

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

Lending to individuals - February 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	2,888	697	Jan 24	3,305	Dec 22	-	-7,480	Apr 20	17,338	Jun 21
1-month	BZ2E	Apr 93	0.2	0.0	Jan 24	0.4	Sep 22	Jan 23	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	0.9	0.7	Jan 24	1.0	Oct 23	Dec 23	-2.6	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	0.9	0.7	Nov 12	1.0	Dec 23	Jan 24	0.2	Mar 11	15.1	Jun 04
Secured lending												
Changes	VTVJ	Apr 93/Q1 87	1,510	-1,073	Jan 24	1,900	Jan 23	-	-1,727	Jul 21	17,129	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	17,956	17,059	Jan 24	18,417	Sep 23	-	4,269	Dec 93	42,925	Jun 21
Repayments	B86L	Jan 99	16,652	15,530	Nov 23	18,458	Jan 24	-	5,324	Jan 99	26,883	Jun 21
1-month	VTYF	Apr 93	0.1	-0.1	Jan 24	0.2	Nov 22	Aug 23	-0.1	Jan 24	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	-0.1	-0.5	Jan 24	0.0	Oct 23	Jul 23	-0.5	Jan 24	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	-0.1	-0.2	Jan 24	0.0	Dec 23	-	-0.2	Jan 24	15.4	Apr 04
Approvals of loans secured on dwellings												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	22,964	19,346	Jan 24	25,187	Oct 22	-	4,123	Nov 93	32,851	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	60,383	56,087	Jan 24	65,349	Sep 22	-	9,317	May 20	132,707	Dec 03
Consumer credit												
Changes	B3PS	Apr 93/Q2 87	1,378	1,238	Dec 23	1,770	Jan 24	Oct 00	-7,516	Apr 20	2,262	Jan 05
Credit Card	VZQX	Apr 93/Q2 87	510	309	Dec 23	775	Jan 24	-	-4,937	Apr 20	1,282	Mar 04
Other	B4TU	Apr 93/Q2 87	868	811	Sep 23	995	Jan 24	-	-2,830	May 20	1,549	Oct 02
1-month	B3PW	Apr 93	0.6	0.5	May 23	0.8	Jan 24	Dec 23	-3.4	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	8.3	7.8	Jul 23	9.6	Jan 24	May 23	-24.8	May 20	20.8	Sep 96
12-month	B4TC	Mar 94/Q1 88	8.7	8.6	Dec 23	9.0	Jan 24	Dec 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 - February 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	-5,059	-5,352	Oct 23	-3,849	Jan 24	-	-10,401	Jul 09	31,145	Mar 20
Equity	ZID5	Jan 03	-2,373	-2,408	Apr 23	-1,870	Jan 24	-	-4,419	May 22	9,597	Jun 09
Bonds(b)	Z93T	Jan 03	21	-156	Dec 23	609	Jan 24	-	-5,816	Jun 22	11,031	May 18
Commercial paper(b)	B32L	Jan 03	241	167	Jan 24	267	Oct 23	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	-3,038	-5,628	Jan 23	-2,744	Jan 24	-	-15,661	Jul 09	33,128	Mar 20
Loans to non-financial businesses												
Changes	ZLV6	May 11	-3,289	-6,405	Jun 23	-179	Jan 24	-	-7,884	Oct 22	33,543	Mar 20
12-month	ZO8K	Apr 12	-0.9	-1.0	Jan 24	-0.4	Oct 23	Sep 15	-5.4	Nov 12	11.8	May 20
Loans to non-financial businesses: of which large												
Changes	ZM8F	May 11	-2,300	-4,990	Jun 23	-22	Jan 24	-	-17,515	Jun 20	32,649	Mar 20
12-month	ZO8O	Apr 12	1.4	1.2	Jan 24	2.1	Oct 23	Nov 21	-14.4	Apr 21	16.3	Apr 20
Loans to non-financial businesses: of which SMEs												
Changes	ZM87	May 11	-989	-1,034	Dec 23	-157	Jan 24	-	-1,687	Oct 22	17,883	May 20
12-month	ZO8M	Apr 12	-4.9	-5.0	Dec 23	-4.8	Jan 24	Nov 23	-5.2	Apr 22	26.2	Feb 21
Gross lending to and repayments by non-financial businesses (excluding overdrafts): large												
Gross lending	ZM8J	Apr 11	14,728	14,721	Jul 23	15,063	Jan 24	-	7,606	Aug 13	40,062	Mar 20
Repayments	ZM8K	Apr 11	15,366	15,165	Dec 23	15,939	Jan 24	-	8,821	Sep 12	30,699	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs												
Gross lending	ZM8B	Apr 11	4,550	4,256	Sep 21	4,712	Jan 24	-	2,757	Nov 12	25,059	May 20
Repayments	ZM8C	Apr 11	5,382	5,303	Jan 24	5,528	Dec 23	-	3,333	Mar 13	6,593	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 - February 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	7,174	-238	Jan 24	19,321	Dec 23	-	-37,715	Dec 22	72,069	Sep 22
