

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

Lending to individuals - March 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	1,837	997	Jan 24	3,075	Feb 24	-	-7,472	Apr 20	17,340	Jun 21
1-month	BZ2E	Apr 93	0.1	0.0	Dec 23	0.2	Feb 24	Jan 24	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	1.3	1.0	Feb 24	1.4	Mar 23	-	-2.6	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	1.0	0.9	Feb 24	1.1	Nov 23	Dec 23	0.2	Mar 11	15.1	Jun 04
Secured lending												
Changes	VTVJ	Apr 93/Q1 87	260	-880	Jan 24	1,646	Feb 24	-	-1,728	Jul 21	17,129	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	20,145	18,558	Feb 24	20,449	Feb 23	-	4,272	Dec 93	42,613	Jun 21
Repayments	B86L	Jan 99	19,524	16,582	Feb 24	19,829	Jun 23	-	5,320	Jan 99	26,902	Jun 21
1-month	VTYF	Apr 93	0.0	-0.1	Jan 24	0.1	Feb 24	Dec 23	-0.1	Jan 24	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	0.3	0.0	Feb 24	0.6	Mar 23	Aug 23	-0.4	Jan 24	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	-0.1	-	-	0.0	Dec 23	Feb 24	-0.1	Mar 24	15.4	Apr 04
Approvals of loans secured on dwellings												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	22,657	19,316	Jan 24	22,945	Feb 24	-	4,123	Nov 93	32,852	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	61,325	60,497	Feb 24	65,350	Sep 22	-	9,319	May 20	132,727	Dec 03
Consumer credit												
Changes	B3PS	Apr 93/Q2 87	1,577	1,429	Feb 24	1,877	Jan 24	-	-7,508	Apr 20	2,262	Jan 05
Credit Card	VZQX	Apr 93/Q2 87	714	517	Feb 24	787	Jan 24	-	-4,937	Apr 20	1,284	Mar 04
Other	B4TU	Apr 93/Q2 87	862	813	Sep 23	911	Feb 24	Sep 14	-2,833	May 20	1,548	Oct 02
1-month	B3PW	Apr 93	0.7	0.6	Feb 24	0.9	Jan 24	Oct 23	-3.4	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	9.2	8.6	Feb 24	9.9	Jan 24	May 18	-24.8	May 20	20.8	Sep 96
12-month	B4TC	Mar 94/Q1 88	8.8	8.6	Dec 23	9.0	Jan 24	Feb 24	-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 - March 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	10,243	-4,857	Feb 24	12,103	May 20	-	-10,401	Jul 09	31,146	Mar 20
Equity	ZID5	Jan 03	-1,274	-2,338	Feb 24	-926	Nov 23	-	-4,440	May 22	9,600	Jun 09
Bonds(b)	Z93T	Jan 03	7,960	21	Feb 24	9,698	Apr 20	-	-5,816	Jun 22	11,031	May 18
Commercial paper(b)	B32L	Jan 03	208	167	Jan 24	241	Feb 24	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	1,101	-2,753	Feb 24	6,423	Sep 23	-	-15,662	Jul 09	33,074	Mar 20
Loans to non-financial businesses												
Changes	ZLV6	May 11	-1,082	-2,772	Feb 24	389	Jan 24	-	-7,629	Jun 20	33,638	Mar 20
12-month	ZO8K	Apr 12	-1.4	-1.6	Sep 23	-0.8	Feb 24	Dec 23	-5.4	Nov 12	11.8	May 20
Loans to non-financial businesses: of which large												
Changes	ZM8F	May 11	-725	-2,216	Feb 24	100	Jan 24	-	-17,554	Jun 20	32,589	Mar 20
12-month	ZO8O	Apr 12	0.5	0.4	Sep 23	1.4	Feb 24	-	-14.4	Apr 21	16.3	Apr 20
Loans to non-financial businesses: of which SMEs												
Changes	ZM87	May 11	-357	-555	Feb 24	289	Jan 24	-	-1,956	Jun 21	17,683	May 20
12-month	ZO8M	Apr 12	-4.7	-4.8	Feb 24	-4.6	Aug 23	Jan 24	-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	15,179	14,747	Feb 24	16,397	Dec 23	-	7,606	Aug 13	40,049	Mar 20
Repayments	ZM8K	Apr 11	14,252	13,797	Jul 23	15,212	Feb 24	-	8,821	Sep 12	30,738	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs												
Gross lending	ZM8B	Apr 11	4,869	4,585	Feb 24	5,274	Sep 23	-	2,762	Nov 12	25,059	May 20
Repayments	ZM8C	Apr 11	5,364	5,349	Feb 24	5,537	Dec 23	-	3,334	Mar 13	6,612	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 - March 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	12,083	8,930	Feb 24	20,245	Dec 23	-	-37,494	Dec 22	72,321	Sep 22
1-month	B68P	Jul 09	0.4	0.3	Feb 24	0.7	Dec 23	Nov 21	-1.3	Dec 22	3.2	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	3.1	2.6	Jan 24	4.4	Feb 24	Jul 15	-11.2	Dec 22	34.1	May 20
