

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

Lending to individuals - January 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	791	403	Dec 23	2,131	Nov 23	-	-7,488	Apr 20	17,340	Jun 21
1-month	BZ2E	Apr 93	0.0	-0.1	Jul 21	0.1	Nov 23	Dec 23	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	0.7	0.5	Jun 23	0.9	Dec 23	Oct 12	-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	Mar 13	0.2	Mar 11	15.1	Jun 04
Secured lending												
Changes	VTVJ	Apr 93/Q1 87	-1,086	-1,374	Apr 23	-854	Dec 23	-	-1,727	Jul 21	17,129	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	16,929	16,381	Nov 23	17,161	Dec 23	-	4,269	Dec 93	42,942	Jun 21
Repayments	B86L	Jan 99	18,458	15,530	Nov 23	18,992	Dec 23	-	5,324	Jan 99	26,882	Jun 21
1-month	VTYF	Apr 93	-0.1	-	-	0.0	Nov 23	Dec 23	-0.1	Jan 24	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	-0.5	-	-	-0.2	Dec 23	-	-0.5	Jan 24	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	-0.2	-	-	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)	19,496	18,340	Dec 23	19,721	Jul 23	-	4,123	Nov 93	32,849	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	55,227	51,506	Dec 23	58,272	Oct 22	-	9,334	May 20	132,640	Dec 03
Consumer credit												
Changes	B3PS	Apr 93/Q2 87	1,877	1,257	Dec 23	2,098	Nov 23	-	-7,524	Apr 20	2,261	Jan 05
Credit Card	VZQX	Apr 93/Q2 87	865	313	Dec 23	991	Nov 23	-	-4,941	Apr 20	1,287	Mar 04
Other	B4TU	Apr 93/Q2 87	1,012	944	Dec 23	1,107	Nov 23	-	-2,824	May 20	1,548	Oct 02
1-month	B3PW	Apr 93	0.9	0.6	Dec 23	1.0	Nov 23	Apr 18	-3.4	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	9.9	9.1	Dec 23	10.6	Dec 17	Jun 05	-24.8	May 20	20.7	Sep 96
12-month	B4TC	Mar 94/Q1 88	8.9	8.6	Dec 23	9.1	Aug 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 - January 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	-3,757	-4,442	Nov 23	-1,497	Dec 23	-	-10,401	Jul 09	31,145	Mar 20
Equity	ZID5	Jan 03	-1,852	-2,207	Jul 23	-1,511	Dec 23	-	-4,427	May 22	9,599	Jun 09
Bonds(b)	Z93T	Jan 03	609	-156	Dec 23	3,109	Sep 23	-	-5,816	Jun 22	11,031	May 18
Commercial paper(b)	B32L	Jan 03	167	-653	Dec 23	267	Oct 23	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	-2,879	-5,748	Jan 23	-48	Dec 23	-	-15,658	Jul 09	33,176	Mar 20
Loans to non-financial businesses												
Changes	ZLV6	May 11	255	113	Dec 23	5,091	Sep 23	-	-7,839	Oct 22	33,594	Mar 20
12-month	ZO8K	Apr 12	-0.9	-1.4	Dec 23	-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	384	-806	Nov 23	1,147	Dec 23	-	-17,522	Jun 20	32,700	Mar 20
12-month	ZO8O	Apr 12	1.3	0.7	Dec 23	2.1	Oct 23	Jul 23	-14.4	Apr 21	16.3	Apr 20
Loans to non-financial businesses: of which SMEs												
Changes	ZM87	May 11	-129	-1,034	Dec 23	-74	Sep 22	-	-1,687	Oct 22	17,879	May 20
12-month	ZO8M	Apr 12	-4.8	-5.0	Dec 23	-4.6	Oct 23	Jun 22	-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	15,147	14,755	Jul 23	16,485	Dec 23	-	7,606	Aug 13	40,039	Mar 20
Repayments	ZM8K	Apr 11	15,982	15,204	Dec 23	16,952	Jun 23	-	8,821	Sep 12	30,696	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs												
Gross lending	ZM8B	Apr 11	4,727	4,681	Nov 23	4,806	Dec 23	May 19	2,758	Nov 12	25,064	May 20
Repayments	ZM8C	Apr 11	5,304	5,260	Jul 23	5,528	Dec 23	-	3,333	Mar 13	6,595	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 - January 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	-558	-3,444	Nov 23	19,352	Dec 23	-	-37,703	Dec 22	72,142	Sep 22
1-month	B68P	Jul 09	0.0	-0.1	Nov 23	0.7	Dec 23	Apr 22	-1.3	Dec 22	3.2	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	2.2	-3.0	Nov 23	4.3	Dec 23	Oct 18	-11.3	Dec 22	34.2	May 20
