

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

Lending to individuals - February 2023

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	2,151	-1,232	Jul 21	3,689	Jan 23	Jul 97	-7,290	Apr 20	17,468	Jun 21
1-month	BZ2E	Apr 93	0.1	-0.1	Jul 21	0.2	Jan 23	Oct 21	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	2.1	0.2	Jul 20	2.8	Jan 23	Aug 20	-2.5	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	3.8	3.6	May 21	4.1	Jan 23	Nov 19	0.2	Mar 11	15.1	Jun 04
Secured lending												
Changes	VTVJ	Apr 93/Q1 87	738	-1,780	Jul 21	2,003	Jan 23	-	-1,780	Jul 21	17,202	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	20,770	18,751	Oct 21	22,871	Jan 23	-	4,271	Dec 93	42,642	Jun 21
Repayments	B86L	Jan 99	20,051	19,829	Jun 22	21,367	Jan 23	-	5,323	Jan 99	27,078	Jun 21
1-month	VTYF	Apr 93	0.0	-0.1	Jul 21	0.1	Jan 23	May 20	-0.1	Jul 21	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	1.4	0.6	Jun 20	2.2	Jan 23	Jul 20	0.2	Dec 10	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	3.4	3.3	Jan 21	3.7	Jan 23	Apr 20	0.5	Nov 11	15.4	Apr 04
Approvals of loans secured on dwellings												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	15,945	13,857	Jan 23	16,772	Nov 22	-	4,123	Nov 93	32,843	Nov 06
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	43,536	39,647	Jan 23	45,558	Nov 22	-	9,304	May 20	132,640	Dec 03
Consumer credit												
Changes	B3PS	Apr 93/Q2 87	1,413	816	Dec 22	1,686	Jan 23	-	-7,366	Apr 20	2,273	Mar 16
Credit Card	VZQX	Apr 93/Q2 87	642	-181	Dec 22	1,143	Jan 23	Apr 17	-4,899	Apr 20	1,279	Mar 04
Other	B4TU	Apr 93/Q2 87	771	542	Jan 23	996	Dec 22	Jan 03	-2,937	May 20	1,554	Oct 02
1-month	B3PW	Apr 93	0.7	0.4	Dec 22	0.8	Jan 23	Nov 22	-3.3	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	7.8	6.1	Dec 22	8.0	Jan 23	Jun 15	-24.8	May 20	20.7	Sep 96
12-month	B4TC	Mar 94/Q1 88	7.7	7.5	Jan 23	8.0	Nov 18	-	-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 - February 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	-4,127	-4,405	Jan 23	-1,016	Dec 22	-	-10,398	Jul 09	31,281	Mar 20
Equity	ZID5	Jan 03	-2,243	-2,449	Dec 22	-1,652	Jan 23	-	-4,506	May 22	9,604	Jun 09
Bonds(b)	Z93T	Jan 03	1,616	1,488	Jan 23	2,081	Jan 21	-	-5,816	Jun 22	11,031	May 18
Commercial paper(b)	B32L	Jan 03	-1,306	-1,457	Dec 22	1,544	Jan 23	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	-2,728	-5,914	Jan 23	2,980	Dec 22	-	-15,722	Jul 09	33,227	Mar 20
Loans to non-financial businesses												
