

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

### Lending to individuals - June 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	3,816	2,755	May 24	4,416	Nov 22	-	-7,390	Apr 20	17,394	Jun 21
1-month	BZ2E	Apr 93	0.2	0.1	May 24	0.4	Sep 22	Apr 24	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	2.1	1.7	May 24	2.3	Jan 23	Aug 20	-2.5	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	1.3	1.2	May 24	1.4	Sep 23	Oct 23	0.2	Mar 11	15.1	Jun 04
<b>Secured lending</b>												
Changes	VTVJ	Apr 93/Q1 87	2,653	1,260	May 24	3,340	Nov 22	-	-1,733	Jul 21	17,130	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	20,767	20,694	Mar 24	22,629	May 24	Dec 02	4,270	Dec 93	42,573	Jun 21
Repayments	B86L	Jan 99	18,676	16,551	Feb 24	20,299	May 24	-	5,322	Jan 99	27,241	Jun 21
1-month	VTYF	Apr 93	0.2	0.1	May 24	0.4	Sep 22	Nov 22	-0.1	Sep 23	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	1.6	1.0	May 24	1.8	Jan 23	Oct 14	-0.4	Jun 23	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	0.5	0.3	May 24	0.6	Sep 23	Nov 11	-0.1	Feb 24	15.4	Apr 04
<b>Approvals of loans secured on dwellings</b>												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	20,621	20,547	Apr 24	20,651	May 24	-	4,123	Nov 93	32,846	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	59,976	55,930	Jan 24	60,134	May 24	-	9,324	May 20	132,727	Dec 03
<b>Consumer credit</b>												
Changes	B3PS	Apr 93/Q2 87	1,162	797	Apr 24	1,494	May 24	Jul 98	-7,427	Apr 20	2,264	Jan 05
Credit Card	VZQX	Apr 93/Q2 87	459	219	Apr 24	644	May 24	-	-4,913	Apr 20	1,295	Mar 04
Other	B4TU	Apr 93/Q2 87	703	578	Apr 24	851	May 24	-	-2,888	May 20	1,548	Oct 02
1-month	B3PW	Apr 93	0.5	0.4	Apr 24	0.7	May 24	Dec 23	-3.4	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	6.3	5.5	Nov 22	6.8	May 24	Jan 23	-24.8	May 20	20.8	Sep 96
12-month	B4TC	Mar 94/Q1 88	8.0	7.7	Aug 23	8.4	May 24	Sep 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 - June 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	6,703	4,180	May 24	9,648	Mar 24	-	-10,395	Jul 09	31,149	Mar 20
Equity	ZID5	Jan 03	-1,172	-1,911	Apr 24	4,862	May 24	-	-4,435	May 22	9,597	Jun 09
Bonds(b)	Z93T	Jan 03	3,967	-1,327	May 24	7,960	Mar 24	-	-5,816	Jun 22	11,031	May 18
Commercial paper(b)	B32L	Jan 03	488	161	May 24	503	May 23	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	3,636	1,283	May 24	6,359	Sep 23	-	-15,659	Jul 09	33,121	Mar 20
<b>Loans to non-financial businesses</b>												
Changes	ZLV6	May 11	1,893	134	May 24	4,680	Sep 23	-	-8,282	Jun 23	33,597	Mar 20
12-month	ZO8K	Apr 12	0.1	-1.9	May 24	0.6	May 23	Nov 15	-5.4	Nov 12	11.9	May 20
<b>Loans to non-financial businesses: of which large</b>												
Changes	ZM8F	May 11	2,668	952	May 24	5,900	Sep 23	-	-18,331	Jun 20	32,597	Mar 20
12-month	ZO8O	Apr 12	2.5	-0.3	May 24	3.6	May 23	Nov 17	-14.4	Apr 21	16.4	Apr 20
<b>Loans to non-financial businesses: of which SMEs</b>												
Changes	ZM87	May 11	-775	-818	May 24	-358	Mar 24	-	-1,711	Sep 21	17,885	May 20
12-month	ZO8M	Apr 12	-4.3	-4.6	May 24	-4.2	May 23	Jul 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	17,445	16,548	Apr 24	17,510	May 24	-	7,606	Aug 13	40,133	Mar 20
Repayments	ZM8K	Apr 11	13,543	12,836	Oct 21	17,361	May 24	-	8,815	Sep 12	30,600	May 20
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs</b>												
Gross lending	ZM8B	Apr 11	5,344	5,085	May 24	5,484	Dec 22	-	2,766	Nov 12	25,074	May 20
Repayments	ZM8C	Apr 11	5,622	5,513	May 24	5,749	Sep 23	-	3,332	Mar 13	6,622	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 - June 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	4,124	3,408	May 24	9,535	Apr 24	-	-37,665	Dec 22	72,543	Sep 22
1-month	B68P	Jul 09	0.1	0.0	Jan 24	0.3	Apr 24	May 24	-1.3	Dec 22	3.2	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	2.5	-2.7	Nov 23	3.7	May 24	Mar 18	-11.2	Dec 22	34.0	May 20
