

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

### Lending to individuals - December 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	4,613	3,452	Nov 24	6,192	Sep 22	Sep 20	-7,269	Apr 20	17,436	Jun 21
1-month	BZ2E	Apr 93	0.2	0.1	May 24	0.3	Sep 22	Nov 24	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	2.7	2.5	Nov 24	3.2	Nov 22	Oct 24	-2.5	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	2.1	1.9	Nov 24	2.3	Jun 23	Jun 20	0.2	Mar 11	15.1	Jun 04
<b>Secured lending</b>												
Changes	VTVJ	Apr 93/Q1 87	3,568	2,547	Nov 24	5,403	Sep 22	-	-1,753	Jul 21	17,151	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	21,272	20,805	Nov 24	22,206	May 24	-	4,274	Dec 93	42,408	Jun 21
Repayments	B86L	Jan 99	18,469	18,110	Nov 24	18,490	Jun 24	-	5,320	Jan 99	27,136	Jun 21
1-month	VTYF	Apr 93	0.2	0.1	May 24	0.3	Sep 22	Nov 24	-0.1	Sep 23	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	2.4	2.1	Nov 24	2.9	Nov 22	Dec 21	-0.3	Jan 24	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	1.5	1.3	Nov 24	1.6	Jun 23	Apr 14	0.0	Mar 24	15.4	Apr 04
<b>Approvals of loans secured on dwellings</b>												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	22,421	21,911	Aug 24	23,028	Nov 24	-	4,123	Nov 93	32,844	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	66,526	66,061	Nov 24	68,405	Oct 24	-	9,357	May 20	132,717	Dec 03
<b>Consumer credit</b>												
Changes	B3PS	Apr 93/Q2 87	1,045	905	Nov 24	1,167	Sep 24	-	-7,418	Apr 20	2,265	Jan 05
Credit Card	VZQX	Apr 93/Q2 87	354	254	Nov 24	388	Oct 24	Sep 05	-4,902	Apr 20	1,300	Mar 04
Other	B4TU	Apr 93/Q2 87	691	651	Nov 24	792	Sep 24	-	-2,885	May 20	1,552	Oct 02
1-month	B3PW	Apr 93	0.4	0.3	Apr 24	0.5	Sep 24	Nov 24	-3.4	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	5.2	4.3	Sep 21	5.5	Nov 24	May 08	-24.8	May 20	20.7	Sep 96
12-month	B4TC	Mar 94/Q1 88	6.5	5.8	May 22	6.6	Nov 24	Jun 22	-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 - December 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	-2,827	-3,452	Jul 24	1,759	Nov 24	-	-10,397	Jul 09	31,134	Mar 20
Equity	ZID5	Jan 03	-1,961	-2,152	Nov 24	-1,447	Sep 24	-	-4,453	May 22	9,596	Jun 09
Bonds(b)	Z93T	Jan 03	-1,937	-2,297	Oct 24	-221	Nov 24	-	-5,586	Mar 09	11,031	May 18
Commercial paper(b)	B32L	Jan 03	-1,056	-1,198	Jun 23	729	Nov 24	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	3,342	3,098	Nov 24	4,262	Oct 24	-	-15,648	Jul 09	33,143	Mar 20
<b>Loans to non-financial businesses</b>												
Changes	ZLV6	May 11	-218	-797	Apr 24	6,127	Nov 24	-	-8,541	Jun 23	33,488	Mar 20
12-month	ZO8K	Apr 12	1.9	1.8	Nov 24	2.2	Dec 22	Jan 23	-5.4	Nov 12	11.9	May 20
<b>Loans to non-financial businesses: of which large</b>												
Changes	ZM8F	May 11	-666	-2,162	Feb 24	5,804	Nov 24	-	-18,567	Jun 20	32,489	Mar 20
12-month	ZO8O	Apr 12	3.9	2.2	Oct 24	4.1	Nov 24	Feb 22	-14.4	Apr 21	16.4	Apr 20
<b>Loans to non-financial businesses: of which SMEs</b>												
Changes	ZM87	May 11	448	323	Nov 24	679	Oct 24	-	-1,717	Sep 21	17,919	May 20
12-month	ZO8M	Apr 12	-1.9	-2.6	Nov 24	-0.5	Sep 21	-	-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	15,665	15,653	Oct 24	18,376	Nov 24	-	7,606	Aug 13	40,253	Mar 20
Repayments	ZM8K	Apr 11	13,888	13,546	Jun 24	15,445	Nov 24	-	8,815	Sep 12	30,631	May 20
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs</b>												
Gross lending	ZM8B	Apr 11	5,352	5,144	Sep 24	5,433	Nov 24	-	2,773	Nov 12	25,053	May 20
Repayments	ZM8C	Apr 11	5,222	5,062	Apr 21	5,236	Nov 24	-	3,334	Mar 13	6,648	Nov 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 - December 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	8,915	-565	Nov 24	17,912	Oct 24	-	-38,745	Dec 22	71,605	Mar 20
