22	Aug 24	-0.4	Jun 23	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	0.9	0.7	Aug 24	1.0	Aug 23	Sep 13	-0.1	Mar 24	15.4	Apr 04
<b>Approvals of loans secured on dwellings</b>												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	22,688	21,833	Aug 24	24,942	Oct 22	-	4,123	Nov 93	32,843	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	65,647	64,958	Aug 24	71,986	Aug 22	-	9,352	May 20	132,716	Dec 03
<b>Consumer credit</b>												
Changes	B3PS	Apr 93/Q2 87	1,231	889	Jun 24	1,352	Aug 24	-	-7,432	Apr 20	2,266	Jan 05
Credit Card	VZQX	Apr 93/Q2 87	420	212	Apr 24	499	Aug 24	-	-4,912	Apr 20	1,296	Mar 04
Other	B4TU	Apr 93/Q2 87	811	760	Jul 24	852	Aug 24	-	-2,882	May 20	1,550	Oct 02
1-month	B3PW	Apr 93	0.5	0.4	Jun 24	0.6	Aug 24	Dec 23	-3.4	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	6.9	6.3	Aug 24	8.6	Mar 24	Sep 93	-24.8	May 20	20.8	Sep 96
12-month	B4TC	Mar 94/Q1 88	7.5	7.4	Jul 23	7.7	Aug 24	Jun 23	-9.9	Feb 21	17.7	Oct 98

<sup>a</sup> The date shown reflects the most recent occurrence of this observation, as the observation may have also occurred prior to this.

<sup>b</sup> With effect from October 2020 reporting, references to quarterly data only exist for 3-month annualised growth rates, all others have been discontinued.

<sup>c</sup> Break in series at Q3 87. Comparisons are calculated back to Q3 87.

<sup>d</sup> Break in series at Oct 97. Comparisons are calculated back to Oct 97.

<sup>e</sup> With effect from October 2020 reporting, the previous peak column has been removed from the highs and lows tables.

## Lending to businesses - September 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						
<b>Net finance raised by PNFCs</b>												
Net finance raised	VYVV	Oct 97	3,236	-3,689	Jul 24	6,908	Aug 24	-	-10,396	Jul 09	31,148	Mar 20
Equity	ZID5	Jan 03	-1,499	-2,048	Aug 24	-1,106	Jun 24	-	-4,442	May 22	9,596	Jun 09
Bonds(b)	Z93T	Jan 03	3,666	2,976	Aug 24	3,967	Jun 24	-	-5,586	Mar 09	11,031	May 18
Commercial paper(b)	B32L	Jan 03	-260	-653	Dec 23	-14	Aug 24	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	3,069	-928	Jul 24	3,600	Aug 24	-	-15,653	Jul 09	33,124	Mar 20
<b>Loans to non-financial businesses</b>												
Changes	ZLV6	May 11	43	-828	Apr 24	1,785	Aug 24	-	-8,485	Jun 23	33,506	Mar 20
12-month	ZO8K	Apr 12	-0.3	-1.8	May 24	0.5	Aug 24	Jul 24	-5.4	Nov 12	11.9	May 20
<b>Loans to non-financial businesses: of which large</b>												
Changes	ZM8F	May 11	685	-17	Apr 24	2,398	Aug 24	-	-18,506	Jun 20	32,508	Mar 20
12-month	ZO8O	Apr 12	1.5	-0.3	May 24	2.9	Aug 24	Jun 18	-14.4	Apr 21	16.3	Apr 20
<b>Loans to non-financial businesses: of which SMEs</b>												
Changes	ZM87	May 11	-643	-719	Jun 24	-612	Aug 24	-	-1,717	Sep 21	17,913	May 20
12-month	ZO8M	Apr 12	-3.7	-3.9	Aug 24	-3.3	Nov 21	Jan 23	-5.1	Apr 22	26.3	Feb 21
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): large</b>												
Gross lending	ZM8J	Apr 11	17,561	16,219	Jul 24	23,042	Aug 24	May 24	7,605	Aug 13	40,158	Mar 20
Repayments	ZM8K	Apr 11	15,731	13,521	Jun 24	17,296	Aug 24	-	8,814	Sep 12	30,579	May 20
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs</b>												
Gross lending	ZM8B	Apr 11	5,114	4,992	Jul 24	5,342	Aug 24	-	2,773	Nov 12	25,061	May 20
Repayments	ZM8C	Apr 11	5,365	5,301	Jan 24	5,480	Aug 24	-	3,332	Mar 13	6,624	Oct 22

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<sup>b</sup> Not seasonally adjusted.

<sup>c</sup> With effect from October 2020 reporting, the previous peak column has been removed from the highs and lows tables.

