

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

### Lending to individuals - January 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	4,138	3,869	Dec 22	5,628	Nov 22	-	-7,145	Apr 20	17,350	Jun 21
1-month	BZ2E	Apr 93	0.2	0.1	Oct 21	0.3	Nov 22	Dec 22	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	3.0	2.8	Dec 21	3.1	Dec 22	Oct 20	-2.5	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	4.1	4.0	Jun 22	4.3	Dec 22	Aug 18	0.2	Mar 11	15.1	Jun 04
<b>Secured lending</b>												
Changes	VTVJ	Apr 93/Q1 87	2,541	1,431	Oct 21	3,082	Dec 22	-	-2,002	Jul 21	17,083	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	23,294	23,045	Dec 22	25,041	Nov 22	-	4,270	Dec 93	42,569	Jun 21
Repayments	B86L	Jan 99	21,465	21,115	Dec 22	25,426	Oct 22	-	5,323	Jan 99	27,053	Jun 21
1-month	VTYF	Apr 93	0.2	0.1	Oct 21	0.3	Nov 22	Dec 22	-0.1	Jul 21	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	2.5	2.1	Aug 20	2.7	Dec 22	Dec 21	0.2	Dec 10	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	3.7	3.6	Jun 22	3.9	Dec 22	Mar 20	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)	14,234	7,115	May 20	14,631	Dec 22	-	4,123	Nov 93	32,850	Nov 06
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	39,637	9,304	May 20	40,540	Dec 22	-	9,304	May 20	132,640	Dec 03
<b>Consumer credit</b>												
Changes	B3PS	Apr 93/Q2 87	1,597	786	Dec 22	1,679	Jun 22	-	-7,370	Apr 20	2,276	Mar 16
Credit Card	VZQX	Apr 93/Q2 87	1,096	-188	Dec 22	1,106	Nov 22	-	-4,902	Apr 20	1,279	Mar 04
Other	B4TU	Apr 93/Q2 87	501	323	Nov 22	974	Dec 22	-	-2,938	May 20	1,554	Oct 02
1-month	B3PW	Apr 93	0.8	0.4	Dec 22	0.9	Apr 18	Jun 22	-3.3	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	7.6	6.0	Dec 22	8.6	Aug 22	Jul 18	-24.8	May 20	20.7	Sep 96
12-month	B4TC	Mar 94/Q1 88	7.5	7.2	Dec 22	8.0	Nov 18	Jan 19	-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 - January 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	-4,655	-8,758	Oct 22	-923	Dec 22	-	-10,397	Jul 09	31,296	Mar 20
Equity	ZID5	Jan 03	-1,643	-2,445	Dec 22	-1,373	Jan 22	-	-4,506	May 22	9,604	Jun 09
Bonds(b)	Z93T	Jan 03	1,488	-1,032	Dec 22	1,596	May 21	-	-5,816	Jun 22	11,031	May 18
Commercial paper(b)	B32L	Jan 03	1,544	-1,457	Dec 22	7,014	Apr 20	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	-5,863	-8,182	Oct 22	3,008	Dec 22	-	-15,723	Jul 09	33,230	Mar 20
<b>Loans to non-financial businesses</b>												
Changes	ZLV6	May 11	-3,513	-7,415	Oct 22	3,683	Dec 22	-	-7,455	Jun 20	34,053	Mar 20
12-month	ZO8K	Apr 12	2.0	1.3	Jul 22	2.4	Dec 22	Jun 22	-5.4	Nov 12	11.8	May 20
<b>Loans to non-financial businesses: of which large</b>												
Changes	ZM8F	May 11	-2,930	-6,101	Oct 22	3,982	Dec 22	-	-17,542	Jun 20	33,192	Mar 20
12-month	ZO8O	Apr 12	5.7	5.4	Jul 22	6.4	Dec 22	-	-14.4	Apr 21	16.4	Apr 20
<b>Loans to non-financial businesses: of which SMEs</b>												
Changes	ZM87	May 11	-583	-1,314	Oct 22	-299	Dec 22	-	-1,804	May 21	17,740	May 20
12-month	ZO8M	Apr 12	-3.7	-3.9	Oct 22	-3.3	Nov 21	Dec 22	-5.2	Apr 22	26.3	Feb 21
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): large</b>												
Gross lending	ZM8J	Apr 11	16,738	16,713	Nov 22	17,502	Dec 22	-	7,606	Aug 13	40,616	Mar 20
Repayments	ZM8K	Apr 11	21,387	14,289	Dec 22	28,091	Jun 20	-	8,821	Sep 12	30,635	May 20
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs</b>												
Gross lending	ZM8B	Apr 11	5,087	4,949	Jun 22	5,505	Dec 22	-	2,748	Nov 12	25,011	May 20
Repayments	ZM8C	Apr 11	6,111	5,765	Dec 22	6,525	Nov 22	-	3,334	Mar 13	6,637	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 - January 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	39,845	-37,022	Dec 22	71,830	Sep 22	-	-37,022	Dec 22	71,830	Sep 22