12-month	B56Q	Jun 10/Q4 98	1.0	0.7	May 24	1.5	Apr 23	Jul 10	-4.2	Sep 23	15.4	Feb 21
<b>M4: Households</b>												
Changes	VVHS	Oct 97/Q2 63	8,355	6,505	May 24	8,427	Apr 24	-	-5,012	Mar 23	26,475	May 20
1-month	VVHT	Oct 97	0.4	0.3	May 24	0.5	Apr 24	Mar 24	-0.3	Mar 23	1.7	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	5.1	4.7	Feb 24	5.2	Apr 24	May 24	-1.2	May 23	18.2	May 20
12-month	VVHW	Sep 98/Q1 64	3.6	3.3	May 24	3.7	Dec 22	Aug 19	0.8	Nov 23	12.2	Mar 21
<b>M4: PNFCs</b>												
Changes	VVHM	Oct 97/Q4 63	-1,825	-4,943	Jun 23	34	May 24	-	-7,124	Jul 21	26,800	May 20
1-month	VVHN	Oct 97	-0.3	-0.9	Jun 23	0.0	May 24	Sep 23	-2.2	Jan 00	5.7	Mar 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	2.7	0.6	Mar 24	4.0	May 24	Oct 18	-10.9	Nov 08	84.8	May 20
12-month	VVHQ	Sep 98/Q1 64	-0.2	-0.7	May 24	0.7	Nov 22	Dec 22	-5.2	Sep 23	30.3	Jan 21
<b>M4: Non-intermediate OFCs</b>												
Changes	B64Q	Jul 09/Q1 98	-2,406	-3,131	May 24	4,126	Mar 24	-	-35,873	Dec 22	65,439	Sep 22
1-month	B67P	Jul 09	-0.6	-0.8	May 24	1.1	Mar 24	Dec 21	-8.4	Dec 22	15.9	Sep 22
3-month(ann)(b)	B65Q	Sep 09/Q1 98	-9.9	-24.6	Nov 23	-3.5	May 24	Jan 14	-54.9	Dec 22	101.7	Sep 22
12-month	B66Q	Jun 10/Q4 98	-8.7	-9.0	Feb 24	-8.3	May 24	-	-22.0	Sep 23	28.2	Sep 22
<b>M4</b>												
Changes	AUJZ	Jul 82/Q2 63	15,704	-2,538	May 24	21,322	Mar 24	-	-50,296	Nov 22	83,771	Mar 20
1-month	VQJS	Aug 82	0.5	-0.1	May 24	0.7	Mar 24	May 22	-1.6	Nov 22	3.3	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	2.0	-3.3	Nov 23	2.8	May 24	Jan 24	-8.7	Dec 22	32.8	May 20
12-month	VQJW	Jul 83/Q1 64	1.0	0.3	May 24	2.7	Jan 23	Feb 23	-5.5	Jun 12	18.3	Feb 90
<b>M4L excluding intermediate OFCs</b>												
Changes	B58Q	Jul 09/Q1 98	3,684	321	May 24	9,913	Mar 24	-	-29,250	Oct 22	52,901	Mar 20
1-month	B66P	Jul 09	0.2	0.0	May 24	0.4	Mar 24	Aug 22	-1.2	Oct 22	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	1.0	-0.6	Apr 24	2.1	May 24	Aug 23	-7.7	Dec 22	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	1.2	0.9	May 24	1.4	Dec 22	Apr 12	-2.7	Sep 23	6.8	Jun 16
<b>M4L: Households</b>												
Changes	VVNV	Oct 97/Q2 63	2,264	1,651	May 24	2,930	Jan 23	-	-5,518	Apr 20	14,947	Jun 21
1-month	VVNW	Oct 97	0.1	0.0	Mar 24	0.2	Jan 23	May 24	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	VVEI	Dec 97/Q3 63	1.5	0.9	May 24	2.2	Feb 23	Jun 09	-1.4	May 20	15.5	Oct 03
12-month	VVNZ	Sep 98/Q2 64	0.7	0.5	May 24	0.9	Oct 23	Nov 23	0.3	Mar 24	14.2	Apr 04
<b>M4L: PNFCs</b>												
Changes	VVWV	Oct 97/Q2 63	227	202	Mar 24	480	May 24	-	-8,093	Jul 09	28,079	Mar 20
1-month	VVNR	Oct 97	0.1	0.0	Mar 24	0.3	Jan 24	May 24	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VVNS	Dec 97/Q3 63	1.1	-0.5	Apr 24	1.5	Jan 24	May 24	-7.6	Aug 09	43.9	May 20
12-month	VVNU	Sep 98/Q2 64	1.0	0.5	May 24	1.2	Oct 22	Dec 15	-4.3	May 10	19.6	Feb 07
<b>M4L: Non-intermediate OFCs</b>												
Changes	B68Q	Jul 09/Q1 98	1,193	-1,809	May 24	9,872	Mar 24	Aug 14	-33,125	Oct 22	23,394	Mar 20
1-month	B65P	Jul 09	0.5	-0.8	May 24	4.4	Mar 24	May 23	-10.9	Oct 22	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	-2.4	-10.7	Apr 24	13.5	May 24	Jun 19	-55.7	Dec 22	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	4.7	2.0	Feb 24	4.8	May 24	-	-24.6	Sep 23	36.1	Jun 16
<b>M4L</b>												
Changes	VVVL	Oct 97/Q2 63	3,383	-2,200	May 24	4,358	Apr 24	-	-46,915	Mar 14	66,990	Mar 20
1-month	VVVM	Aug 82	0.1	-0.1	May 24	0.2	Apr 24	Jan 24	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VVVN	Oct 82/Q3 63	0.8	0.5	Mar 24	4.1	May 24	-	-10.7	Apr 14	27.7	Jul 88
12-month	VVVP	Jul 83/Q2 64	1.1	1.0	May 24	1.5	Jan 23	May 21	-6.6	Aug 12	24.7	Oct 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.