

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

### Lending to individuals - August 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						
<b>Total</b>												
Changes	BZ2C	Apr 93/Q1 87	2,862	1,472	Jul 23	3,834	Jan 23	-	-7,398	Apr 20	17,410	Jun 21
1-month	BZ2E	Apr 93	0.2	0.1	Jul 23	0.3	Nov 22	Jan 23	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	1.3	0.9	Jul 23	1.7	Mar 23	-	-2.5	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	1.9	1.7	Feb 21	2.2	Jul 23	Sep 20	0.2	Mar 11	15.1	Jun 04
<b>Secured lending</b>												
Changes	VTVJ	Apr 93/Q1 87	1,218	201	Jul 23	2,207	Jan 23	-	-1,785	Jul 21	17,208	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	19,686	19,083	Jul 23	20,550	Jun 23	-	4,270	Dec 93	43,120	Jun 21
Repayments	B86L	Jan 99	18,948	18,899	May 23	18,988	Jul 23	-	5,325	Jan 99	26,711	Jun 21
1-month	VTYF	Apr 93	0.1	0.0	Jul 23	0.2	Dec 22	Feb 23	-0.1	Apr 23	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	0.4	0.1	Jul 23	0.8	Mar 23	Jul 11	-0.3	Jun 23	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	1.2	1.1	Dec 13	1.5	Jul 23	Jan 14	0.5	Nov 11	15.4	Apr 04
<b>Approvals of loans secured on dwellings</b>												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	15,203	13,500	Jan 23	19,951	Jul 23	-	4,123	Nov 93	32,835	Nov 06
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	45,354	44,255	Feb 23	49,532	Jul 23	-	9,389	May 20	132,668	Dec 03
<b>Consumer credit</b>												
Changes	B3PS	Apr 93/Q2 87	1,644	1,271	Jul 23	1,869	Apr 18	-	-7,479	Apr 20	2,263	Jan 05
Credit Card	VZQX	Apr 93/Q2 87	678	626	Jul 23	724	Apr 23	-	-4,926	Apr 20	1,283	Mar 04
Other	B4TU	Apr 93/Q2 87	966	645	Jul 23	976	Jun 23	-	-2,853	May 20	1,551	Oct 02
1-month	B3PW	Apr 93	0.8	0.6	Jul 23	0.9	Apr 18	Apr 23	-3.4	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	8.7	7.6	Jul 23	8.9	Mar 23	Apr 23	-24.8	May 20	20.8	Sep 96
12-month	B4TC	Mar 94/Q1 88	7.6	7.3	Jul 23	7.7	Apr 23	Jun 15	-9.9	Feb 21	17.7	Oct 98

<sup>a</sup> The date shown reflects the most recent occurrence of this observation, as the observation may have also occurred prior to this.

<sup>b</sup> With effect from October 2020 reporting, references to quarterly data only exist for 3-month annualised growth rates, all others have been discontinued.

<sup>c</sup> Break in series at Q3 87. Comparisons are calculated back to Q3 87.

<sup>d</sup> Break in series at Oct 97. Comparisons are calculated back to Oct 97.

<sup>e</sup> With effect from October 2020 reporting, the previous peak column has been removed from the highs and lows tables.