Changes	ZLV6	May 11	-4,454	-7,541	Oct 22	-3,143	Jan 23	-	-7,541	Oct 22	34,210	Mar 20
12-month	ZO8K	Apr 12	0.3	-0.2	Jan 22	2.0	Jan 23	-	-5.4	Nov 12	11.8	May 20
Loans to non-financial businesses: of which large												
Changes	ZM8F	May 11	-3,448	-6,193	Oct 22	-2,979	Jan 23	-	-17,407	Jun 20	33,269	Mar 20
12-month	ZO8O	Apr 12	3.1	2.5	Jan 22	5.8	Jan 23	Dec 17	-14.4	Apr 21	16.4	Apr 20
Loans to non-financial businesses: of which SMEs												
Changes	ZM87	May 11	-1,006	-1,348	Oct 22	-164	Jan 23	-	-1,924	May 21	17,691	May 20
12-month	ZO8M	Apr 12	-3.9	-4.3	Aug 22	-3.7	Jan 23	Oct 22	-5.1	Apr 22	26.4	Jan 21
Gross lending to and repayments by non-financial businesses (excluding overdrafts): large												
Gross lending	ZM8J	Apr 11	15,934	15,301	Jul 22	16,728	Jan 23	-	7,606	Aug 13	40,654	Mar 20
Repayments	ZM8K	Apr 11	16,769	14,179	Dec 22	22,322	Jan 23	-	8,821	Sep 12	30,619	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs												
Gross lending	ZM8B	Apr 11	5,080	4,946	Jun 22	5,121	Jan 23	-	2,748	Nov 12	25,006	May 20
Repayments	ZM8C	Apr 11	6,297	6,122	Jan 23	6,520	Nov 22	-	3,334	Mar 13	6,630	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 - February 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	-6,881	-37,403	Dec 22	38,599	Jan 23	-	-37,403	Dec 22	71,382	Sep 22	
1-month	B68P	Jul 09	-0.2	-1.3	Dec 22	1.4	Jan 23	Jun 22	-1.3	Dec 22	3.1	Mar 20	
3-month(ann)(b)	B55Q	Sep 09/Q1 98	-0.8	-3.3	Jan 23	3.9	Nov 22	-	-11.0	Dec 22	33.9	May 20	
12-month	B56Q	Jun 10/Q4 98	3.0	2.6	Dec 22	3.6	Jan 23	Jul 19	1.0	Jul 10	15.4	Feb 21	
M4: Households													
Changes	VVHS	Oct 97/Q2 63	1,580	-750	Apr 18	3,308	Jan 23	-	-3,137	Oct 08	25,889	May 20	
1-month	VVHT	Oct 97	0.1	-0.1	Apr 18	0.2	Jan 23	Jun 22	-0.3	Oct 08	1.7	May 20	
3-month(ann)(b)	VVHU	Dec 97/Q2 63	1.8	1.0	Apr 18	2.7	Jan 23	-	0.6	Jul 10	17.9	May 20	
12-month	VVHW	Sep 98/Q1 64	3.1	3.0	Mar 19	3.4	Jan 23	Jun 10	1.8	Jun 11	12.2	Mar 21	
M4: PNFCs													
Changes	VVHM	Oct 97/Q4 63	-1,855	-4,293	Dec 22	2,317	Jan 23	-	-9,868	Jun 22	27,139	May 20	
1-month	VVHN	Oct 97	-0.3	-0.7	Dec 22	0.4	Jan 23	Oct 22	-2.2	Jan 00	5.7	May 20	
3-month(ann)(b)	VVHO	Dec 97/Q3 63	-2.6	-5.0	Jan 23	0.2	Oct 22	Apr 11	-11.0	Nov 08	84.7	May 20	
12-month	VVHQ	Sep 98/Q1 64	-1.5	-1.9	Mar 09	-0.7	Jan 23	Aug 11	-4.7	Nov 08	30.3	Jan 21	
M4: Non-intermediate OFCs													
Changes	B64Q	Jul 09/Q1 98	-6,605	-36,350	Dec 22	32,973	Jan 23	-	-36,350	Dec 22	65,934	Sep 22	
1-month	B67P	Jul 09	-1.6	-8.5	Dec 22	8.4	Jan 23	Oct 19	-8.5	Dec 22	16.1	Sep 22	