12-month	B56Q	Jun 10/Q4 98	-1.6	-2.3	Nov 23	-0.3	Dec 23	-	-4.2	Sep 23	15.4	Feb 21
M4: Households												
Changes	VVHS	Oct 97/Q2 63	6,762	5,703	Dec 23	8,558	Sep 22	-	-4,349	Mar 23	26,269	May 20
1-month	VVHT	Oct 97	0.4	0.3	Dec 23	0.5	Sep 22	Mar 22	-0.3	Oct 08	1.7	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	3.7	3.3	Dec 23	4.4	Nov 22	Sep 21	-1.0	May 23	18.3	May 20
12-month	VVHW	Sep 98/Q1 64	1.2	0.9	Dec 23	1.3	Aug 23	-	0.7	Nov 23	12.2	Mar 21
M4: PNFCs												
Changes	VVHM	Oct 97/Q4 63	-438	-1,347	Dec 23	-20	Nov 23	-	-8,941	Jun 22	27,205	May 20
1-month	VVHN	Oct 97	-0.1	-0.2	Dec 23	0.0	Nov 23	Apr 22	-2.2	Jan 00	5.7	May 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	-1.3	-1.7	Dec 23	0.1	Oct 22	Jul 22	-11.0	Nov 08	85.6	May 20
12-month	VVHQ	Sep 98/Q1 64	-4.1	-4.2	Nov 23	-3.7	Dec 23	Dec 08	-5.2	Sep 23	30.3	Jan 21
M4: Non-intermediate OFCs												
Changes	B64Q	Jul 09/Q1 98	-6,882	-7,490	Nov 23	14,996	Dec 23	-	-35,685	Dec 22	65,509	Sep 22
1-month	B67P	Jul 09	-1.8	-2.0	Nov 23	4.0	Dec 23	May 19	-8.4	Dec 22	16.0	Sep 22
3-month(ann)(b)	B65Q	Sep 09/Q1 98	0.7	-24.5	Nov 23	18.8	Dec 23	May 10	-54.6	Dec 22	103.1	Sep 22
12-month	B66Q	Jun 10/Q4 98	-10.3	-12.6	Nov 23	-0.8	Dec 23	-	-22.0	Sep 23	28.2	Sep 22
M4												
Changes	AUZJ	Jul 82/Q2 63	-2,298	-34,301	Sep 23	15,097	Dec 23	-	-50,825	Nov 22	84,073	Mar 20
1-month	VQJS	Aug 82	-0.1	-1.1	Sep 23	0.5	Dec 23	Nov 23	-1.6	Nov 22	3.3	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	1.4	-3.8	Nov 23	2.7	Dec 23	Mar 19	-9.0	Dec 22	33.1	May 20
12-month	VQJW	Jul 83/Q1 64	-2.2	-2.3	Nov 23	-0.9	Dec 23	-	-5.5	Jun 12	18.3	Feb 90
M4L excluding intermediate OFCs												
Changes	B58Q	Jul 09/Q1 98	-3,545	-18,125	Feb 23	6,423	Dec 23	-	-29,278	Oct 22	52,986	Mar 20
1-month	B66P	Jul 09	-0.2	-0.8	Feb 23	0.3	Dec 23	Apr 22	-1.3	Oct 22	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	2.8	2.6	Nov 23	3.1	Dec 23	May 15	-7.8	Dec 22	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	0.2	0.0	Dec 23	0.8	Jan 23	Feb 14	-2.7	Sep 23	6.8	Jun 16
M4L: Households												
Changes	VVNV	Oct 97/Q2 63	-488	-717	Sep 23	-151	Dec 23	-	-5,326	Apr 20	15,155	Jun 21
1-month	VVNW	Oct 97	0.0	-0.1	Jul 21	0.1	Oct 23	Dec 23	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	VVEI	Dec 97/Q3 63	0.0	-1.1	Jun 20	0.4	Dec 23	Apr 20	-1.4	May 20	15.5	Oct 03
12-month	VVNZ	Sep 98/Q2 64	0.3	-	-	0.5	Dec 23	-	0.3	Jan 24	14.2	Apr 04
M4L: PNFCs												
Changes	VVNQ	Oct 97/Q2 63	993	-639	Dec 23	1,410	Jul 23	-	-8,078	Jul 09	28,126	Mar 20
1-month	VVNR	Oct 97	0.2	-0.1	Dec 23	0.3	Jul 23	Nov 23	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VVNS	Dec 97/Q3 63	1.1	-0.1	Dec 23	1.4	Nov 23	Sep 99	-7.6	Aug 09	44.0	May 20
12-month	VVNU	Sep 98/Q2 64	-0.1	-0.9	Dec 23	0.8	Dec 22	Aug 15	-4.3	May 10	19.6	Feb 07
M4L: Non-intermediate OFCs												
Changes	B68Q	Jul 09/Q1 98	-4,049	-19,001	Feb 23	7,213	Dec 23	-	-33,125	Oct 22	23,394	Mar 20
1-month	B65P	Jul 09	-1.7	-7.9	Feb 23	3.0	Dec 23	-	-10.9	Oct 22	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	28.4	23.1	Nov 23	31.1	Dec 23	-	-55.7	Dec 22	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	0.3	-1.1	Dec 23	12.4	Sep 22	Jun 22	-24.6	Sep 23	36.1	Jun 16
M4L												
Changes	VVVL	Oct 97/Q2 63	1,008	-9,750	Sep 23	3,637	Dec 23	-	-46,933	Mar 14	67,075	Mar 20
1-month	VVVM	Aug 82	0.0	-0.4	Sep 23	0.1	Dec 23	Jun 23	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VVVN	Oct 82/Q3 63	2.6	1.7	Nov 23	3.7	Dec 23	Apr 16	-10.7	Apr 14	27.7	Jul 88
12-month	VVVP	Jul 83/Q2 64	-0.6	-0.8	Dec 23	-0.4	Feb 23	-	-6.6	Aug 12	24.7	Nov 88

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