

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

Lending to individuals - June 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	1,797	1,006	May 23	1,831	Mar 23	-	-7,412	Apr 20	17,413	Jun 21	
1-month	BZ2E	Apr 93	0.1	0.0	Apr 23	0.2	Jan 23	May 23	-0.4	Apr 20	1.4	Oct 03	
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	0.7	0.2	Jul 20	1.0	Apr 23	May 23	-2.5	Jun 20	16.5	Nov 03	
12-month	BZ2K	Mar 94/Q1 88	2.5	2.3	Mar 21	2.7	May 23	May 15	0.2	Mar 11	15.1	Jun 04	
Secured lending													
Changes	VTVJ	Apr 93/Q1 87	136	-85	May 23	224	Mar 23	-	-1,782	Jul 21	17,206	Jun 21	
Gross lending	VTVG	Apr 93/Q1 87(c)	19,978	19,017	May 23	20,615	Mar 23	-	4,270	Dec 93	42,357	Jun 21	
Repayments	B86L	Jan 99	19,789	19,040	May 23	21,070	Jan 23	-	5,324	Jan 99	26,828	Jun 21	
1-month	VTYF	Apr 93	0.0	-0.1	Apr 23	0.1	Feb 23	May 23	-0.1	Apr 23	1.4	Oct 03	
3-month(ann)(b)	VTYG	Jun 93/Q2 87	-0.3	-	-	-0.2	May 23	-	-0.3	Jun 23	17.0	Nov 03	
12-month	VTYI	Mar 94/Q1 88	1.8	1.7	Jun 14	2.1	May 23	Apr 15	0.5	Nov 11	15.4	Apr 04	
Approvals of loans secured on dwellings													
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	21,003	18,727	May 23	25,075	Oct 22	-	4,123	Nov 93	32,847	Feb 07	
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	54,662	51,143	May 23	56,419	Oct 22	-	9,391	May 20	132,668	Dec 03	
Consumer credit													
Changes	B3PS	Apr 93/Q2 87	1,661	1,090	May 23	1,853	Apr 18	-	-7,492	Apr 20	2,260	Mar 16	
Credit Card	VZQX	Apr 93/Q2 87	614	-149	Dec 22	624	May 23	Aug 05	-4,925	Apr 20	1,282	Mar 04	
Other	B4TU	Apr 93/Q2 87	1,047	466	May 23	1,048	Oct 19	-	-2,853	May 20	1,554	Oct 02	
1-month	B3PW	Apr 93	0.8	0.5	May 23	0.9	Apr 18	Mar 23	-3.4	Apr 20	1.9	Feb 97	
3-month(ann)(b)	B3PY	Jun 93/Q2 87	8.5	8.4	May 23	8.8	Apr 23	Feb 17	-24.8	May 20	20.8	Sep 96	
12-month	B4TC	Mar 94/Q1 88	7.6	7.5	Feb 23	7.7	Apr 23	May 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 - June 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	-4,223	-4,389	Jan 23	-3,534	May 23	-	-10,399	Jul 09	31,180	Mar 20
Equity	ZID5	Jan 03	-1,905	-2,333	May 23	-1,659	Jan 23	-	-4,489	May 22	9,601	Jun 09
Bonds(b)	Z93T	Jan 03	244	-2,212	Apr 23	298	May 23	-	-5,816	Jun 22	11,031	May 18
Commercial paper(b)	B32L	Jan 03	-1,198	-1,306	Feb 23	503	May 23	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	-1,577	-2,497	Apr 23	419	May 23	-	-15,665	Jul 09	33,114	Mar 20
Loans to non-financial businesses												
Changes	ZLV6	May 11	-5,603	-7,758	Oct 22	-435	May 23	-	-7,758	Oct 22	34,005	Mar 20
12-month	ZO8K	Apr 12	-1.2	-1.7	Aug 21	0.6	May 23	Sep 21	-5.4	Nov 12	11.8	May 20