1-month	B68P	Jul 09	0.3	0.0	Jan 24	0.7	Dec 23	Aug 22	-1.3	Dec 22	3.2	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	3.9	2.3	Jan 24	4.2	Dec 23	May 19	-11.3	Dec 22	34.2	May 20
12-month	B56Q	Jun 10/Q4 98	-1.1	-1.6	Jan 24	-0.3	Dec 23	-	-4.2	Sep 23	15.4	Feb 21
M4: Households												
Changes	VVHS	Oct 97/Q2 63	5,963	5,771	Dec 23	6,557	Jan 24	-	-4,360	Mar 23	26,280	May 20
1-month	VVHT	Oct 97	0.3	0.2	Nov 23	0.4	Jan 24	Dec 23	-0.3	Oct 08	1.7	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	4.1	3.7	Jan 24	4.4	Nov 22	Oct 22	-1.0	May 23	18.3	May 20
12-month	VVHW	Sep 98/Q1 64	1.5	1.2	Jan 24	1.7	Jun 23	Jul 23	0.7	Nov 23	12.2	Mar 21
M4: PNFCs												
Changes	VVHM	Oct 97/Q4 63	1,055	-382	Jan 24	2,203	Jan 23	-	-8,929	Jun 22	27,207	May 20
1-month	VVHN	Oct 97	0.2	-0.1	Jan 24	0.4	Jan 23	Jul 23	-2.2	Jan 00	5.7	May 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	-0.5	-1.2	Jan 24	0.1	Oct 22	Aug 21	-11.0	Nov 08	85.5	May 20
12-month	VVHQ	Sep 98/Q1 64	-3.3	-4.1	Jan 24	-1.6	Feb 23	-	-5.2	Sep 23	30.3	Jan 21
M4: Non-intermediate OFCs												
Changes	B64Q	Jul 09/Q1 98	156	-6,412	Jan 24	14,882	Dec 23	-	-35,763	Dec 22	65,408	Sep 22
1-month	B67P	Jul 09	0.0	-1.7	Jan 24	4.0	Dec 23	Jun 22	-8.4	Dec 22	15.9	Sep 22
3-month(ann)(b)	B65Q	Sep 09/Q1 98	9.6	1.0	Jan 24	18.5	Dec 23	Oct 13	-54.8	Dec 22	102.8	Sep 22
12-month	B66Q	Jun 10/Q4 98	-9.2	-10.3	Jan 24	-0.8	Dec 23	-	-22.0	Sep 23	28.1	Sep 22
M4												
Changes	AUZJ	Jul 82/Q2 63	15,423	-1,345	Jan 24	15,443	Dec 23	-	-50,632	Nov 22	83,971	Mar 20
1-month	VQJS	Aug 82	0.5	0.0	Jan 24	1.3	Jan 23	Dec 23	-1.6	Nov 22	3.3	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	4.0	1.6	Jan 24	9.1	Oct 22	Dec 19	-8.9	Dec 22	33.0	May 20
12-month	VQJW	Jul 83/Q1 64	-1.2	-2.2	Jan 24	-0.9	Dec 23	Nov 10	-5.5	Jun 12	18.3	Feb 90
M4L excluding intermediate OFCs												
Changes	B58Q	Jul 09/Q1 98	-15,824	-18,152	Feb 23	-3,194	Jan 24	-	-29,182	Oct 22	52,941	Mar 20
1-month	B66P	Jul 09	-0.7	-0.8	Feb 23	-0.1	Jan 24	Jul 09	-1.2	Oct 22	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	-2.2	-3.5	Apr 23	2.9	Jan 24	-	-7.7	Dec 22	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	0.3	0.2	Jan 24	0.8	Jan 23	Oct 12	-2.7	Sep 23	6.8	Jun 16
M4L: Households												
Changes	VVNV	Oct 97/Q2 63	1,451	-481	Jan 24	2,803	Jan 23	-	-5,351	Apr 20	15,138	Jun 21
1-month	VVNW	Oct 97	0.1	0.0	Jan 24	0.2	Jan 23	Oct 23	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	VVEI	Dec 97/Q3 63	0.3	0.1	Jan 24	0.5	Dec 23	Jul 23	-1.4	May 20	15.5	Oct 03
12-month	VVNZ	Sep 98/Q2 64	0.3	-	-	0.5	Dec 23	Jan 24	0.3	Feb 24	14.2	Apr 04
M4L: PNFCs												
Changes	VVNQ	Oct 97/Q2 63	-1,542	-1,998	Jun 23	1,128	Jan 24	-	-8,107	Jul 09	28,092	Mar 20
1-month	VVNR	Oct 97	-0.3	-0.4	Jun 23	0.3	Jan 24	Jun 22	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VVNS	Dec 97/Q3 63	-1.1	-2.3	Jun 23	1.0	Jan 24	Nov 16	-7.6	Aug 09	44.0	May 20
12-month	VVNU	Sep 98/Q2 64	-0.3	-1.0	Dec 23	-0.1	Jan 24	Feb 23	-4.3	May 10	19.6	Feb 07
M4L: Non-intermediate OFCs												
Changes	B68Q	Jul 09/Q1 98	-15,733	-19,001	Feb 23	-3,840	Jan 24	-	-33,125	Oct 22	23,394	Mar 20
1-month	B65P	Jul 09	-6.5	-7.9	Feb 23	-1.6	Jan 24	-	-10.9	Oct 22	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	-19.2	-28.4	Apr 23	28.9	Jan 24	-	-55.7	Dec 22	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	1.9	0.4	Jan 24	12.4	Sep 22	-	-24.6	Sep 23	36.1	Jun 16
M4L												
Changes	VVVV	Oct 97/Q2 63	-24,145	-25,770	Feb 23	1,150	Jan 24	-	-46,917	Mar 14	67,030	Mar 20
1-month	VVVV	Aug 82	-0.9	-2.1	Mar 14	0.0	Jan 24	Feb 23	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VVVV	Oct 82/Q3 63	-2.8	-5.0	Apr 23	2.7	Jan 24	Jul 11	-10.7	Apr 14	27.7	Jul 88
12-month	VVVV	Jul 83/Q2 64	-0.5	-0.6	Jan 24	-0.4	Feb 23	-	-6.6	Aug 12	24.7	Nov 88

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