

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

Lending to individuals - February 2025

Seasonally adjusted; changes/flows, one-month, three-month (annualised), and twelve-month growth rates

Series	Code	Start date	Changes/Flows(£mns)	Last occasion when value was					Series low(a)		Series high(a)		
			Growth rate(%)										
			Number	Lower	Higher	Same							
Total													
Changes	BZ2C	Apr 93/Q1 87	4,644	4,431	Dec 24	5,931	Jan 25	-	-7,224	Apr 20	17,504	Jun 21	
1-month	BZ2E	Apr 93	0.2	0.1	Mar 24	0.3	Jan 25	Dec 24	-0.4	Apr 20	1.4	Oct 03	
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	3.2	2.9	Jan 25	3.6	Oct 22	Nov 22	-2.5	Jun 20	16.5	Nov 03	
12-month	BZ2K	Mar 94/Q1 88	2.5	2.4	Jan 25	2.9	Apr 23	May 23	0.2	Mar 11	15.1	Jun 04	
Secured lending													
Changes	VTVJ	Apr 93/Q1 87	3,287	2,345	Nov 24	4,229	Jan 25	-	-1,751	Jul 21	17,215	Jun 21	
Gross lending	VTVG	Apr 93/Q1 87(c)	24,340	21,702	Jan 25	24,912	Nov 22	-	4,277	Dec 93	42,370	Jun 21	
Repayments	B86L	Jan 99	19,777	16,272	Jan 25	20,071	May 24	-	5,320	Jan 99	27,115	Jun 21	
1-month	VTYF	Apr 93	0.2	0.1	Nov 24	0.3	Jan 25	Dec 24	-0.1	Jan 24	1.4	Oct 03	
3-month(ann)(b)	VTYG	Jun 93/Q2 87	2.7	2.5	Jan 25	2.8	Nov 22	Apr 20	-0.3	Jan 24	17.0	Nov 03	
12-month	VTYI	Mar 94/Q1 88	1.9	1.5	Dec 24	2.3	Apr 23	Jan 25	0.0	Mar 24	15.4	Apr 04	
Approvals of loans secured on dwellings													
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	23,729	23,436	Jan 25	23,866	Oct 24	-	4,123	Nov 93	32,844	Feb 07	
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	65,481	65,063	Aug 24	66,041	Jan 25	-	9,357	May 20	132,717	Dec 03	
Consumer credit													
Changes	B3PS	Apr 93/Q2 87	1,358	1,044	Dec 24	1,701	Jan 25	-	-7,420	Apr 20	2,265	Jan 05	
Credit Card	VZQX	Apr 93/Q2 87	770	352	Dec 24	1,065	Jan 25	-	-4,903	Apr 20	1,300	Mar 04	
Other	B4TU	Apr 93/Q2 87	588	436	Jun 24	636	Jan 25	-	-2,885	May 20	1,551	Oct 02	
1-month	B3PW	Apr 93	0.6	0.4	Dec 24	0.7	Jan 25	Aug 24	-3.4	Apr 20	1.9	Feb 97	
3-month(ann)(b)	B3PY	Jun 93/Q2 87	7.3	6.4	Jan 25	8.7	Mar 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	Jan 25	-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 - February 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	-1,207	-2,287	Jan 25	1,904	Nov 24	-	-10,397	Jul 09	31,131	Mar 20	
Equity	ZID5	Jan 03	-1,933	-1,946	Dec 24	-1,814	Jan 25	-	-4,455	May 22	9,596	Jun 09	
Bonds(b)	Z93T	Jan 03	1,066	-712	Jan 25	3,666	Sep 24	-	-5,586	Mar 09	11,031	May 18	
Commercial paper(b)	B32L	Jan 03	641	174	Jan 25	729	Nov 24	-	-4,272	Mar 21	7,014	Apr 20	