## Lending to businesses - August 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						
<b>Net finance raised by PNFCS</b>												
Net finance raised	VYVV	Oct 97	-4,341	-4,444	Jan 23	-351	Jul 23	-	-10,399	Jul 09	31,150	Mar 20
Equity	ZID5	Jan 03	-901	-2,290	Jul 23	-213	Nov 21	-	-4,421	May 22	9,599	Jun 09
Bonds(b)	Z93T	Jan 03	-3,733	-5,816	Jun 22	754	Jul 23	-	-5,816	Jun 22	11,031	May 18
Commercial paper(b)	B32L	Jan 03	-312	-1,198	Jun 23	-52	Jul 23	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	-416	-1,563	Jun 23	225	Jul 23	-	-15,641	Jul 09	33,149	Mar 20
<b>Loans to non-financial businesses</b>												
Changes	ZLV6	May 11	-930	-6,051	Jun 23	559	Jul 23	-	-8,364	Oct 22	33,787	Mar 20
12-month	ZO8K	Apr 12	-2.3	-3.0	May 21	-0.9	Jul 23	-	-5.4	Nov 12	11.8	May 20
<b>Loans to non-financial businesses: of which large</b>												
Changes	ZM8F	May 11	-213	-4,645	Jun 23	773	Jul 23	Jul 13	-17,159	Jun 20	32,892	Mar 20
12-month	ZO8O	Apr 12	-1.0	-1.7	Sep 21	1.2	Jul 23	-	-14.4	Apr 21	16.3	Apr 20
<b>Loans to non-financial businesses: of which SMEs</b>												
Changes	ZM87	May 11	-717	-1,405	Jun 23	-214	Jul 23	-	-1,685	Oct 22	17,879	May 20
12-month	ZO8M	Apr 12	-4.6	-4.8	Jun 22	-4.3	Jul 23	Jul 22	-5.2	Apr 22	26.2	Feb 21
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): large</b>												
Gross lending	ZM8J	Apr 11	16,867	14,776	Jul 23	16,975	Apr 23	-	7,606	Aug 13	39,995	Mar 20
Repayments	ZM8K	Apr 11	15,595	13,872	Jul 23	16,815	Jun 23	-	8,821	Sep 12	30,640	May 20
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs</b>												
Gross lending	ZM8B	Apr 11	4,903	4,668	Jul 23	4,963	Jun 23	-	2,751	Nov 12	25,081	May 20
Repayments	ZM8C	Apr 11	5,791	5,274	Jul 23	6,194	Jun 23	Mar 22	3,336	Mar 13	6,558	Oct 22

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<sup>b</sup> Not seasonally adjusted.

<sup>c</sup> With effect from October 2020 reporting, the previous peak column has been removed from the highs and lows tables.

