

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

Lending to individuals - November 2022

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	5,865	4,324	Oct 22	6,450	Sep 22	-	-7,166	Apr 20	17,302	Jun 21	
1-month	BZ2E	Apr 93	0.3	0.2	Oct 22	0.4	Sep 22	Jul 22	-0.4	Apr 20	1.4	Oct 03	
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	3.7	3.0	Dec 21	3.9	Oct 22	Jul 19	-2.5	Jun 20	16.5	Nov 03	
12-month	BZ2K	Mar 94/Q1 88	4.4	4.3	Sep 22	4.5	Aug 22	Oct 22	0.2	Mar 11	15.1	Jun 04	
Secured lending													
Changes	VTVJ	Apr 93/Q1 87	4,358	3,576	Oct 22	5,757	Sep 22	-	-1,867	Jul 21	17,042	Jun 21	
Gross lending	VTVC	Apr 93/Q1 87(c)	25,702	25,674	Aug 22	27,747	Oct 22	-	4,271	Dec 93	42,517	Jun 21	
Repayments	B86L	Jan 99	21,586	20,786	Sep 22	25,816	Oct 22	-	5,322	Jan 99	27,192	Jun 21	
1-month	VTYF	Apr 93	0.3	0.2	Oct 22	0.4	Sep 22	Jul 22	-0.1	Jul 21	1.4	Oct 03	
3-month(ann)(b)	VTYG	Jun 93/Q2 87	3.4	2.6	Dec 21	3.8	Oct 22	Jul 19	0.2	Dec 10	17.0	Nov 03	
12-month	VTYI	Mar 94/Q1 88	4.1	4.0	Sep 22	4.2	Aug 22	Oct 22	0.5	Nov 11	15.4	Apr 04	
Approvals of loans secured on dwellings													
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	17,791	15,676	Jun 20	24,663	Oct 22	-	4,124	Nov 93	32,837	Nov 06	
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	46,075	40,530	Jun 20	57,875	Oct 22	-	9,307	May 20	132,640	Dec 03	
Consumer credit													
Changes	B3PS	Apr 93/Q2 87	1,507	748	Oct 22	1,682	Jun 22	-	-7,366	Apr 20	2,263	Jan 05	
Credit Card	VZQX	Apr 93/Q2 87	1,191	431	Oct 22	1,283	Mar 04	-	-4,895	Apr 20	1,283	Mar 04	
Other	B4TU	Apr 93/Q2 87	317	-138	Sep 21	506	Sep 22	Oct 22	-2,946	May 20	1,552	Oct 02	
1-month	B3PW	Apr 93	0.7	0.4	Oct 22	0.8	Jun 22	Jul 22	-3.3	Apr 20	1.9	Feb 97	
3-month(ann)(b)	B3PY	Jun 93/Q2 87	5.9	5.1	Oct 22	6.6	Sep 22	-	-24.8	May 20	20.7	Sep 96	
12-month	B4TC	Mar 94/Q1 88	7.0	6.9	Oct 22	7.1	Sep 22	Jul 22	-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 - November 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	-2,711	-9,114	Oct 22	-776	Sep 22	-	-10,397	Jul 09	31,263	Mar 20	
Equity	ZID5	Jan 03	-2,457	-2,623	Oct 22	-2,415	Sep 22	-	-4,486	May 22	9,604	Jun 09	
Bonds(b)	Z93T	Jan 03	-2,150	-5,816	Jun 22	1,304	Oct 22	-	-5,816	Jun 22	11,031	May 18	
Commercial paper(b)	B32L	Jan 03	460	-495	Sep 22	1,347	Oct 22	-	-4,272	Mar 21	7,014	Apr 20	
Loans by MFIs	B93K	Jan 98	3,131	-8,344	Oct 22	3,795	Sep 22	-	-15,725	Jul 09	33,189	Mar 20	