Loans by MFIs	B93K	Jan 98	98	-1,862	Jan 25	3,074	Dec 24	-	-15,637	Jul 09	33,158	Mar 20	
Loans to non-financial businesses													
Changes	ZLV6	May 11	-504	-801	Apr 24	2,426	Jan 25	-	-8,678	Jun 23	33,514	Mar 20	
12-month	ZO8K	Apr 12	2.5	2.0	Jan 25	3.9	Sep 22	Mar 19	-5.4	Nov 12	11.9	May 20	
Loans to non-financial businesses: of which large													
Changes	ZM8F	May 11	-162	-815	Dec 24	1,969	Jan 25	-	-18,620	Jun 20	32,515	Mar 20	
12-month	ZO8O	Apr 12	4.7	4.0	Jan 25	5.5	Jan 23	Aug 19	-14.4	Apr 21	16.4	Apr 20	
Loans to non-financial businesses: of which SMEs													
Changes	ZM87	May 11	-343	-662	Sep 24	458	Jan 25	-	-1,717	Sep 21	17,919	May 20	
12-month	ZO8M	Apr 12	-1.5	-1.7	Jan 25	-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	17,794	13,457	Jan 25	18,447	Nov 24	-	7,606	Aug 13	40,260	Mar 20	
Repayments	ZM8K	Apr 11	14,988	13,980	Dec 24	15,314	Jan 25	-	8,814	Sep 12	30,620	May 20	
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs													
Gross lending	ZM8B	Apr 11	5,053	4,997	Jul 24	5,200	Jan 25	-	2,774	Nov 12	25,051	May 20	
Repayments	ZM8C	Apr 11	5,674	5,197	Jan 25	5,754	Sep 23	-	3,332	Mar 13	6,627	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 - February 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	1,219	-3,560	Jan 24	25,139	Jan 25	-	-36,155	Dec 22	73,275	Sep 22
1-month	B68P	Jul 09	0.0	-0.1	Jan 24	0.9	Jan 25	Apr 22	-1.3	Dec 22	3.2	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	4.7	3.7	Dec 24	4.8	Jan 25	Jun 13	-11.8	Dec 22	34.0	May 20
12-month	B56Q	Jun 10/Q4 98	3.9	3.2	Dec 24	4.2	Jan 25	Apr 14	-4.3	Sep 23	15.2	Feb 21
M4: Households												
Changes	VVHS	Oct 97/Q2 63	4,334	1,330	Nov 24	8,666	Jan 25	-	-4,371	Mar 23	26,521	May 20
1-month	VVHT	Oct 97	0.2	0.1	Nov 24	0.4	Jan 25	Dec 24	-0.3	Oct 08	1.7	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	3.7	3.1	Jan 25	5.4	Dec 24	Jun 15	-0.9	May 23	18.3	May 20
12-month	VVHW	Sep 98/Q1 64	5.1	4.8	Sep 24	5.3	Jan 25	May 00	0.8	Nov 23	12.2	Mar 21
M4: PNFCs												
Changes	VVHM	Oct 97/Q4 63	-4,338	-4,958	Jun 23	6,983	Jan 25	-	-7,310	Jul 21	26,607	May 20
1-month	VVHN	Oct 97	-0.8	-0.9	Jun 23	1.2	Jan 25	Mar 23	-2.2	Jan 00	5.7	Mar 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	4.5	-0.3	Nov 24	7.9	Jan 25	Feb 08	-11.0	Nov 08	84.4	May 20
12-month	VVHQ	Sep 98/Q1 64	1.4	0.9	Dec 24	2.5	Jan 25	Dec 11	-5.2	Aug 23	30.3	Jan 21
M4: Non-intermediate OFCs												
Changes	B64Q	Jul 09/Q1 98	1,223	-2,029	Dec 24	9,490	Jan 25	-	-34,624	Dec 22	66,034	Sep 22
1-month	B67P	Jul 09	0.3	-0.6	Dec 24	2.6	Jan 25	Sep 21	-8.3	Dec 22	16.3	Sep 22