12-month	B56Q	Jun 10/Q4 98	0.3	-0.9	Feb 24	0.5	Jun 23	-	-4.2	Sep 23	15.4	Feb 21
M4: Households												
Changes	VVHS	Oct 97/Q2 63	8,453	6,955	Feb 24	8,775	Sep 22	-	-5,405	Mar 23	26,249	May 20
1-month	VVHT	Oct 97	0.5	0.4	Feb 24	0.6	Jun 21	Sep 22	-0.3	Mar 23	1.7	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	5.1	4.6	Feb 24	7.8	Jun 21	Jun 13	-1.2	May 23	18.2	May 20
12-month	VVHW	Sep 98/Q1 64	2.4	1.7	Feb 24	3.1	Feb 23	Mar 23	0.8	Nov 23	12.2	Mar 21
M4: PNFCs												
Changes	VVHM	Oct 97/Q4 63	-329	-355	Jan 24	1,137	Feb 24	-	-8,910	Jun 22	27,234	May 20
1-month	VVHN	Oct 97	-0.1	-0.2	Dec 23	0.2	Feb 24	Jan 24	-2.2	Jan 00	5.7	May 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	0.3	-0.4	Feb 24	0.6	Sep 22	Jun 09	-11.0	Nov 08	85.7	May 20
12-month	VVHQ	Sep 98/Q1 64	-2.4	-3.3	Feb 24	-1.6	Feb 23	-	-5.2	Sep 23	30.3	Jan 21
M4: Non-intermediate OFCs												
Changes	B64Q	Jul 09/Q1 98	3,958	837	Feb 24	15,240	Dec 23	-	-35,597	Dec 22	65,492	Sep 22
1-month	B67P	Jul 09	1.0	0.2	Feb 24	4.1	Dec 23	Jun 21	-8.3	Dec 22	16.0	Sep 22
3-month(ann)(b)	B65Q	Sep 09/Q1 98	-1.9	-24.3	Nov 23	10.5	Feb 24	-	-54.6	Dec 22	103.1	Sep 22
12-month	B66Q	Jun 10/Q4 98	-5.7	-9.0	Feb 24	-0.7	Dec 23	-	-22.0	Sep 23	28.2	Sep 22
M4												
Changes	AUZZ	Jul 82/Q2 63	21,143	17,960	Feb 24	36,982	Jan 23	-	-50,522	Nov 22	83,370	Mar 20
1-month	VQJS	Aug 82	0.7	0.6	Feb 24	1.2	Jan 23	Oct 21	-1.6	Nov 22	3.3	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	5.1	4.5	Feb 24	9.3	Oct 22	-	-8.8	Dec 22	32.9	May 20
12-month	VQJW	Jul 83/Q1 64	0.5	-1.0	Feb 24	1.0	Feb 23	Feb 13	-5.5	Jun 12	18.3	Feb 90
M4L excluding intermediate OFCs												
Changes	B58Q	Jul 09/Q1 98	10,485	-15,215	Feb 24	12,912	Nov 23	-	-29,129	Oct 22	52,861	Mar 20
1-month	B66P	Jul 09	0.5	-0.7	Feb 24	0.6	Nov 23	Jul 22	-1.2	Oct 22	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	-1.3	-1.9	Feb 24	3.0	Jan 24	Jan 13	-7.7	Dec 22	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	0.9	0.4	Feb 24	1.4	Dec 22	Feb 12	-2.7	Sep 23	6.8	Jun 16
M4L: Households												
Changes	VWNV	Oct 97/Q2 63	-46	-257	Jan 24	1,777	Feb 24	-	-5,318	Apr 20	15,073	Jun 21
1-month	VWNV	Oct 97	0.0	-0.1	Jul 21	0.1	Feb 24	Jan 24	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	VWEI	Dec 97/Q3 63	0.4	0.1	Jan 24	0.5	Dec 23	Feb 24	-1.4	May 20	15.5	Oct 03
12-month	VWVZ	Sep 98/Q2 64	0.3	-	-	0.5	Dec 23	Feb 24	0.3	Mar 24	14.2	Apr 04
M4L: PNFCs												
Changes	VWVQ	Oct 97/Q2 63	651	-1,257	Feb 24	1,387	Jan 24	Nov 13	-8,112	Jul 09	28,040	Mar 20
1-month	VWNR	Oct 97	0.1	-0.3	Feb 24	0.3	Jan 24	Aug 23	-1.6	Jul 09	6.8	Mar 20
3-month(ann)(b)	VWNS	Dec 97/Q3 63	0.7	-0.5	Feb 24	1.4	Jan 24	Jun 21	-7.6	Aug 09	43.9	May 20
12-month	VWVU	Sep 98/Q2 64	0.2	-0.2	Feb 24	0.8	Dec 22	-	-4.3	May 10	19.6	Feb 07
M4L: Non-intermediate OFCs												
Changes	B68Q	Jul 09/Q1 98	9,880	-15,735	Feb 24	11,413	Nov 23	-	-33,125	Oct 22	23,394	Mar 20
1-month	B65P	Jul 09	4.4	-6.5	Feb 24	5.0	Nov 23	Oct 21	-10.9	Oct 22	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	-14.8	-19.1	Feb 24	29.1	Jan 24	-	-55.7	Dec 22	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	6.6	2.0	Feb 24	12.4	Sep 22	-	-24.6	Sep 23	36.1	Jun 16
M4L												
Changes	VWVL	Oct 97/Q2 63	25,366	-23,569	Feb 24	32,578	Sep 22	-	-46,912	Mar 14	66,950	Mar 20
1-month	VWVM	Aug 82	0.9	-0.9	Feb 24	1.2	Sep 22	Jun 20	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VWVN	Oct 82/Q3 63	0.5	-2.6	Feb 24	2.8	Jan 24	Oct 23	-10.7	Apr 14	27.7	Jul 88
12-month	VWVP	Jul 83/Q2 64	0.7	-0.5	Feb 24	1.5	Jan 23	Dec 15	-6.6	Aug 12	24.7	Nov 88

^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 With effect from October 2020 reporting, the previous peak column has been removed from the highs and lows tables.