

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

Lending to individuals - May 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	2,725	1,643	Mar 24	3,019	Apr 24	-	-7,383	Apr 20	17,351	Jun 21
1-month	BZ2E	Apr 93	0.1	0.0	Dec 23	0.2	Apr 24	Mar 24	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	1.6	1.2	Mar 24	1.7	Apr 24	-	-2.5	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	1.2	1.1	Apr 24	1.3	Oct 23	-	0.2	Mar 11	15.1	Jun 04
Secured lending												
Changes	VTVJ	Apr 93/Q1 87	1,212	219	Mar 24	2,229	Apr 24	-	-1,734	Jul 21	17,119	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	22,151	21,113	Apr 24	23,193	Jan 23	-	4,268	Dec 93	42,600	Jun 21
Repayments	B86L	Jan 99	20,495	19,266	Apr 24	21,579	Jan 23	-	5,320	Jan 99	26,840	Jun 21
1-month	VTYF	Apr 93	0.1	0.0	Mar 24	0.2	Nov 22	Apr 24	-0.1	Jan 24	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	0.9	0.3	Mar 24	1.0	Apr 24	Feb 12	-0.4	Jun 23	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	0.3	0.2	Apr 24	0.4	Oct 23	-	-0.1	Mar 24	15.4	Apr 04
Approvals of loans secured on dwellings												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	20,644	20,577	Apr 24	22,291	Mar 24	-	4,123	Nov 93	32,846	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	59,991	55,904	Jan 24	60,821	Apr 24	-	9,323	May 20	132,726	Dec 03
Consumer credit												
Changes	B3PS	Apr 93/Q2 87	1,513	790	Apr 24	1,872	Jan 24	-	-7,420	Apr 20	2,261	Jan 05
Credit Card	VZQX	Apr 93/Q2 87	646	220	Apr 24	652	Mar 24	-	-4,910	Apr 20	1,295	Mar 04
Other	B4TU	Apr 93/Q2 87	866	570	Apr 24	904	Feb 24	Sep 14	-2,888	May 20	1,548	Oct 02
1-month	B3PW	Apr 93	0.7	0.4	Apr 24	0.9	Jan 24	Oct 23	-3.4	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	6.8	6.6	Apr 24	8.8	Mar 24	Mar 22	-24.8	May 20	20.8	Sep 96
12-month	B4TC	Mar 94/Q1 88	8.3	8.1	Apr 24	8.7	Mar 24	Oct 18	-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 - May 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	3,949	-3,067	Apr 24	9,492	Mar 24	-	-10,399	Jul 09	31,088	Mar 20
Equity	ZID5	Jan 03	4,877	-1,960	Apr 24	9,601	Jun 09	-	-4,430	May 22	9,601	Jun 09
Bonds(b)	Z93T	Jan 03	-1,327	-1,935	Nov 23	348	Apr 24	-	-5,816	Jun 22	11,031	May 18
Commercial paper(b)	B32L	Jan 03	161	-653	Dec 23	315	Apr 24	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	1,211	-1,472	Apr 24	6,359	Sep 23	-	-15,653	Jul 09	33,120	Mar 20
Loans to non-financial businesses												
Changes	ZLV6	May 11	-519	-1,140	Apr 24	218	Jan 24	-	-7,769	Oct 22	33,600	Mar 20
12-month	ZO8K	Apr 12	-1.9	-2.3	Aug 23	-1.4	Mar 24	Apr 24	-5.4	Nov 12	11.9	May 20
Loans to non-financial businesses: of which large												
Changes	ZM8F	May 11	277	-346	Apr 24	1,106	Dec 23	-	-17,530	Jun 20	32,576	Mar 20
12-month	ZO8O	Apr 12	-0.4	-0.9	Aug 23	-0.3	Apr 24	Nov 15	-14.4	Apr 21	16.3	Apr 20
Loans to non-financial businesses: of which SMEs												
Changes	ZM87	May 11	-797	-1,198	Sep 23	-794	Apr 24	-	-1,876	Jun 21	17,904	May 20
12-month	ZO8M	Apr 12	-4.6	-4.7	Apr 24	-4.3	Jul 23	Aug 23	-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	17,300	16,392	Apr 24	17,657	Oct 23	-	7,606	Aug 13	40,055	Mar 20
Repayments	ZM8K	Apr 11	17,188	16,352	Apr 24	22,302	Jan 23	-	8,815	Sep 12	30,583	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs												
Gross lending	ZM8B	Apr 11	5,008	4,895	Mar 24	5,015	Apr 24	Dec 16	2,761	Nov 12	25,041	May 20
Repayments	ZM8C	Apr 11	5,495	5,391	Mar 24	5,554	Dec 23	Apr 24	3,333	Mar 13	6,627	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 - May 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	2,591	637	Jan 24	9,333	Apr 24	-	-37,644	Dec 22	72,516	Sep 22
1-month	B68P	Jul 09	0.1	0.0	Jan 24	0.3	Apr 24	Apr 23	-1.3	Dec 22	3.2	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	3.6	3.3	Mar 24	4.5	Apr 24	Dec 19	-11.2	Dec 22	34.0	May 20