1-month	B68P	Jul 09	1.4	-1.3	Dec 22	2.6	Sep 22	Oct 20	-1.3	Dec 22	3.1	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	-3.1	-10.8	Dec 22	4.1	Nov 22	-	-10.8	Dec 22	33.8	May 20
12-month	B56Q	Jun 10/Q4 98	3.7	2.7	Dec 22	4.1	Nov 22	Dec 15	1.0	Jul 10	15.4	Feb 21
<b>M4: Households</b>												
Changes	VVHS	Oct 97/Q2 63	3,490	3,264	Dec 22	5,935	Nov 22	-	-3,145	Oct 08	25,943	May 20
1-month	VVHT	Oct 97	0.2	0.1	Jun 22	0.3	Nov 22	Dec 22	-0.3	Oct 08	1.7	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	2.8	2.3	Aug 22	3.5	Dec 22	Jul 22	0.6	Jul 10	17.9	May 20
12-month	VVHW	Sep 98/Q1 64	3.4	3.0	Mar 19	3.7	Dec 22	Aug 22	1.8	Jun 11	12.2	Mar 21
<b>M4: PNFCs</b>												
Changes	VVHM	Oct 97/Q4 63	2,644	-4,356	Dec 22	4,442	Aug 22	-	-9,935	Jun 22	27,133	May 20
1-month	VVHN	Oct 97	0.5	-0.8	Dec 22	0.8	Aug 22	Mar 22	-2.2	Jan 00	5.7	May 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	-4.9	-7.4	Dec 22	0.5	Oct 22	-	-11.0	Nov 08	84.7	May 20
12-month	VVHQ	Sep 98/Q1 64	-0.8	-1.5	Aug 11	-0.2	Dec 22	May 09	-4.7	Nov 08	30.3	Jan 21
<b>M4: Non-intermediate OFCs</b>												
Changes	B64Q	Jul 09/Q1 98	33,711	-35,929	Dec 22	66,172	Sep 22	-	-35,929	Dec 22	66,172	Sep 22
1-month	B67P	Jul 09	8.6	-8.4	Dec 22	16.1	Sep 22	-	-8.4	Dec 22	16.1	Sep 22
3-month(ann)(b)	B65Q	Sep 09/Q1 98	-22.2	-54.2	Dec 22	18.1	Nov 22	-	-54.2	Dec 22	101.8	Sep 22
12-month	B66Q	Jun 10/Q4 98	11.7	2.3	Dec 22	18.8	Oct 22	-	-7.7	Jul 10	28.5	Sep 22
<b>M4</b>												
Changes	AUZJ	Jul 82/Q2 63	38,271	-26,779	Dec 22	61,651	Sep 22	-	-47,367	Nov 22	82,975	Mar 20
1-month	VQJS	Aug 82	1.3	-0.9	Dec 22	2.0	Sep 22	Jan 18	-1.5	Nov 22	3.3	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	-4.5	-8.7	Dec 22	2.4	Nov 22	-	-8.7	Dec 22	32.9	May 20
12-month	VQJW	Jul 83/Q1 64	2.7	1.6	Dec 22	4.9	Oct 22	Jul 19	-5.5	Jun 12	18.3	Feb 90
<b>M4L excluding intermediate OFCs</b>												
Changes	B58Q	Jul 09/Q1 98	-6,802	-15,974	Nov 22	2,145	Dec 22	-	-29,678	Oct 22	53,010	Mar 20
1-month	B66P	Jul 09	-0.3	-0.7	Nov 22	0.1	Dec 22	Feb 21	-1.3	Oct 22	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	-3.5	-7.2	Dec 22	-0.1	Oct 22	Nov 22	-7.2	Dec 22	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	0.9	0.5	Apr 14	1.5	Dec 22	Feb 12	-1.1	May 13	6.8	Jun 16
<b>M4L: Households</b>												
Changes	VVNV	Oct 97/Q2 63	3,063	1,781	Oct 21	3,974	Dec 22	-	-5,279	Apr 20	15,003	Jun 21
1-month	VVNW	Oct 97	0.2	0.1	Oct 21	0.3	Dec 22	Oct 22	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	VVEI	Dec 97/Q3 63	2.9	2.7	Dec 21	3.4	Nov 22	Dec 22	-1.4	May 20	15.5	Oct 03
12-month	VVNZ	Sep 98/Q2 64	3.8	3.6	Jun 22	4.0	Dec 22	Nov 17	0.5	Nov 12	14.2	Apr 04
<b>M4L: PNFCs</b>												
Changes	VVNQ	Oct 97/Q2 63	-2,082	-2,453	Jul 21	1,306	Dec 22	Mar 98	-8,088	Jul 09	28,179	Mar 20
1-month	VVNR	Oct 97	-0.5	-0.9	Apr 21	0.3	Dec 22	Jul 21	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VVNS	Dec 97/Q3 63	-0.8	-2.7	Nov 21	1.2	Dec 22	Sep 14	-7.6	Aug 09	44.2	May 20
12-month	VVNU	Sep 98/Q2 64	0.5	0.1	Jul 22	1.4	Dec 22	Aug 22	-4.3	May 10	19.6	Feb 07
<b>M4L: Non-intermediate OFCs</b>												
Changes	B68Q	Jul 09/Q1 98	-7,783	-19,979	Nov 22	-3,136	Dec 22	-	-33,125	Oct 22	23,394	Mar 20
1-month	B65P	Jul 09	-3.1	-7.3	Nov 22	-1.2	Dec 22	Jan 20	-10.9	Oct 22	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	-38.3	-55.7	Dec 22	-21.6	Oct 22	-	-55.7	Dec 22	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	-14.0	-	-	-11.6	Dec 22	-	-14.0	Jan 23	36.1	Jun 16
<b>M4L</b>												
Changes	VVVL	Oct 97/Q2 63	-4,249	-20,569	Nov 22	3,690	Dec 22	-	-46,767	Mar 14	67,099	Mar 20
1-month	VVVM	Aug 82	-0.2	-0.7	Nov 22	0.1	Dec 22	Apr 22	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VVVN	Oct 82/Q3 63	-3.0	-5.2	Dec 22	-1.2	Nov 22	Oct 14	-10.7	Apr 14	27.7	Jul 88
12-month	VVVP	Jul 83/Q2 64	1.6	1.5	Sep 21	1.7	Dec 22	Oct 21	-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.