1-month	B68P	Jul 09	0.3	0.0	Nov 24	0.6	Oct 24	Sep 24	-1.4	Dec 22	3.2	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	3.8	3.7	Nov 24	4.0	Oct 24	May 19	-11.2	Dec 22	34.0	May 20
12-month	B56Q	Jun 10/Q4 98	3.1	1.8	Aug 24	3.5	Nov 24	Feb 23	-4.2	Sep 23	15.4	Feb 21
<b>M4: Households</b>												
Changes	VVHS	Oct 97/Q2 63	4,533	1,234	Nov 24	18,959	Oct 24	-	-4,446	Mar 23	26,508	May 20
1-month	VVHT	Oct 97	0.2	0.1	Nov 24	1.0	Oct 24	Nov 23	-0.3	Oct 08	1.7	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	5.3	5.2	Sep 24	6.4	Nov 24	Jun 24	-1.0	May 23	18.3	May 20
12-month	VVHW	Sep 98/Q1 64	5.3	4.8	Sep 24	5.4	Nov 24	Feb 22	0.8	Nov 23	12.2	Mar 21
<b>M4: PNFCs</b>												
Changes	VVHM	Oct 97/Q4 63	2,918	50	Nov 24	3,082	Oct 24	-	-7,214	Jul 21	26,748	May 20
1-month	VVHN	Oct 97	0.5	0.0	Nov 24	0.6	Oct 24	Oct 21	-2.2	Jan 00	5.7	Mar 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	4.4	-0.5	Nov 24	4.8	Apr 24	Feb 08	-10.9	Nov 08	84.6	May 20
12-month	VVHQ	Sep 98/Q1 64	0.8	-0.1	Nov 24	2.6	Oct 22	Nov 22	-5.2	Sep 23	30.3	Jan 21
<b>M4: Non-intermediate OFCs</b>												
Changes	B64Q	Jul 09/Q1 98	1,465	-1,849	Nov 24	3,366	Sep 24	-	-36,689	Dec 22	63,502	Sep 22
1-month	B67P	Jul 09	0.4	-0.5	Nov 24	0.9	Sep 24	Aug 22	-8.6	Dec 22	15.4	Sep 22
3-month(ann)(b)	B65Q	Sep 09/Q1 98	-4.7	-5.6	Oct 24	-2.7	Nov 24	-	-54.3	Dec 22	98.1	Sep 22
12-month	B66Q	Jun 10/Q4 98	-3.6	-6.6	Aug 24	-0.5	Nov 24	Sep 10	-22.0	Sep 23	28.1	Sep 22
<b>M4</b>												
Changes	AUZJ	Jul 82/Q2 63	2,363	1,390	Nov 24	17,394	Sep 24	-	-48,514	Nov 22	83,398	Mar 20
1-month	VQJS	Aug 82	0.1	0.0	Nov 24	0.6	Sep 24	Apr 24	-1.6	Nov 22	3.3	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	-0.2	-3.5	Nov 23	1.8	Nov 24	Dec 17	-8.5	Dec 22	32.8	May 20
12-month	VQJW	Jul 83/Q1 64	2.5	1.6	Aug 24	3.0	Nov 24	Nov 22	-5.5	Jun 12	18.3	Feb 90
<b>M4L excluding intermediate OFCs</b>												
Changes	B58Q	Jul 09/Q1 98	4,792	-1,792	Nov 24	11,481	Oct 24	-	-29,613	Oct 22	52,977	Mar 20
1-month	B66P	Jul 09	0.2	-0.1	Nov 24	0.5	Oct 24	Jun 24	-1.3	Oct 22	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	2.5	1.2	Jun 24	4.5	Nov 24	Jul 24	-7.8	Dec 22	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	1.9	1.5	Aug 24	2.0	Nov 24	Dec 21	-2.7	Sep 23	6.8	Jun 16
<b>M4L: Households</b>												
Changes	VWNV	Oct 97/Q2 63	3,965	2,286	Nov 24	5,763	Sep 22	Jul 00	-5,505	Apr 20	15,022	Jun 21
1-month	VWNW	Oct 97	0.2	0.1	Nov 24	0.4	Sep 22	Oct 24	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	VWEI	Dec 97/Q3 63	2.5	2.3	Nov 24	2.6	Jan 23	Oct 24	-1.4	May 20	15.5	Oct 03
12-month	VWNZ	Sep 98/Q2 64	1.7	1.4	Nov 24	2.0	Jun 23	Jul 23	0.3	Mar 24	14.2	Apr 04
<b>M4L: PNFCs</b>												
Changes	VWNQ	Oct 97/Q2 63	1,102	975	Nov 24	3,891	Oct 24	-	-8,067	Jul 09	28,140	Mar 20
1-month	VWNR	Oct 97	0.2	0.1	May 24	0.9	Oct 24	Nov 24	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VWNS	Dec 97/Q3 63	5.4	5.1	Aug 24	6.5	Nov 24	-	-7.6	Aug 09	44.1	May 20
12-month	VWNU	Sep 98/Q2 64	3.7	3.3	Nov 24	10.0	Feb 21	Dec 17	-4.3	May 10	19.6	Feb 07
<b>M4L: Non-intermediate OFCs</b>												
Changes	B68Q	Jul 09/Q1 98	-275	-5,053	Nov 24	3,898	Oct 24	-	-33,125	Oct 22	23,394	Mar 20
1-month	B65P	Jul 09	-0.1	-2.0	Nov 24	1.6	Oct 24	Nov 21	-10.9	Oct 22	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	-2.2	-2.4	Jun 24	16.2	Nov 24	Mar 12	-55.7	Dec 22	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	-0.1	-1.1	Dec 23	3.0	Nov 24	-	-24.6	Sep 23	36.1	Jun 16
<b>M4L</b>												
Changes	VWVL	Oct 97/Q2 63	-20,661	-22,984	Feb 24	4,396	Nov 24	-	-46,878	Mar 14	67,066	Mar 20
1-month	VWVM	Aug 82	-0.8	-0.9	Feb 24	0.2	Nov 24	Jul 18	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VWVN	Oct 82/Q3 63	-2.8	-5.0	Apr 23	3.8	Nov 24	Jul 11	-10.7	Apr 14	27.7	Jul 88
12-month	VWVP	Jul 83/Q2 64	0.8	0.6	Mar 24	1.7	Nov 24	Jul 21	-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.