

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

Lending to individuals - October 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	4,736	2,935	Oct 21	6,486	Sep 22	-	-7,167	Apr 20	17,369	Jun 21	
1-month	BZ2E	Apr 93	0.3	0.2	Oct 21	0.4	Sep 22	Apr 22	-0.4	Apr 20	1.3	Oct 03	
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	4.1	3.9	Jan 22	4.5	Sep 22	Feb 20	-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	Mar 22	0.2	Mar 11	15.1	Jun 04	
Secured lending													
Changes	VTVJ	Apr 93/Q1 87	3,966	3,768	Nov 21	5,878	Sep 22	-	-1,785	Jul 21	17,056	Jun 21	
Gross lending	VTVK	Apr 93/Q1 87(c)	28,156	27,219	Sep 22	28,953	May 22	-	4,271	Dec 93	42,507	Jun 21	
Repayments	B86L	Jan 99	24,838	21,453	Sep 22	27,611	Jun 21	-	5,310	Jan 99	27,611	Jun 21	
1-month	VTYF	Apr 93	0.2	0.1	Oct 21	0.4	Sep 22	Nov 21	-0.1	Jul 21	1.4	Oct 03	
3-month(ann)(b)	VTYG	Jun 93/Q2 87	4.0	3.8	Jan 22	4.2	Sep 22	Aug 22	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	Jul 22	0.5	Nov 11	15.4	Apr 04	
Approvals of loans secured on dwellings													
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	25,475	25,132	Jun 22	27,022	Sep 22	-	4,123	Nov 93	32,852	Feb 07	
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	58,977	40,231	Jun 20	65,967	Sep 22	-	9,278	May 20	132,633	Dec 03	
Consumer credit													
Changes	B3PS	Apr 93/Q2 87	769	608	Sep 22	1,205	Aug 22	-	-7,355	Apr 20	2,264	Jan 05	
Credit Card	VZQX	Apr 93/Q2 87	357	65	Sep 22	755	Aug 22	-	-4,884	Apr 20	1,283	Mar 04	
Other	B4TU	Apr 93/Q2 87	412	366	May 22	543	Sep 22	-	-2,941	May 20	1,551	Oct 02	
1-month	B3PW	Apr 93	0.4	0.3	Sep 22	0.6	Aug 22	Jan 22	-3.3	Apr 20	1.9	Feb 97	
3-month(ann)(b)	B3PY	Jun 93/Q2 87	5.2	5.1	Feb 22	6.8	Sep 22	-	-24.7	May 20	20.8	Sep 96	
12-month	B4TC	Mar 94/Q1 88	7.0	6.6	Jun 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 - October 2022

