

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

Lending to individuals - April 2023

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	202	-1,246	Jul 21	1,605	Mar 23	-	-7,366	Apr 20	17,476	Jun 21	
1-month	BZ2E	Apr 93	0.0	-0.1	Jul 21	0.1	Mar 23	Nov 12	-0.4	Apr 20	1.4	Oct 03	
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	0.8	0.2	Jul 20	1.6	Mar 23	Nov 12	-2.5	Jun 20	16.5	Nov 03	
12-month	BZ2K	Mar 94/Q1 88	3.1	3.0	Apr 21	3.4	Mar 23	-	0.2	Mar 11	15.1	Jun 04	
Secured lending													
Changes	VTVJ	Apr 93/Q1 87	-1,384	-1,786	Jul 21	-10	Mar 23	-	-1,786	Jul 21	17,206	Jun 21	
Gross lending	VTVC	Apr 93/Q1 87(c)	16,998	15,907	Jul 21	19,706	Mar 23	-	4,266	Dec 93	42,986	Jun 21	
Repayments	B86L	Jan 99	18,539	18,397	Dec 21	19,188	Mar 23	-	5,326	Jan 99	27,223	Jun 21	
1-month	VTYF	Apr 93	-0.1	-	-	0.0	Mar 23	Jul 21	-0.1	Apr 23	1.4	Oct 03	
3-month(ann)(b)	VTYG	Jun 93/Q2 87	-0.2	-	-	0.7	Mar 23	-	-0.2	Apr 23	17.0	Nov 03	
12-month	VTYI	Mar 94/Q1 88	2.5	2.3	Sep 15	2.9	Mar 23	Oct 15	0.5	Nov 11	15.4	Apr 04	
Approvals of loans secured on dwellings													
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	18,284	15,512	Feb 23	18,821	Mar 23	-	4,123	Nov 93	32,826	Feb 07	
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	48,690	43,717	Feb 23	51,488	Mar 23	-	9,362	May 20	132,637	Dec 03	
Consumer credit													
Changes	B3PS	Apr 93/Q2 87	1,586	1,267	Feb 23	1,615	Mar 23	Feb 05	-7,443	Apr 20	2,266	Mar 16	
Credit Card	VZQX	Apr 93/Q2 87	731	661	Mar 23	1,137	Jan 23	-	-4,926	Apr 20	1,280	Mar 04	
Other	B4TU	Apr 93/Q2 87	855	570	Feb 23	954	Mar 23	-	-2,924	May 20	1,555	Oct 02	
1-month	B3PW	Apr 93	0.7	0.6	Feb 23	0.8	Mar 23	Nov 22	-3.4	Apr 20	1.9	Feb 97	
3-month(ann)(b)	B3PY	Jun 93/Q2 87	8.8	7.5	Feb 23	9.0	Mar 23	Jun 22	-24.9	May 20	20.7	Sep 96	
12-month	B4TC	Mar 94/Q1 88	7.7	7.5	Feb 23	8.0	Nov 18	Mar 23	-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 - April 2023

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	-3,485	-3,977	Feb 23	1,859	Mar 23	-	-10,397	Jul 09	31,218	Mar 20
Equity	ZID5	Jan 03	-2,578	-3,007	Mar 23	-2,329	Feb 23	-	-4,470	May 22	9,604	Jun 09
Bonds(b)	Z93T	Jan 03	-2,212	-5,816	Jun 22	1,375	Mar 23	-	-5,816	Jun 22	11,031	May 18
Commercial paper(b)	B32L	Jan 03	1,122	-973	Mar 23	1,544	Jan 23	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	-2,637	-5,745	Jan 23	3,494	Mar 23	-	-15,684	Jul 09	33,220	Mar 20
Loans to non-financial businesses												
Changes	ZLV6	May 11	455	-4,633	Feb 23	2,747	Mar 23	-	-7,717	Oct 22	33,861	Mar 20
12-month	ZO8K	Apr 12	0.3	-0.2	Jan 22	0.5	Mar 23	-	-5.4	Nov 12	11.8	May 20
Loans to non-financial businesses: of which large												
Changes	ZM8F	May 11	1,641	-3,708	Feb 23	3,346	Mar 23	-	-17,617	Jun 20	32,952	Mar 20
12-month	ZO8O	Apr 12	3.0	2.6	Jan 22	3.4	Mar 23	Oct 17	-14.4	Apr 21	16.4	Apr 20
Loans to non-financial businesses: of which SMEs												
Changes	ZM87	May 11	-1,186	-1,687	Oct 22	-599	Mar 23	-	-1,716	Jun 21	17,926	May 20
12-month	ZO8M	Apr 12	-4.2	-4.3	Aug 22	-4.0	Mar 23	Oct 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	17,317	16,006	Feb 23	17,443	Mar 23	-	7,606	Aug 13	40,412	Mar 20
Repayments	ZM8K	Apr 11	15,712	15,284	Mar 23	16,557	Feb 23	-	8,821	Sep 12	30,639	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs												
Gross lending	ZM8B	Apr 11	5,108	5,094	Feb 23	5,289	Mar 23	-	2,751	Nov 12	25,023	May 20
Repayments	ZM8C	Apr 11	5,852	5,739	Dec 22	5,879	Mar 23	-	3,337	Mar 13	6,580	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 - April 2023

