

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

Lending to individuals - January 2025

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	5,947	4,405	Dec 24	6,069	Sep 22	-	-7,223	Apr 20	17,508	Jun 21
1-month	BZ2E	Apr 93	0.3	0.2	Dec 24	0.4	Aug 22	Sep 22	-0.4	Apr 20	1.3	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	2.9	2.6	Dec 24	3.1	Nov 22	-	-2.5	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	2.4	2.1	Dec 24	2.5	May 23	May 20	0.2	Mar 11	15.1	Jun 04
Secured lending												
Changes	VTVJ	Apr 93/Q1 87	4,207	3,343	Dec 24	5,280	Sep 22	-	-1,748	Jul 21	17,223	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	21,279	21,217	Dec 24	22,218	May 24	-	4,274	Dec 93	42,419	Jun 21
Repayments	B86L	Jan 99	16,298	15,533	Nov 23	18,474	Dec 24	-	5,320	Jan 99	27,135	Jun 21
1-month	VTYF	Apr 93	0.3	0.2	Dec 24	0.4	May 22	Sep 22	-0.1	Jan 24	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	2.4	2.2	Dec 24	2.8	Nov 22	Dec 21	-0.4	Jan 24	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	1.8	1.5	Dec 24	1.9	May 23	Apr 15	0.0	Mar 24	15.4	Apr 04
Approvals of loans secured on dwellings												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	23,428	22,506	Dec 24	23,859	Oct 24	-	4,123	Nov 93	32,844	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	66,189	66,076	Nov 24	66,505	Dec 24	-	9,356	May 20	132,716	Dec 03
Consumer credit												
Changes	B3PS	Apr 93/Q2 87	1,740	1,062	Dec 24	1,818	Jan 24	-	-7,419	Apr 20	2,265	Jan 05
Credit Card	VZQX	Apr 93/Q2 87	1,066	353	Dec 24	1,150	Nov 23	-	-4,903	Apr 20	1,300	Mar 04
Other	B4TU	Apr 93/Q2 87	675	648	Nov 24	709	Dec 24	Apr 15	-2,885	May 20	1,552	Oct 02
1-month	B3PW	Apr 93	0.7	0.5	Dec 24	0.8	Jan 24	Sep 23	-3.4	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	6.5	5.2	Dec 24	6.6	Sep 24	Jul 24	-24.8	May 20	20.7	Sep 96
12-month	B4TC	Mar 94/Q1 88	6.4	5.8	May 22	6.5	Dec 24	May 19	-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 - January 2025

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	-2,352	-2,861	Dec 24	1,848	Nov 24	-	-10,397	Jul 09	31,133	Mar 20
Equity	ZID5	Jan 03	-1,823	-1,951	Dec 24	-1,440	Sep 24	-	-4,455	May 22	9,595	Jun 09
Bonds(b)	Z93T	Jan 03	-712	-1,937	Dec 24	-221	Nov 24	-	-5,586	Mar 09	11,031	May 18
Commercial paper(b)	B32L	Jan 03	174	-1,056	Dec 24	729	Nov 24	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	-1,691	-2,624	Feb 24	3,174	Dec 24	-	-15,633	Jul 09	33,143	Mar 20
Loans to non-financial businesses												
Changes	ZLV6	May 11	2,375	-439	Dec 24	6,158	Nov 24	-	-8,699	Jun 23	33,509	Mar 20
12-month	ZO8K	Apr 12	2.0	1.9	Dec 24	2.2	Dec 22	Jun 22	-5.4	Nov 12	11.9	May 20
Loans to non-financial businesses: of which large												
Changes	ZM8F	May 11	1,911	-881	Dec 24	5,828	Nov 24	-	-18,628	Jun 20	32,511	Mar 20
12-month	ZO8O	Apr 12	4.0	3.9	Dec 24	4.1	Nov 24	Dec 18	-14.4	Apr 21	16.4	Apr 20
Loans to non-financial businesses: of which SMEs												
Changes	ZM87	May 11	463	442	Dec 24	667	Oct 24	-	-1,717	Sep 21	17,919	May 20
12-month	ZO8M	Apr 12	-1.7	-1.9	Dec 24	-0.5	Sep 21	-	-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	13,989	13,429	Jun 23	15,492	Dec 24	-	7,606	Aug 13	40,215	Mar 20
Repayments	ZM8K	Apr 11	15,359	13,920	Dec 24	15,436	Nov 24	-	8,815	Sep 12	30,628	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs												
Gross lending	ZM8B	Apr 11	5,217	5,135	Sep 24	5,344	Dec 24	-	2,774	Nov 12	25,052	May 20
Repayments	ZM8C	Apr 11	5,186	5,066	Apr 21	5,209	Dec 24	-	3,333	Mar 13	6,600	Nov 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 - January 2025