Loans to non-financial businesses													
Changes	ZLV6	May 11	1,940	-7,832	Oct 22	2,735	Sep 22	-	-7,896	Jun 20	33,878	Mar 20	
12-month	ZO8K	Apr 12	2.3	1.3	Jul 22	2.5	Oct 22	-	-5.4	Nov 12	11.9	May 20	
Loans to non-financial businesses: of which large													
Changes	ZM8F	May 11	2,153	-6,063	Oct 22	2,814	Sep 22	-	-18,056	Jun 20	32,971	Mar 20	
12-month	ZO8O	Apr 12	6.4	5.4	Jul 22	6.8	Oct 22	May 19	-14.4	Apr 21	16.4	Apr 20	
Loans to non-financial businesses: of which SMEs													
Changes	ZM87	May 11	-213	-1,769	Oct 22	-79	Sep 22	-	-1,769	Oct 22	17,872	May 20	
12-month	ZO8M	Apr 12	-3.8	-3.9	Oct 22	-3.7	Sep 22	Dec 21	-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	16,853	15,605	Jul 22	16,975	Oct 22	-	7,606	Aug 13	40,484	Mar 20	
Repayments	ZM8K	Apr 11	16,544	16,265	Jul 22	18,992	Oct 22	-	8,822	Sep 12	30,691	May 20	
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs													
Gross lending	ZM8B	Apr 11	5,917	5,409	Oct 22	6,435	Sep 22	-	2,759	Nov 12	25,008	May 20	
Repayments	ZM8C	Apr 11	6,612	6,421	Sep 22	6,660	Oct 22	-	3,334	Mar 13	6,660	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 - November 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	-26,637	-	-	-19,005	Oct 22	-	-26,637	Nov 22	71,954	Sep 22	
1-month	B68P	Jul 09	-0.9	-	-	-0.7	Oct 22	-	-0.9	Nov 22	3.1	Mar 20	
3-month(ann)(b)	B55Q	Sep 09/Q1 98	3.8	2.5	Aug 22	8.8	Oct 22	Jan 22	-1.8	Sep 09	33.8	May 20	
12-month	B56Q	Jun 10/Q4 98	4.1	3.8	Dec 19	5.6	Oct 22	May 18	1.0	Jul 10	15.4	Feb 21	
M4: Households													
Changes	VVHS	Oct 97/Q2 63	5,711	3,263	Aug 22	6,111	Oct 22	-	-3,126	Oct 08	25,999	May 20	
1-month	VVHT	Oct 97	0.3	0.2	Aug 22	0.5	Sep 22	Oct 22	-0.3	Oct 08	1.7	May 20	
3-month(ann)(b)	VVHU	Dec 97/Q2 63	4.5	4.0	Oct 22	4.8	Mar 22	May 13	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	Oct 22	1.8	Jun 11	12.2	Mar 21	
M4: PNFCs													
Changes	VVHM	Oct 97/Q4 63	-6,030	-9,760	Jun 22	-1,321	Oct 22	-	-9,760	Jun 22	27,145	May 20	
1-month	VVHN	Oct 97	-1.0	-1.6	Jun 22	-0.2	Oct 22	Jul 21	-2.2	Jan 00	5.7	May 20	
3-month(ann)(b)	VVHO	Dec 97/Q3 63	-6.5	-9.3	Feb 11	0.7	Oct 22	-	-11.0	Nov 08	85.1	May 20	
12-month	VVHQ	Sep 98/Q1 64	0.8	0.3	Oct 11	2.5	Oct 22	Jan 11	-4.7	Nov 08	30.3	Jan 21	
M4: Non-intermediate OFCs													
Changes	B64Q	Jul 09/Q1 98	-26,318	-	-	-23,794	Oct 22	-	-26,318	Nov 22	66,300	Sep 22	
1-month	B67P	Jul 09	-5.8	-	-	-5.0	Oct 22	-	-5.8	Nov 22	16.1	Sep 22	