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	7,321	-16,051	Mar 23	37,577	Jan 23	-	-37,121	Dec 22	72,789	Mar 20	
1-month	B68P	Jul 09	0.3	-0.6	Mar 23	1.4	Jan 23	Jan 22	-1.3	Dec 22	3.2	Mar 20	
3-month(ann)(b)	B55Q	Sep 09/Q1 98	-1.9	-3.6	Jan 23	2.5	Mar 23	-	-11.2	Dec 22	34.5	May 20	
12-month	B56Q	Jun 10/Q4 98	1.6	1.4	Mar 23	3.1	Feb 23	Jun 11	1.0	Jul 10	15.4	Feb 21	
M4: Households													
Changes	VVHS	Oct 97/Q2 63	3,630	-2,994	Mar 23	3,662	Dec 22	-	-3,080	Oct 08	26,050	May 20	
1-month	VVHT	Oct 97	0.2	-0.2	Mar 23	0.3	Nov 22	Jan 23	-0.3	Oct 08	1.7	May 20	
3-month(ann)(b)	VVHU	Dec 97/Q2 63	0.6	0.5	Mar 23	2.0	Feb 23	Jul 10	0.5	Mar 23	18.4	May 20	
12-month	VVHW	Sep 98/Q1 64	2.5	2.4	Nov 18	2.6	Mar 23	Sep 18	1.8	Jun 11	12.2	Mar 21	
M4: PNFCs													
Changes	VVHM	Oct 97/Q4 63	202	-5,690	Mar 23	2,303	Jan 23	-	-10,004	Jun 22	27,150	May 20	
1-month	VVHN	Oct 97	0.0	-1.0	Mar 23	0.4	Jan 23	Apr 22	-2.2	Jan 00	5.7	May 20	
3-month(ann)(b)	VVHO	Dec 97/Q3 63	-5.1	-5.5	Jan 23	-3.7	Mar 23	-	-11.0	Nov 08	86.0	May 20	
12-month	VVHQ	Sep 98/Q1 64	-3.3	-4.1	Dec 08	-1.5	Feb 23	Mar 23	-4.7	Nov 08	30.2	Jan 21	
M4: Non-intermediate OFCs													
Changes	B64Q	Jul 09/Q1 98	3,489	-7,366	Mar 23	32,079	Jan 23	-	-36,065	Dec 22	65,772	Sep 22	
1-month	B67P	Jul 09	0.9	-1.8	Mar 23	8.2	Jan 23	Nov 21	-8.5	Dec 22	16.0	Sep 22	
3-month(ann)(b)	B65Q	Sep 09/Q1 98	-8.0	-24.1	Jan 23	22.1	Mar 23	Feb 23	-55.2	Dec 22	99.2	Sep 22	
12-month	B66Q	Jun 10/Q4 98	5.1	3.2	Mar 23	9.6	Feb 23	Dec 19	-7.7	Jul 10	28.1	Sep 22	
M4													
Changes	AUZJ	Jul 82/Q2 63	901	-18,251	Mar 23	36,433	Jan 23	-	-48,543	Nov 22	84,546	Mar 20	
1-month	VQJS	Aug 82	0.0	-0.6	Mar 23	1.2	Jan 23	Dec 21	-1.6	Nov 22	3.3	Mar 20	
3-month(ann)(b)	VQKA	Oct 82/Q2 63	-3.5	-5.0	Jan 23	1.1	Mar 23	-	-9.1	Dec 22	33.6	May 20	
12-month	VQJW	Jul 83/Q1 64	0.3	0.2	Oct 15	0.4	Mar 23	Dec 15	-5.5	Jun 12	18.3	Feb 90	
M4L excluding intermediate OFCs													