Seasonally adjusted; changes/flows, 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			
Net finance raised by PNFCs													
Net finance raised	VYVV	Oct 97	-8,235	-10,400	Jul 09	-1,022	Sep 22	-	-10,400	Jul 09	31,209	Mar 20	
Equity	ZID5	Jan 03	-2,628	-3,321	Jun 22	-2,422	Sep 22	-	-4,488	May 22	9,604	Jun 09	
Bonds(b)	Z93T	Jan 03	1,304	-1,135	Sep 22	1,362	Apr 22	-	-5,816	Jun 22	11,031	May 18	
Commercial paper(b)	B32L	Jan 03	1,347	-495	Sep 22	7,014	Apr 20	-	-4,272	Mar 21	7,014	Apr 20	
Loans by MFIs	B93K	Jan 98	-8,305	-15,722	Jul 09	3,786	Sep 22	-	-15,722	Jul 09	33,195	Mar 20	
Loans to non-financial businesses													
Changes	ZLV6	May 11	-7,348	-8,047	Jun 20	3,021	Sep 22	-	-8,047	Jun 20	33,800	Mar 20	
12-month	ZO8K	Apr 12	2.5	1.3	Jul 22	4.0	Sep 22	Mar 19	-5.4	Nov 12	11.9	May 20	
Loans to non-financial businesses: of which large													
Changes	ZM8F	May 11	-5,579	-6,387	Oct 20	3,103	Sep 22	-	-18,212	Jun 20	32,896	Mar 20	
12-month	ZO8O	Apr 12	6.9	5.4	Jul 22	9.3	Sep 22	-	-14.4	Apr 21	16.4	Apr 20	
Loans to non-financial businesses: of which SMEs													
Changes	ZM87	May 11	-1,768	-	-	-81	Sep 22	-	-1,768	Oct 22	17,872	May 20	
12-month	ZO8M	Apr 12	-3.9	-4.3	Aug 22	-3.7	Sep 22	Jun 12	-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	17,116	15,624	Jul 22	22,504	Sep 22	-	7,606	Aug 13	40,495	Mar 20	
Repayments	ZM8K	Apr 11	19,051	18,811	Sep 22	19,074	Feb 22	-	8,822	Sep 12	30,728	May 20	
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs													
Gross lending	ZM8B	Apr 11	5,371	5,259	Jul 22	6,426	Sep 22	-	2,765	Nov 12	24,994	May 20	
Repayments	ZM8C	Apr 11	6,641	6,406	Sep 22	-	-	-	3,334	Mar 13	6,641	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 - October 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	-16,343	-	-	73,835	Sep 22	-	-16,343	Oct 22	73,835	Sep 22
1-month	B68P	Jul 09	-0.6	-	-	2.6	Sep 22	-	-0.6	Oct 22	3.1	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	9.2	2.3	Aug 22	14.6	Sep 22	-	-1.8	Sep 09	33.8	May 20
12-month	B56Q	Jun 10/Q4 98	5.6	4.7	Aug 22	7.0	Sep 22	-	1.0	Jul 10	15.4	Feb 21
M4: Households												
Changes	VVHS	Oct 97/Q2 63	6,230	3,196	Aug 22	8,098	Sep 22	-	-3,124	Oct 08	26,016	May 20
1-month	VVHT	Oct 97	0.3	0.2	Aug 22	0.5	Sep 22	May 22	-0.3	Oct 08	1.7	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	4.0	3.6	Sep 22	4.8	Mar 22	May 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	Jun 17	1.8	Jun 11	12.2	Mar 21
M4: PNFCs												
Changes	VVHM	Oct 97/Q4 63	-810	-2,104	Sep 22	4,850	Aug 22	-	-9,546	Jun 22	27,239	May 20
1-month	VVHN	Oct 97	-0.1	-0.4	Sep 22	0.8	Aug 22	Dec 21	-2.2	Jan 00	5.7	May 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	1.3	-3.1	Aug 22	1.9	Sep 22	Jun 11	-11.0	Nov 08	85.4	May 20
12-month	VVHQ	Sep 98/Q1 64	2.6	2.4	Dec 19	3.3	Sep 22	Jan 20	-4.7	Nov 08	30.2	Jan 21
M4: Non-intermediate OFCs												
Changes	B64Q	Jul 09/Q1 98	-21,763	-	-	67,841	Sep 22	-	-21,763	Oct 22	67,841	Sep 22
1-month	B67P	Jul 09	-4.6	-4.9	Dec 13	16.6	Sep 22	-	-4.9	Dec 13	16.6	Sep 22
3-month(ann)(b)	B65Q	Sep 09/Q1 98	48.2	11.0	Aug 22	103.7	Sep 22	-	-20.0	Sep 09	103.7	Sep 22
12-month	B66Q	Jun 10/Q4 98	18.8	11.1	Aug 22	28.7	Sep 22	-	-7.7	Jul 10	28.7	Sep 22
M4												
Changes	AUZJ	Jul 82/Q2 63	1,206	-3,707	Aug 22	63,713	Sep 22	-	-31,310	Mar 14	82,766	Mar 20
1-month	VQJS	Aug 82	0.0	-0.1	Aug 22	2.1	Sep 22	Apr 22	-1.5	Mar 14	3.3	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	8.3	0.1	Aug 22	10.3	Sep 22	-	-8.5	May 14	33.0	May 20
12-month	VQJW	Jul 83/Q1 64	4.8	3.9	Aug 22	5.4	Sep 22	Sep 17	-5.5	Jun 12	18.3	Feb 90
M4L excluding intermediate OFCs												
Changes	B58Q	Jul 09/Q1 98	-29,054	-	-	25,390	Sep 22	-	-29,054	Oct 22	52,878	Mar 20
1-month	B66P	Jul 09	-1.2	-	-	1.1	Sep 22	-	-1.2	Oct 22	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	0.0	-0.9	Sep 21	7.2	Sep 22	Jul 11	-3.0	Feb 10	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	2.5	2.3	Jun 22	4.4	Sep 22	Sep 21	-1.1	May 13	6.8	Jun 16
M4L: Households												
Changes	VWNV	Oct 97/Q2 63	3,549	2,119	Oct 21	6,137	Sep 22	-	-5,328	Apr 20	14,973	Jun 21
1-month	VWNV	Oct 97	0.2	0.1	Oct 21	0.4	Sep 22	Aug 21	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	VWEI	Dec 97/Q3 63	3.9	3.7	Jan 22	4.2	Sep 22	May 17	-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 16	0.5	Nov 12	14.2	Apr 04
M4L: PNFCs												
Changes	VWVQ	Oct 97/Q2 63	139	-1,762	Jun 22	524	Sep 22	-	-8,083	Jul 09	28,157	Mar 20
1-month	VWNR	Oct 97	0.0	-0.4	Jun 22	0.1	Sep 22	Sep 20	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VWNS	Dec 97/Q3 63	1.9	0.3	Aug 22	2.3	Sep 22	Oct 17	-7.6	Aug 09	44.1	May 20
12-month	VWVU	Sep 98/Q2 64	1.2	1.0	Sep 22	2.6	Apr 21	May 22	-4.3	May 10	19.6	Feb 07
M4L: Non-intermediate OFCs												
Changes	B68Q	Jul 09/Q1 98	-32,742	-	-	18,729	Sep 22	-	-32,742	Oct 22	23,394	Mar 20
1-month	B65P	Jul 09	-10.7	-	-	6.5	Sep 22	-	-10.7	Oct 22	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	-21.4	-28.3	Apr 21	33.9	Sep 22	-	-30.8	Mar 21	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	-4.0	-4.3	Jan 22	12.3	Sep 22	-	-7.5	Mar 14	36.1	Jun 16
M4L												
Changes	VWVL	Oct 97/Q2 63	-20,595	-24,152	Jul 21	34,024	Sep 22	-	-46,708	Mar 14	66,967	Mar 20
1-month	VWVM	Aug 82	-0.7	-0.9	Jul 21	1.2	Sep 22	Oct 13	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VWVN	Oct 82/Q3 63	1.5	0.8	Jun 22	6.3	Sep 22	Aug 20	-10.7	Apr 14	27.7	Jul 88
12-month	VWVP	Jul 83/Q2 64	3.8	3.6	Aug 22	4.6	Sep 22	Oct 20	-6.6	Aug 12	24.7	Oct 88

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