3-month(ann)(b)	B65Q	Sep 09/Q1 98	16.7	12.7	Aug 22	45.8	Oct 22	-	-20.0	Sep 09	102.2	Sep 22	
12-month	B66Q	Jun 10/Q4 98	10.8	10.4	Jun 22	18.7	Oct 22	-	-7.7	Jul 10	28.5	Sep 22	
M4													
Changes	AUZJ	Jul 82/Q2 63	-49,604	-	-	2,968	Oct 22	-	-49,604	Nov 22	82,584	Mar 20	
1-month	VQJS	Aug 82	-1.6	-	-	0.1	Oct 22	-	-1.6	Nov 22	3.3	Mar 20	
3-month(ann)(b)	VQKA	Oct 82/Q2 63	2.0	0.1	Aug 22	8.4	Oct 22	May 22	-8.5	May 14	32.9	May 20	
12-month	VQJW	Jul 83/Q1 64	2.5	2.3	Jun 19	4.8	Oct 22	-	-5.5	Jun 12	18.3	Feb 90	
M4L excluding intermediate OFCs													
Changes	B58Q	Jul 09/Q1 98	-16,019	-29,572	Oct 22	25,419	Sep 22	-	-29,572	Oct 22	52,885	Mar 20	
1-month	B66P	Jul 09	-0.7	-1.3	Oct 22	1.1	Sep 22	Jul 09	-1.3	Oct 22	2.5	Mar 20	
3-month(ann)(b)	B59Q	Sep 09/Q1 98	-3.4	-	-	-0.1	Oct 22	-	-3.4	Nov 22	10.9	Mar 16	
12-month	B62Q	Jun 10/Q4 98	1.6	1.5	Mar 21	2.5	Oct 22	Dec 14	-1.1	May 13	6.8	Jun 16	
M4L: Households													
Changes	VWNV	Oct 97/Q2 63	4,353	3,270	Oct 22	5,896	Sep 22	-	-5,292	Apr 20	14,904	Jun 21	
1-month	VWNV	Oct 97	0.3	0.2	Oct 22	0.4	Sep 22	Aug 22	-0.4	Apr 20	1.4	Oct 03	
3-month(ann)(b)	VWEI	Dec 97/Q3 63	3.5	2.7	Dec 21	3.7	Oct 22	Feb 20	-1.5	May 20	15.5	Oct 03	
12-month	VWVZ	Sep 98/Q2 64	4.0	3.9	Sep 22	4.2	Aug 22	Oct 22	0.5	Nov 12	14.2	Apr 04	
M4L: PNFCs													
Changes	VWVQ	Oct 97/Q2 63	-185	-1,768	Jun 22	93	Oct 22	-	-8,081	Jul 09	28,150	Mar 20	
1-month	VWNR	Oct 97	0.0	-0.4	Jun 22	0.1	Sep 22	Oct 22	-1.6	Jul 09	6.9	Mar 20	
3-month(ann)(b)	VWNS	Dec 97/Q3 63	0.4	0.3	Aug 22	1.9	Oct 22	Jun 21	-7.6	Aug 09	44.1	May 20	
12-month	VWNU	Sep 98/Q2 64	1.2	1.0	Sep 22	2.6	Apr 21	Oct 22	-4.3	May 10	19.6	Feb 07	
M4L: Non-intermediate OFCs													
Changes	B68Q	Jul 09/Q1 98	-20,186	-32,934	Oct 22	18,995	Sep 22	-	-32,934	Oct 22	23,394	Mar 20	
1-month	B65P	Jul 09	-7.4	-10.8	Oct 22	6.6	Sep 22	-	-10.8	Oct 22	8.5	Mar 20	
3-month(ann)(b)	B69Q	Sep 09/Q1 98	-39.9	-	-	-21.3	Oct 22	-	-39.9	Nov 22	72.6	Mar 16	
12-month	B72Q	Jun 10/Q4 98	-11.0	-	-	-4.0	Oct 22	-	-11.0	Nov 22	36.1	Jun 16	
M4L													
Changes	VWVL	Oct 97/Q2 63	-20,612	-24,228	Jul 21	-19,554	Oct 22	-	-46,729	Mar 14	66,974	Mar 20	
1-month	VWVM	Aug 82	-0.7	-0.9	Jul 21	1.2	Sep 22	Oct 22	-2.1	Mar 14	2.6	Mar 20	
3-month(ann)(b)	VWVN	Oct 82/Q3 63	-1.1	-1.6	Sep 21	1.5	Oct 22	Feb 15	-10.7	Apr 14	27.7	Jul 88	
12-month	VWVP	Jul 83/Q2 64	2.2	2.1	Dec 21	3.8	Oct 22	May 16	-6.6	Aug 12	24.7	Nov 88	

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