

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

Lending to individuals - December 2022

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	3,731	2,634	Oct 21	5,748	Nov 22	-	-7,144	Apr 20	17,349	Jun 21
1-month	BZ2E	Apr 93	0.2	-0.1	Jul 21	0.3	Nov 22	Oct 22	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	3.1	2.9	Dec 21	3.7	Nov 22	Mar 20	-2.5	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	4.3	4.2	Sep 22	4.4	Nov 22	Oct 22	0.2	Mar 11	15.1	Jun 04
Secured lending												
Changes	VTVJ	Apr 93/Q1 87	3,238	1,498	Oct 21	4,260	Nov 22	-	-1,998	Jul 21	17,070	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	23,325	22,473	Dec 21	25,096	Nov 22	-	4,270	Dec 93	42,529	Jun 21
Repayments	B86L	Jan 99	21,032	20,384	Sep 22	21,170	Nov 22	-	5,323	Jan 99	27,041	Jun 21
1-month	VTYF	Apr 93	0.2	0.1	Oct 21	0.3	Nov 22	Oct 22	-0.1	Jul 21	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	2.8	2.5	Dec 21	3.4	Nov 22	Nov 16	0.2	Dec 10	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	3.9	3.6	Jun 22	4.0	Nov 22	Sep 22	0.5	Nov 11	15.4	Apr 04
Approvals of loans secured on dwellings												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	14,018	7,065	May 20	17,511	Nov 22	-	4,124	Nov 93	32,879	Nov 06
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	35,612	9,307	May 20	46,186	Nov 22	-	9,307	May 20	132,640	Dec 03
Consumer credit												
Changes	B3PS	Apr 93/Q2 87	493	139	Dec 21	1,488	Nov 22	-	-7,359	Apr 20	2,274	Mar 16
Credit Card	VZQX	Apr 93/Q2 87	-461	-519	Dec 21	1,193	Nov 22	-	-4,893	Apr 20	1,283	Mar 04
Other	B4TU	Apr 93/Q2 87	954	295	Nov 22	1,048	Oct 19	-	-2,937	May 20	1,554	Oct 02
1-month	B3PW	Apr 93	0.2	0.1	Dec 21	0.7	Nov 22	Aug 20	-3.3	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	5.6	5.5	Oct 22	6.1	Nov 22	Oct 21	-24.8	May 20	20.7	Sep 96
12-month	B4TC	Mar 94/Q1 88	7.2	7.0	Nov 22	7.3	Feb 19	Mar 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 - December 2022

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	-815	-2,526	Nov 22	-650	Sep 22	-	-10,397	Jul 09	31,316	Mar 20
Equity	ZID5	Jan 03	-2,491	-2,624	Oct 22	-2,455	Nov 22	-	-4,486	May 22	9,604	Jun 09
Bonds(b)	Z93T	Jan 03	-1,032	-2,150	Nov 22	1,304	Oct 22	-	-5,816	Jun 22	11,031	May 18
Commercial paper(b)	B32L	Jan 03	-1,457	-1,817	May 21	460	Nov 22	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	2,936	-8,042	Oct 22	3,357	Nov 22	-	-15,701	Jul 09	33,152	Mar 20
Loans to non-financial businesses												
Changes	ZLV6	May 11	1,916	1,534	Nov 22	3,122	Sep 22	-	-7,646	Jun 20	34,058	Mar 20
12-month	ZO8K	Apr 12	2.4	1.3	Jul 22	2.6	Oct 22	Nov 22	-5.4	Nov 12	11.8	May 20
Loans to non-financial businesses: of which large												
Changes	ZM8F	May 11	2,708	1,666	Nov 22	3,201	Sep 22	-	-17,786	Jun 20	33,149	Mar 20
12-month	ZO8O	Apr 12	6.4	5.4	Jul 22	6.5	Nov 22	May 19	-14.4	Apr 21	16.4	Apr 20
Loans to non-financial businesses: of which SMEs												
Changes	ZM87	May 11	-792	-1,684	Oct 22	-132	Nov 22	-	-1,684	Oct 22	17,896	May 20
12-month	ZO8M	Apr 12	-3.7	-3.8	Oct 22	-3.3	Nov 21	Nov 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	17,592	16,775	Nov 22	22,489	Sep 22	-	7,606	Aug 13	40,576	Mar 20
Repayments	ZM8K	Apr 11	14,143	13,477	Oct 21	16,185	Nov 22	-	8,821	Sep 12	30,624	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs												
Gross lending	ZM8B	Apr 11	5,532	5,427	Oct 22	5,980	Nov 22	-	2,757	Nov 12	25,013	May 20
Repayments	ZM8C	Apr 11	5,818	5,782	Apr 22	6,538	Nov 22	-	3,337	Mar 13	6,628	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 - December 2022