3-month(ann)(b)	B65Q	Sep 09/Q1 98	-9.1	-23.1	Jan 23	17.3	Nov 22	Apr 10	-54.8	Dec 22	100.4	Sep 22	
12-month	B66Q	Jun 10/Q4 98	9.5	1.8	Dec 22	11.3	Jan 23	-	-7.7	Jul 10	28.2	Sep 22	
M4													
Changes	AUZJ	Jul 82/Q2 63	-11,450	-27,203	Dec 22	37,566	Jan 23	-	-47,445	Nov 22	83,307	Mar 20	
1-month	VQJS	Aug 82	-0.4	-0.9	Dec 22	1.2	Jan 23	Jun 22	-1.5	Nov 22	3.3	Mar 20	
3-month(ann)(b)	VQKA	Oct 82/Q2 63	-0.1	-4.7	Jan 23	2.2	Nov 22	-	-8.9	Dec 22	33.0	May 20	
12-month	VQJW	Jul 83/Q1 64	1.0	0.5	Jan 19	2.6	Jan 23	Oct 18	-5.5	Jun 12	18.3	Feb 90	
M4L excluding intermediate OFCs													
Changes	B58Q	Jul 09/Q1 98	-21,469	-29,677	Oct 22	-7,319	Jan 23	-	-29,677	Oct 22	53,071	Mar 20	
1-month	B66P	Jul 09	-0.9	-1.3	Oct 22	-0.3	Jan 23	-	-1.3	Oct 22	2.5	Mar 20	
3-month(ann)(b)	B59Q	Sep 09/Q1 98	-4.6	-7.3	Dec 22	-3.7	Jan 23	-	-7.3	Dec 22	10.9	Mar 16	
12-month	B62Q	Jun 10/Q4 98	-0.2	-0.3	Sep 13	0.9	Jan 23	Aug 13	-1.1	May 13	6.8	Jun 16	
M4L: Households													
Changes	VVNV	Oct 97/Q2 63	2,335	1,831	Oct 21	2,609	Jan 23	-	-5,242	Apr 20	14,918	Jun 21	
1-month	VVNW	Oct 97	0.1	-0.1	Jul 21	0.2	Jan 23	Oct 21	-0.4	Apr 20	1.4	Oct 03	
3-month(ann)(b)	VVEI	Dec 97/Q3 63	2.2	2.1	Aug 20	2.6	Jan 23	Mar 15	-1.4	May 20	15.5	Oct 03	
12-month	VVNZ	Sep 98/Q2 64	3.5	3.2	Apr 21	3.8	Jan 23	Jun 18	0.5	Nov 12	14.2	Apr 04	
M4L: PNFCs													
Changes	VVNQ	Oct 97/Q2 63	-4,744	-4,944	Dec 11	-2,159	Jan 23	-	-8,087	Jul 09	28,188	Mar 20	
1-month	VVNR	Oct 97	-1.0	-1.2	Dec 11	-0.5	Jan 23	May 13	-1.6	Jul 09	6.9	Mar 20	
3-month(ann)(b)	VVNS	Dec 97/Q3 63	-4.9	-5.3	Jan 20	-0.9	Jan 23	Apr 10	-7.6	Aug 09	44.2	May 20	
12-month	VVNU	Sep 98/Q2 64	-0.3	-0.6	Jun 22	0.5	Jan 23	Oct 21	-4.3	May 10	19.6	Feb 07	
M4L: Non-intermediate OFCs													
Changes	B68Q	Jul 09/Q1 98	-19,060	-19,978	Nov 22	-7,770	Jan 23	-	-33,125	Oct 22	23,394	Mar 20	
1-month	B65P	Jul 09	-7.9	-10.9	Oct 22	-3.1	Jan 23	-	-10.9	Oct 22	8.5	Mar 20	
3-month(ann)(b)	B69Q	Sep 09/Q1 98	-39.9	-55.7	Dec 22	-38.3	Jan 23	Nov 22	-55.7	Dec 22	72.6	Mar 16	
12-month	B72Q	Jun 10/Q4 98	-20.7	-	-	-14.0	Jan 23	-	-20.7	Feb 23	36.1	Jun 16	
M4L													
Changes	VVVL	Oct 97/Q2 63	-29,093	-46,761	Mar 14	-4,746	Jan 23	-	-46,761	Mar 14	67,161	Mar 20	
1-month	VVVM	Aug 82	-1.1	-2.1	Mar 14	-0.2	Jan 23	Jun 12	-2.1	Mar 14	2.6	Mar 20	
3-month(ann)(b)	VVVN	Oct 82/Q3 63	-4.4	-5.3	Dec 22	-3.2	Jan 23	-	-10.7	Apr 14	27.7	Jul 88	
12-month	VVVP	Jul 83/Q2 64	-0.4	-0.9	Jun 15	1.6	Jan 23	Oct 13	-6.6	Aug 12	24.7	Nov 88	

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