3-month(ann)(b)	B65Q	Sep 09/Q1 98	9.9	9.0	Jan 25	14.7	Dec 23	Mar 12	-56.9	Dec 22	108.8	Sep 22
12-month	B66Q	Jun 10/Q4 98	1.7	1.2	Jan 25	1.9	Jun 23	-	-23.1	Sep 23	28.8	Sep 22
M4												
Changes	AUZJ	Jul 82/Q2 63	5,414	-592	Dec 24	41,707	Jan 25	-	-52,252	Nov 22	83,256	Mar 20
1-month	VQJS	Aug 82	0.2	0.0	Dec 24	1.4	Jan 25	Apr 24	-1.7	Nov 22	3.3	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	6.2	5.8	Jan 25	9.8	Oct 22	Aug 20	-9.0	Dec 22	32.8	May 20
12-month	VQJW	Jul 83/Q1 64	3.8	2.6	Dec 24	4.1	Jan 25	Aug 22	-5.5	Jun 12	18.3	Feb 90
M4L excluding intermediate OFCs												
Changes	B58Q	Jul 09/Q1 98	5,142	4,924	Dec 24	8,221	Jan 25	-	-29,650	Oct 22	52,970	Mar 20
1-month	B66P	Jul 09	0.2	-0.1	Nov 24	0.4	Jan 25	Dec 24	-1.3	Oct 22	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	3.2	2.0	Jan 25	4.6	Nov 24	Aug 17	-7.8	Dec 22	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	3.2	2.4	Jan 25	4.4	Sep 22	-	-2.7	Sep 23	6.8	Jun 16
M4L: Households												
Changes	VWNV	Oct 97/Q2 63	4,214	2,530	Nov 24	4,675	Jan 25	-	-5,573	Apr 20	14,992	Jun 21
1-month	VWNW	Oct 97	0.3	0.2	Nov 24	0.4	Sep 22	Jan 25	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	VWEI	Dec 97/Q3 63	3.3	2.9	Jan 25	3.7	Oct 22	Nov 22	-1.4	May 20	15.5	Oct 03
12-month	VWVZ	Sep 98/Q2 64	2.2	2.0	Jan 25	2.4	May 23	May 20	0.3	Mar 24	14.2	Apr 04
M4L: PNFCs												
Changes	VWVQ	Oct 97/Q2 63	248	-634	Feb 24	1,149	Jan 25	Sep 16	-8,050	Jul 09	28,128	Mar 20
1-month	VWNR	Oct 97	0.1	-0.1	Feb 24	0.2	Jan 25	May 24	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VWNS	Dec 97/Q3 63	2.0	1.7	May 24	2.6	Jan 25	-	-7.6	Aug 09	44.1	May 20
12-month	VWVU	Sep 98/Q2 64	3.7	3.5	Jan 25	10.0	Feb 21	Dec 24	-4.3	May 10	19.6	Feb 07
M4L: Non-intermediate OFCs												
Changes	B68Q	Jul 09/Q1 98	680	-239	Dec 24	2,396	Jan 25	-	-33,125	Oct 22	23,394	Mar 20
1-month	B65P	Jul 09	0.3	-0.1	Dec 24	1.0	Jan 25	-	-10.9	Oct 22	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	4.6	-4.5	Jan 25	16.3	Nov 24	-	-55.7	Dec 22	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	9.9	2.4	Jan 25	10.4	Oct 24	-	-24.6	Sep 23	36.1	Jun 16
M4L												
Changes	VWVL	Oct 97/Q2 63	5,449	-20,452	Dec 24	18,263	Jan 25	-	-46,917	Mar 14	67,059	Mar 20
1-month	VWVM	Aug 82	0.2	-0.7	Dec 24	0.7	Jan 25	Nov 24	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VWVN	Oct 82/Q3 63	0.5	0.4	Jan 25	3.8	Nov 24	Mar 18	-10.7	Apr 14	27.7	Jul 88
12-month	VWVP	Jul 83/Q2 64	2.5	1.4	Jan 25	3.8	Oct 22	Apr 18	-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.