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	-34,686	-	-	-23,969	Nov 22	-	-34,686	Dec 22	72,788	Sep 22
1-month	B68P	Jul 09	-1.2	-	-	-0.8	Nov 22	-	-1.2	Dec 22	3.1	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	-10.3	-	-	4.5	Nov 22	-	-10.3	Dec 22	33.6	May 20
12-month	B56Q	Jun 10/Q4 98	2.7	2.1	Jun 19	4.1	Nov 22	Aug 18	1.0	Jul 10	15.4	Feb 21
M4: Households												
Changes	VVHS	Oct 97/Q2 63	3,886	3,194	Aug 22	5,904	Nov 22	Aug 07	-3,140	Oct 08	25,981	May 20
1-month	VVHT	Oct 97	0.2	0.1	Jun 22	0.3	Nov 22	Aug 22	-0.3	Oct 08	1.7	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	3.6	2.3	Aug 22	4.6	Nov 22	Sep 22	0.6	Jul 10	17.9	May 20
12-month	VVHW	Sep 98/Q1 64	3.7	3.6	Sep 22	4.0	May 22	Nov 22	1.8	Jun 11	12.2	Mar 21
M4: PNFCs												
Changes	VVHM	Oct 97/Q4 63	-4,340	-5,522	Nov 22	-1,286	Oct 22	-	-9,962	Jun 22	27,129	May 20
1-month	VVHN	Oct 97	-0.7	-0.9	Nov 22	-0.2	Oct 22	Sep 08	-2.2	Jan 00	5.7	May 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	-7.4	-9.2	Feb 11	-6.1	Nov 22	-	-11.0	Nov 08	84.7	May 20
12-month	VVHQ	Sep 98/Q1 64	-0.2	-1.5	Aug 11	0.7	Nov 22	Apr 08	-4.7	Nov 08	30.3	Jan 21
M4: Non-intermediate OFCs												
Changes	B64Q	Jul 09/Q1 98	-34,232	-	-	-24,351	Nov 22	-	-34,232	Dec 22	67,025	Sep 22
1-month	B67P	Jul 09	-8.0	-	-	-5.4	Nov 22	-	-8.0	Dec 22	16.4	Sep 22
3-month(ann)(b)	B65Q	Sep 09/Q1 98	-52.7	-	-	20.9	Nov 22	-	-52.7	Dec 22	102.8	Sep 22
12-month	B66Q	Jun 10/Q4 98	2.4	1.3	Jul 21	11.0	Nov 22	Nov 21	-7.7	Jul 10	28.5	Sep 22
M4												
Changes	AUZJ	Jul 82/Q2 63	-24,461	-46,305	Nov 22	4,882	Oct 22	-	-46,305	Nov 22	82,402	Mar 20
1-month	VQJS	Aug 82	-0.8	-1.5	Nov 22	0.2	Oct 22	-	-1.5	Nov 22	3.3	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	-8.2	-8.4	May 14	2.8	Nov 22	-	-8.4	May 14	32.8	May 20
12-month	VQJW	Jul 83/Q1 64	1.6	1.2	Feb 19	2.5	Nov 22	-	-5.5	Jun 12	18.3	Feb 90
M4L excluding intermediate OFCs												
Changes	B58Q	Jul 09/Q1 98	2,199	-15,720	Nov 22	25,390	Sep 22	-	-29,405	Oct 22	52,917	Mar 20
1-month	B66P	Jul 09	0.1	-0.7	Nov 22	1.1	Sep 22	Aug 21	-1.3	Oct 22	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	-7.1	-	-	-3.4	Nov 22	-	-7.1	Dec 22	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	1.6	1.5	Mar 21	2.5	Oct 22	Nov 22	-1.1	May 13	6.8	Jun 16
M4L: Households												
Changes	VWNV	Oct 97/Q2 63	4,115	3,340	Oct 22	4,236	Nov 22	-	-5,277	Apr 20	14,990	Jun 21
1-month	VWNV	Oct 97	0.3	0.2	Oct 22	0.4	Sep 22	Nov 22	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	VWEI	Dec 97/Q3 63	3.0	2.7	Dec 21	3.4	Nov 22	Mar 19	-1.4	May 20	15.5	Oct 03
12-month	VWVZ	Sep 98/Q2 64	4.0	3.9	Sep 22	4.2	Aug 22	Nov 22	0.5	Nov 12	14.2	Apr 04
M4L: PNFCs												
Changes	VWVQ	Oct 97/Q2 63	1,220	23	Nov 22	1,545	Aug 22	-	-8,052	Jul 09	28,115	Mar 20
1-month	VWNR	Oct 97	0.3	0.0	Nov 22	0.5	Mar 22	Aug 22	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VWNS	Dec 97/Q3 63	1.4	0.9	Nov 22	2.2	Oct 22	Jan 18	-7.6	Aug 09	44.1	May 20
12-month	VWNU	Sep 98/Q2 64	1.4	1.3	Nov 22	2.6	Apr 21	Nov 15	-4.3	May 10	19.6	Feb 07
M4L: Non-intermediate OFCs												
Changes	B68Q	Jul 09/Q1 98	-3,136	-19,979	Nov 22	18,995	Sep 22	-	-33,125	Oct 22	23,394	Mar 20
1-month	B65P	Jul 09	-1.2	-7.3	Nov 22	6.6	Sep 22	Sep 21	-10.9	Oct 22	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	-55.7	-	-	-39.9	Nov 22	-	-55.7	Dec 22	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	-11.6	-	-	-11.0	Nov 22	-	-11.6	Dec 22	36.1	Jun 16
M4L												
Changes	VWVL	Oct 97/Q2 63	3,742	-20,315	Nov 22	32,592	Sep 22	-	-46,751	Mar 14	67,006	Mar 20
1-month	VWVM	Aug 82	0.1	-0.7	Nov 22	1.2	Sep 22	Jun 22	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VWVN	Oct 82/Q3 63	-5.1	-10.6	May 14	-1.1	Nov 22	-	-10.7	Apr 14	27.7	Jul 88
12-month	VWVP	Jul 83/Q2 64	1.7	1.6	Oct 21	2.2	Nov 22	Nov 21	-6.6	Aug 12	24.7	Nov 88

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