12-month	B56Q	Jun 10/Q4 98	0.7	0.5	Apr 24	1.5	Apr 23	-	-4.2	Sep 23	15.4	Feb 21
M4: Households												
Changes	VVHS	Oct 97/Q2 63	5,281	4,787	Nov 23	8,424	Apr 24	-	-5,242	Mar 23	25,990	May 20
1-month	VVHT	Oct 97	0.3	0.0	Sep 23	0.5	Apr 24	Nov 23	-0.3	Mar 23	1.7	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	4.8	4.7	Feb 24	5.3	Apr 24	Apr 00	-1.5	May 23	18.1	May 20
12-month	VVHW	Sep 98/Q1 64	3.3	2.7	Apr 24	3.4	Jan 23	Jul 17	0.8	Nov 23	12.2	Mar 21
M4: PNFCs												
Changes	VVHM	Oct 97/Q4 63	465	152	Mar 24	5,172	Apr 24	Jan 98	-8,369	Jun 22	27,165	May 20
1-month	VVHN	Oct 97	0.1	0.0	Mar 24	0.9	Apr 24	Feb 21	-2.2	Jan 00	5.7	May 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	4.2	1.0	Mar 24	5.2	Apr 24	Mar 12	-10.9	Nov 08	85.3	May 20
12-month	VVHQ	Sep 98/Q1 64	-0.7	-1.1	Apr 24	-0.2	Dec 22	Jan 23	-5.2	Sep 23	30.3	Jan 21
M4: Non-intermediate OFCs												
Changes	B64Q	Jul 09/Q1 98	-3,155	-4,263	Apr 24	4,184	Mar 24	-	-35,806	Dec 22	65,484	Sep 22
1-month	B67P	Jul 09	-0.8	-1.1	Apr 24	1.1	Mar 24	Nov 18	-8.4	Dec 22	15.9	Sep 22
3-month(ann)(b)	B65Q	Sep 09/Q1 98	-3.3	-24.5	Nov 23	0.3	Apr 24	-	-54.8	Dec 22	102.6	Sep 22
12-month	B66Q	Jun 10/Q4 98	-8.4	-9.0	Feb 24	-7.5	Apr 24	-	-22.0	Sep 23	28.2	Sep 22
M4												
Changes	AUJZ	Jul 82/Q2 63	-1,750	-32,816	Sep 23	1,216	Apr 24	-	-50,531	Nov 22	83,399	Mar 20
1-month	VQJS	Aug 82	-0.1	-1.1	Sep 23	0.0	Apr 24	Jan 24	-1.6	Nov 22	3.3	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	2.8	1.8	Jan 24	5.5	Apr 24	May 11	-8.8	Dec 22	32.9	May 20
12-month	VQJW	Jul 83/Q1 64	0.3	-1.0	Feb 24	0.6	Apr 24	Dec 15	-5.5	Jun 12	18.3	Feb 90
M4L excluding intermediate OFCs												
Changes	B58Q	Jul 09/Q1 98	-113	-15,075	Feb 24	1,323	Apr 24	-	-29,258	Oct 22	52,900	Mar 20
1-month	B66P	Jul 09	0.0	-0.7	Feb 24	0.1	Apr 24	Aug 23	-1.3	Oct 22	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	2.0	-0.7	Apr 24	3.0	Jan 24	Jun 18	-7.7	Dec 22	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	0.9	0.4	Feb 24	1.0	Apr 24	Mar 24	-2.7	Sep 23	6.8	Jun 16
M4L: Households												
Changes	VWNV	Oct 97/Q2 63	1,338	-195	Mar 24	1,796	Apr 24	-	-5,517	Apr 20	15,070	Jun 21
1-month	VWNV	Oct 97	0.1	0.0	Mar 24	0.2	Jan 23	Apr 24	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	VWEI	Dec 97/Q3 63	0.7	0.4	Mar 24	0.9	Apr 24	May 13	-1.4	May 20	15.5	Oct 03
12-month	VWVZ	Sep 98/Q2 64	0.5	0.3	Mar 24	0.7	Nov 23	Apr 24	0.3	Mar 24	14.2	Apr 04
M4L: PNFCs												
Changes	VWVQ	Oct 97/Q2 63	399	198	Mar 24	481	Apr 24	-	-8,088	Jul 09	28,078	Mar 20
1-month	VWNR	Oct 97	0.1	0.0	Mar 24	0.3	Jan 24	Apr 24	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VWNS	Dec 97/Q3 63	1.0	-0.5	Apr 24	1.5	Jan 24	May 18	-7.6	Aug 09	43.9	May 20
12-month	VWNU	Sep 98/Q2 64	0.4	0.1	Mar 24	0.8	Dec 22	Apr 24	-4.3	May 10	19.6	Feb 07
M4L: Non-intermediate OFCs												
Changes	B68Q	Jul 09/Q1 98	-1,850	-15,728	Feb 24	-954	Apr 24	-	-33,125	Oct 22	23,394	Mar 20
1-month	B65P	Jul 09	-0.8	-6.5	Feb 24	-0.4	Apr 24	Jan 11	-10.9	Oct 22	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	13.2	-10.8	Apr 24	29.0	Jan 24	-	-55.7	Dec 22	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	4.7	2.0	Feb 24	6.1	Apr 24	-	-24.6	Sep 23	36.1	Jun 16
M4L												
Changes	VWVL	Oct 97/Q2 63	-2,759	-23,411	Feb 24	3,644	Apr 24	-	-46,913	Mar 14	66,989	Mar 20
1-month	VWVM	Aug 82	-0.1	-0.9	Feb 24	0.1	Apr 24	May 23	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VWVN	Oct 82/Q3 63	3.9	0.8	Apr 24	6.0	Sep 22	Sep 92	-10.7	Apr 14	27.7	Jul 88
12-month	VWVP	Jul 83/Q2 64	1.0	0.6	Mar 24	1.5	Jan 23	Apr 24	-6.6	Aug 12	24.7	Oct 88

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