## Broad money and credit - August 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						
<b>M4 excluding intermediate OFCs</b>												
Changes	B54Q	Jul 09/Q1 98	-8,119	-17,600	Mar 23	-1,867	Jul 23	-	-38,086	Dec 22	72,206	Mar 20
1-month	B68P	Jul 09	-0.3	-0.6	Mar 23	-0.1	Jul 23	-	-1.4	Dec 22	3.2	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	-2.1	-2.3	May 23	-1.5	Jul 23	-	-11.6	Dec 22	34.4	May 20
12-month	B56Q	Jun 10/Q4 98	-0.6	-	-	0.0	Jul 23	-	-0.6	Aug 23	15.3	Feb 21
<b>M4: Households</b>												
Changes	VVHS	Oct 97/Q2 63	-333	-3,521	May 23	398	Jul 23	-	-4,064	Mar 23	26,230	May 20
1-month	VVHT	Oct 97	0.0	-0.2	May 23	0.2	Jun 23	Jul 23	-0.3	Oct 08	1.7	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	0.8	0.1	Jul 23	1.5	Feb 23	Jun 23	-0.9	May 23	18.3	May 20
12-month	VVHW	Sep 98/Q1 64	1.4	-	-	1.6	Jul 23	-	1.4	Aug 23	12.2	Mar 21
<b>M4: PNFCs</b>												
Changes	VVHM	Oct 97/Q4 63	-1,142	-6,723	Jun 23	1,038	Jul 23	-	-8,329	Jun 22	27,198	May 20
1-month	VVHN	Oct 97	-0.2	-1.2	Jun 23	0.2	Jul 23	May 23	-2.2	Jan 00	5.7	May 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	-4.7	-5.6	Jun 23	-4.6	Mar 23	Jul 23	-11.0	Nov 08	85.8	May 20
12-month	VVHQ	Sep 98/Q1 64	-5.2	-	-	-4.3	Jul 23	-	-5.2	Aug 23	30.2	Jan 21
<b>M4: Non-intermediate OFCs</b>												
Changes	B64Q	Jul 09/Q1 98	-6,644	-7,712	Mar 23	-3,303	Jul 23	-	-35,921	Dec 22	65,220	Sep 22
1-month	B67P	Jul 09	-1.6	-1.8	Mar 23	-0.8	Jul 23	Jul 10	-8.4	Dec 22	15.8	Sep 22
3-month(ann)(b)	B65Q	Sep 09/Q1 98	-10.4	-24.2	Jan 23	-4.1	Jul 23	-	-55.4	Dec 22	104.4	Sep 22
12-month	B66Q	Jun 10/Q4 98	-2.6	-3.6	Jun 19	-0.8	Jul 23	-	-7.7	Jul 10	28.2	Sep 22
<b>M4</b>												
Changes	AUZJ	Jul 82/Q2 63	5,778	-19,235	Jul 23	7,256	May 23	Oct 87	-50,129	Nov 22	84,475	Mar 20
1-month	VQJS	Aug 82	0.2	-0.6	Jul 23	1.2	Jan 23	May 23	-1.6	Nov 22	3.3	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	-2.3	-4.2	Apr 23	-2.1	Jul 23	Nov 14	-9.5	Dec 22	33.3	May 20
12-month	VQJW	Jul 83/Q1 64	-0.8	-1.0	Jul 23	0.1	Jun 23	-	-5.5	Jun 12	18.3	Feb 90
<b>M4L excluding intermediate OFCs</b>												
Changes	B58Q	Jul 09/Q1 98	-1,098	-1,263	Mar 23	7,339	Jul 23	-	-29,626	Oct 22	52,927	Mar 20
1-month	B66P	Jul 09	0.0	-0.1	Mar 23	0.3	Jul 23	Jun 23	-1.3	Oct 22	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	1.0	0.0	Jun 23	1.5	Jul 23	Jun 22	-7.7	Dec 22	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	-1.8	-	-	-1.6	Jul 23	-	-1.8	Aug 23	6.8	Jun 16
<b>M4L: Households</b>												
Changes	VVNV	Oct 97/Q2 63	1,271	865	Jul 23	1,765	Feb 23	-	-5,307	Apr 20	15,092	Jun 21
1-month	VVNW	Oct 97	0.1	0.0	Jun 23	0.2	Jan 23	Jul 23	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	VWEI	Dec 97/Q3 63	0.5	0.3	Jul 23	1.1	Mar 23	Jul 12	-1.4	May 20	15.5	Oct 03
12-month	VVNZ	Sep 98/Q2 64	1.5	1.4	Jan 14	1.7	Jul 23	-	0.5	Nov 12	14.2	Apr 04
<b>M4L: PNFCs</b>												
Changes	VVNQ	Oct 97/Q2 63	520	-1,855	Jun 23	1,328	Jul 23	-	-8,049	Jul 09	28,098	Mar 20
1-month	VVNR	Oct 97	0.1	-0.4	Jun 23	0.3	Jul 23	Sep 22	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VVNS	Dec 97/Q3 63	0.0	-0.3	Jul 23	1.6	Oct 22	Nov 20	-7.6	Aug 09	43.9	May 20
12-month	VVNU	Sep 98/Q2 64	-1.4	-1.8	Jan 15	-1.2	Jul 23	Jun 23	-4.3	May 10	19.6	Feb 07
<b>M4L: Non-intermediate OFCs</b>												
Changes	B68Q	Jul 09/Q1 98	-2,889	-19,001	Feb 23	5,146	Jul 23	-	-33,125	Oct 22	23,394	Mar 20
1-month	B65P	Jul 09	-1.3	-7.9	Feb 23	2.3	Jul 23	Jul 14	-10.9	Oct 22	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	6.7	5.0	Jun 23	14.7	Jul 23	-	-55.7	Dec 22	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	-20.8	-23.1	May 23	-20.6	Jul 23	Jun 23	-24.5	Mar 23	36.1	Jun 16
<b>M4L</b>												
Changes	VVVL	Oct 97/Q2 63	4,374	1,030	Jul 23	32,501	Sep 22	-	-46,911	Mar 14	67,016	Mar 20
1-month	VVVM	Aug 82	0.2	0.0	Jul 23	1.2	Sep 22	Sep 21	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VVVN	Oct 82/Q3 63	0.9	-0.2	Jul 23	1.4	Oct 22	Jun 22	-10.7	Apr 14	27.7	Jul 88
12-month	VVVP	Jul 83/Q2 64	-1.6	-1.9	Jul 23	-1.5	Jun 23	May 11	-6.6	Aug 12	24.7	Nov 88

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<sup>c</sup> With effect from October 2020 reporting, the previous peak column has been removed from the highs and lows tables.