Changes	B58Q	Jul 09/Q1 98	-870	-17,838	Feb 23	-705	Mar 23	-	-29,683	Oct 22	53,050	Mar 20	
1-month	B66P	Jul 09	0.0	-0.8	Feb 23	0.1	Dec 22	Mar 23	-1.3	Oct 22	2.5	Mar 20	
3-month(ann)(b)	B59Q	Sep 09/Q1 98	-3.4	-4.6	Mar 23	-0.2	Oct 22	-	-7.8	Dec 22	10.9	Mar 16	
12-month	B62Q	Jun 10/Q4 98	-1.1	-1.3	Mar 23	-0.2	Feb 23	May 13	-1.3	Mar 23	6.8	Jun 16	
M4L: Households													
Changes	VVNV	Oct 97/Q2 63	56	-2,060	Jul 21	589	Mar 23	-	-5,257	Apr 20	15,043	Jun 21	
1-month	VVNW	Oct 97	0.0	-0.1	Jul 21	0.1	Feb 23	Mar 23	-0.4	Apr 20	1.4	Oct 03	
3-month(ann)(b)	VVEI	Dec 97/Q3 63	0.7	-1.1	Jun 20	1.3	Mar 23	May 13	-1.4	May 20	15.5	Oct 03	
12-month	VVNZ	Sep 98/Q2 64	2.8	2.7	Mar 21	3.1	Mar 23	Sep 15	0.5	Nov 12	14.2	Apr 04	
M4L: PNFCs													
Changes	VVNQ	Oct 97/Q2 63	-1,001	-2,871	Jan 23	-908	Mar 23	-	-8,091	Jul 09	28,164	Mar 20	
1-month	VVNR	Oct 97	-0.2	-0.6	Jan 23	0.2	Dec 22	Mar 23	-1.6	Jul 09	6.9	Mar 20	
3-month(ann)(b)	VVNS	Dec 97/Q3 63	-2.5	-4.2	Mar 23	-1.0	Dec 22	Nov 14	-7.6	Aug 09	44.0	May 20	
12-month	VVNU	Sep 98/Q2 64	-1.2	-1.3	Feb 15	-0.9	Mar 23	Apr 14	-4.3	May 10	19.6	Feb 07	
M4L: Non-intermediate OFCs													
Changes	B68Q	Jul 09/Q1 98	75	-386	Mar 23	18,995	Sep 22	-	-33,125	Oct 22	23,394	Mar 20	
1-month	B65P	Jul 09	0.0	-0.2	Mar 23	6.6	Sep 22	Sep 20	-10.9	Oct 22	8.5	Mar 20	
3-month(ann)(b)	B69Q	Sep 09/Q1 98	-28.5	-37.1	Mar 23	-21.6	Oct 22	-	-55.7	Dec 22	72.6	Mar 16	
12-month	B72Q	Jun 10/Q4 98	-22.0	-24.5	Mar 23	-20.6	Feb 23	-	-24.5	Mar 23	36.1	Jun 16	
M4L													
Changes	VVVL	Oct 97/Q2 63	-4,768	-25,456	Feb 23	-4,063	Mar 23	-	-46,769	Mar 14	67,139	Mar 20	
1-month	VVVM	Aug 82	-0.2	-0.9	Feb 23	0.1	Dec 22	Mar 23	-2.1	Mar 14	2.6	Mar 20	
3-month(ann)(b)	VVVN	Oct 82/Q3 63	-4.9	-5.0	Mar 23	-4.1	Feb 23	Feb 11	-10.7	Apr 14	27.7	Jul 88	
12-month	VVVP	Jul 83/Q2 64	-1.0	-1.1	Mar 23	-0.4	Feb 23	-	-6.6	Aug 12	24.7	Nov 88	

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