## Broad money and credit - September 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						
<b>M4 excluding intermediate OFCs</b>												
Changes	B54Q	Jul 09/Q1 98	8,885	1,578	Aug 24	9,528	Jul 24	-	-37,559	Dec 22	71,734	Mar 20
1-month	B68P	Jul 09	0.3	0.1	Aug 24	0.4	Mar 24	Jul 24	-1.3	Dec 22	3.2	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	2.9	2.3	Aug 24	3.7	May 24	Jun 19	-11.1	Dec 22	34.1	May 20
12-month	B56Q	Jun 10/Q4 98	3.3	1.8	Aug 24	3.6	Jan 23	Jul 18	-4.2	Sep 23	15.4	Feb 21
<b>M4: Households</b>												
Changes	VVHS	Oct 97/Q2 63	8,196	7,993	Aug 24	8,456	Jun 24	-	-4,916	Mar 23	26,547	May 20
1-month	VVHT	Oct 97	0.4	0.3	Jul 24	0.5	Jun 24	Aug 24	-0.3	Mar 23	1.7	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	4.8	4.5	Jul 24	4.9	Aug 24	Feb 24	-1.1	May 23	18.3	May 20
12-month	VVHW	Sep 98/Q1 64	4.8	4.3	Aug 24	5.3	Feb 22	Mar 20	0.8	Nov 23	12.2	Mar 21
<b>M4: PNFCs</b>												
Changes	VVHM	Oct 97/Q4 63	-2,559	-5,042	Jun 23	-1,995	Aug 24	-	-7,327	Jul 21	26,784	May 20
1-month	VVHN	Oct 97	-0.5	-0.9	Jun 23	-0.4	Aug 24	Feb 23	-2.2	Jan 00	5.7	Mar 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	-2.9	-4.1	Aug 23	-2.5	Aug 24	-	-10.9	Nov 08	84.7	May 20
12-month	VVHQ	Sep 98/Q1 64	-0.6	-0.7	May 24	-0.3	Aug 24	Apr 09	-5.2	Sep 23	30.3	Jan 21
<b>M4: Non-intermediate OFCs</b>												
Changes	B64Q	Jul 09/Q1 98	3,247	-4,420	Aug 24	4,248	Mar 24	-	-35,857	Dec 22	63,529	Sep 22
1-month	B67P	Jul 09	0.9	-1.2	Aug 24	1.1	Mar 24	Oct 18	-8.4	Dec 22	15.4	Sep 22
3-month(ann)(b)	B65Q	Sep 09/Q1 98	2.1	-3.1	Aug 24	9.8	Feb 24	Jun 18	-54.5	Dec 22	97.6	Sep 22
12-month	B66Q	Jun 10/Q4 98	2.2	-6.5	Aug 24	3.0	Jun 23	-	-22.0	Sep 23	28.1	Sep 22
<b>M4</b>												
Changes	AUJZ	Jul 82/Q2 63	17,396	-2,060	Aug 24	21,549	Mar 24	-	-50,065	Nov 22	83,549	Mar 20
1-month	VQJS	Aug 82	0.6	-0.1	Aug 24	0.7	Mar 24	Feb 24	-1.6	Nov 22	3.3	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	3.3	3.2	Aug 24	5.6	Apr 24	Dec 12	-8.6	Dec 22	32.9	May 20
12-month	VQJW	Jul 83/Q1 64	3.5	1.7	Aug 24	4.8	Oct 22	Dec 92	-5.5	Jun 12	18.3	Feb 90
<b>M4L excluding intermediate OFCs</b>												
Changes	B58Q	Jul 09/Q1 98	15,430	3,330	Aug 24	25,060	Sep 22	-	-29,330	Oct 22	52,946	Mar 20
1-month	B66P	Jul 09	0.7	0.1	Aug 24	1.1	Sep 22	Jul 19	-1.3	Oct 22	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	5.0	2.9	Aug 24	6.9	Sep 22	-	-7.7	Dec 22	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	2.0	1.5	Aug 24	2.5	Oct 22	-	-2.7	Sep 23	6.8	Jun 16
<b>M4L: Households</b>												
Changes	VWNV	Oct 97/Q2 63	3,064	2,671	Aug 24	3,858	Dec 22	-	-5,531	Apr 20	15,034	Jun 21
1-month	VWNV	Oct 97	0.2	0.1	Jun 24	0.4	Sep 22	Aug 24	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	VWEI	Dec 97/Q3 63	2.2	1.9	Aug 24	2.6	Jan 23	Feb 23	-1.4	May 20	15.5	Oct 03
12-month	VWVZ	Sep 98/Q2 64	1.2	0.9	Aug 24	1.5	Aug 23	Oct 13	0.3	Mar 24	14.2	Apr 04
<b>M4L: PNFCs</b>												
Changes	VWVQ	Oct 97/Q2 63	2,158	1,938	Aug 24	2,658	Jul 24	-	-8,068	Jul 09	28,093	Mar 20
1-month	VWNR	Oct 97	0.5	0.4	Aug 24	0.6	Jul 24	Aug 19	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VWNS	Dec 97/Q3 63	6.1	5.0	Aug 24	14.2	Jul 20	-	-7.6	Aug 09	44.2	May 20
12-month	VWNU	Sep 98/Q2 64	2.2	1.9	Aug 24	2.7	Apr 21	Mar 16	-4.3	May 10	19.6	Feb 07
<b>M4L: Non-intermediate OFCs</b>												
Changes	B68Q	Jul 09/Q1 98	10,208	-1,279	Aug 24	11,403	Nov 23	-	-33,125	Oct 22	23,394	Mar 20
1-month	B65P	Jul 09	4.3	-0.5	Aug 24	4.4	Mar 24	-	-10.9	Oct 22	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	22.6	5.9	Aug 24	29.0	Jan 24	-	-55.7	Dec 22	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	7.5	4.6	Aug 24	12.4	Sep 22	Jul 15	-24.6	Sep 23	36.1	Jun 16
<b>M4L</b>												
Changes	VWVL	Oct 97/Q2 63	22,912	-2,251	Aug 24	25,258	Mar 24	-	-46,926	Mar 14	67,035	Mar 20
1-month	VWVM	Aug 82	0.8	-0.1	Aug 24	0.9	Mar 24	Nov 21	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VWVN	Oct 82/Q3 63	4.4	1.5	Aug 24	5.9	Sep 22	Apr 11	-10.7	Apr 14	27.7	Jul 88
12-month	VWVP	Jul 83/Q2 64	2.4	1.2	Aug 24	3.8	Oct 22	Feb 19	-6.6	Aug 12	24.7	Nov 88

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<sup>c</sup> With effect from October 2020 reporting, the previous peak column has been removed from the highs and lows tables.