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	25,694	10,512	Dec 24	34,630	Jan 23	-	-37,669	Dec 22	71,606	Mar 20
1-month	B68P	Jul 09	0.9	0.4	Dec 24	1.2	Jan 23	Aug 17	-1.3	Dec 22	3.2	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	5.1	4.1	Dec 24	9.4	Oct 22	Aug 21	-11.0	Dec 22	33.9	May 20
12-month	B56Q	Jun 10/Q4 98	4.2	3.1	Dec 24	5.6	Oct 22	Jul 15	-4.1	Sep 23	15.4	Feb 21
M4: Households												
Changes	VVHS	Oct 97/Q2 63	8,435	4,715	Dec 24	19,185	Oct 24	-	-4,446	Mar 23	26,508	May 20
1-month	VVHT	Oct 97	0.4	0.2	Dec 24	1.0	Oct 24	Aug 24	-0.3	Oct 08	1.7	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	3.1	1.9	Nov 23	5.4	Dec 24	Aug 18	-0.9	May 23	18.3	May 20
12-month	VVHW	Sep 98/Q1 64	5.3	4.8	Sep 24	5.4	Nov 24	Dec 24	0.8	Nov 23	12.2	Mar 21
M4: PNFCs												
Changes	VVHM	Oct 97/Q4 63	6,593	3,818	Dec 24	6,903	May 22	-	-7,337	Jul 21	26,483	May 20
1-month	VVHN	Oct 97	1.2	0.7	Dec 24	2.1	Jan 21	May 22	-2.2	Jan 00	5.7	Mar 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	7.9	5.4	Dec 24	8.0	Mar 22	Jun 21	-10.9	Nov 08	84.3	May 20
12-month	VVHQ	Sep 98/Q1 64	2.6	0.9	Dec 24	3.3	Sep 22	Oct 22	-5.2	Aug 23	30.3	Jan 21
M4: Non-intermediate OFCs												
Changes	B64Q	Jul 09/Q1 98	10,666	1,979	Dec 24	14,297	Dec 23	-	-36,366	Dec 22	63,695	Sep 22
1-month	B67P	Jul 09	2.8	0.5	Dec 24	3.8	Dec 23	Nov 20	-8.5	Dec 22	15.5	Sep 22
3-month(ann)(b)	B65Q	Sep 09/Q1 98	11.7	-3.9	Dec 24	20.7	Dec 23	Feb 20	-54.1	Dec 22	99.3	Sep 22
12-month	B66Q	Jun 10/Q4 98	1.3	-3.6	Dec 24	2.1	Sep 24	Jun 14	-22.0	Sep 23	28.1	Sep 22
M4												
Changes	AUZJ	Jul 82/Q2 63	40,893	3,528	Dec 24	59,166	Sep 22	-	-49,495	Nov 22	83,625	Mar 20
1-month	VQJS	Aug 82	1.3	0.1	Dec 24	1.9	Sep 22	Jan 18	-1.6	Nov 22	3.3	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	5.9	0.1	Dec 24	9.5	Oct 22	Dec 21	-8.5	May 14	32.8	May 20
12-month	VQJW	Jul 83/Q1 64	4.1	2.6	Dec 24	4.8	Oct 22	Dec 99	-5.5	Jun 12	18.3	Feb 90
M4L excluding intermediate OFCs												
Changes	B58Q	Jul 09/Q1 98	7,244	4,967	Dec 24	11,662	Oct 24	-	-29,553	Oct 22	52,975	Mar 20
1-month	B66P	Jul 09	0.3	0.2	Dec 24	0.5	Oct 24	Dec 23	-1.3	Oct 22	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	1.8	1.2	Jun 24	2.6	Dec 24	Oct 13	-7.8	Dec 22	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	2.3	1.9	Dec 24	2.6	Oct 24	-	-2.7	Sep 23	6.8	Jun 16
M4L: Households												
Changes	VVNV	Oct 97/Q2 63	4,554	4,240	Dec 24	5,756	Sep 22	-	-5,569	Apr 20	14,992	Jun 21
1-month	VVNW	Oct 97	0.3	0.2	Nov 24	0.4	Sep 22	Dec 24	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	VVEI	Dec 97/Q3 63	2.8	2.6	Dec 24	3.3	Nov 22	Dec 22	-1.4	May 20	15.5	Oct 03
12-month	VVNZ	Sep 98/Q2 64	2.0	1.7	Dec 24	2.4	May 23	Jun 23	0.3	Mar 24	14.2	Apr 04
M4L: PNFCs												
Changes	VVNQ	Oct 97/Q2 63	1,322	966	Dec 24	3,895	Oct 24	-	-8,046	Jul 09	28,137	Mar 20
1-month	VVNR	Oct 97	0.3	0.2	Dec 24	0.9	Oct 24	May 19	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VVNS	Dec 97/Q3 63	2.9	2.2	Jun 24	5.3	Dec 24	Aug 21	-7.6	Aug 09	44.1	May 20
12-month	VVNU	Sep 98/Q2 64	3.5	3.3	Nov 24	3.7	Dec 24	Nov 17	-4.3	May 10	19.6	Feb 07
M4L: Non-intermediate OFCs												
Changes	B68Q	Jul 09/Q1 98	1,368	-239	Dec 24	3,905	Oct 24	-	-33,125	Oct 22	23,394	Mar 20
1-month	B65P	Jul 09	0.5	-0.1	Dec 24	1.6	Oct 24	Jun 24	-10.9	Oct 22	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	-6.0	-10.7	Apr 24	-2.2	Dec 24	-	-55.7	Dec 22	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	2.0	-0.1	Dec 24	3.0	Nov 24	Feb 24	-24.6	Sep 23	36.1	Jun 16
M4L												
Changes	VVVL	Oct 97/Q2 63	18,389	-20,408	Dec 24	23,629	Sep 24	-	-46,915	Mar 14	67,064	Mar 20
1-month	VVVM	Aug 82	0.7	-0.7	Dec 24	0.9	Sep 24	Jun 19	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VVVN	Oct 82/Q3 63	0.4	-2.7	Dec 24	3.8	Nov 24	Oct 23	-10.7	Apr 14	27.7	Jul 88
12-month	VVVP	Jul 83/Q2 64	1.4	0.8	Dec 24	1.7	Nov 24	Jul 24	-6.6	Aug 12	24.7	Nov 88

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