Loans to non-financial businesses: of which large												
Changes	ZM8F	May 11	-4,310	-6,137	Oct 22	400	May 23	-	-16,687	Jun 20	33,028	Mar 20
12-month	ZO8O	Apr 12	0.6	-1.7	Sep 21	3.6	May 23	-	-14.4	Apr 21	16.3	Apr 20
Loans to non-financial businesses: of which SMEs												
Changes	ZM87	May 11	-1,292	-1,621	Oct 22	-835	May 23	-	-1,785	Sep 21	17,952	May 20
12-month	ZO8M	Apr 12	-4.3	-4.6	Jul 22	-4.2	May 23	Aug 22	-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	14,244	12,048	Jan 22	16,286	May 23	-	7,606	Aug 13	40,249	Mar 20
Repayments	ZM8K	Apr 11	17,094	16,097	May 23	22,367	Jan 23	-	8,820	Sep 12	30,706	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs												
Gross lending	ZM8B	Apr 11	4,998	4,693	May 23	5,089	Apr 23	-	2,747	Nov 12	25,057	May 20
Repayments	ZM8C	Apr 11	6,210	5,610	May 23	6,240	Feb 23	-	3,336	Mar 13	6,564	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 - June 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							
M4 excluding intermediate OFCs													
Changes	B54Q	Jul 09/Q1 98	-3,735	-16,892	Mar 23	-3,426	May 23	-	-37,952	Dec 22	72,539	Mar 20	
1-month	B68P	Jul 09	-0.1	-0.6	Mar 23	0.2	Apr 23	May 23	-1.3	Dec 22	3.2	Mar 20	
3-month(ann)(b)	B55Q	Sep 09/Q1 98	0.0	-1.9	May 23	2.0	Mar 23	-	-11.4	Dec 22	34.6	May 20	
12-month	B56Q	Jun 10/Q4 98	0.6	-	-	1.5	Apr 23	May 23	0.6	Jun 23	15.3	Feb 21	
M4: Households													
Changes	VVHS	Oct 97/Q2 63	3,377	-3,102	May 23	3,663	Apr 23	-	-3,754	Mar 23	26,382	May 20	
1-month	VVHT	Oct 97	0.2	-0.2	May 23	0.3	Nov 22	Apr 23	-0.3	Oct 08	1.7	May 20	
3-month(ann)(b)	VVHU	Dec 97/Q2 63	0.9	-0.7	May 23	1.6	Feb 23	Oct 08	-0.7	May 23	18.4	May 20	
12-month	VVHW	Sep 98/Q1 64	1.8	-	-	2.4	Apr 23	May 23	1.8	Jun 23	12.2	Mar 21	
M4: PNFCs													
Changes	VVHM	Oct 97/Q4 63	-6,851	-8,480	Jun 22	-1,063	May 23	-	-8,480	Jun 22	27,297	May 20	
1-month	VVHN	Oct 97	-1.2	-1.4	Jun 22	-0.2	May 23	May 01	-2.2	Jan 00	5.7	May 20	
3-month(ann)(b)	VVHO	Dec 97/Q3 63	-5.5	-5.6	Apr 23	-4.7	May 23	Jun 08	-11.0	Nov 08	86.0	May 20	
12-month	VVHQ	Sep 98/Q1 64	-4.6	-4.9	May 23	-3.3	Apr 23	-	-4.9	May 23	30.2	Jan 21	
M4: Non-intermediate OFCs													
Changes	B64Q	Jul 09/Q1 98	-261	-7,395	Mar 23	739	May 23	-	-36,067	Dec 22	65,797	Sep 22	
1-month	B67P	Jul 09	-0.1	-1.8	Mar 23	0.2	May 23	Apr 21	-8.5	Dec 22	16.0	Sep 22	
3-month(ann)(b)	B65Q	Sep 09/Q1 98	3.8	-3.2	May 23	21.8	Mar 23	-	-55.2	Dec 22	98.8	Sep 22	
12-month	B66Q	Jun 10/Q4 98	3.0	1.8	Dec 22	3.4	May 23	Jan 13	-7.7	Jul 10	28.1	Sep 22	
M4													
Changes	AUZJ	Jul 82/Q2 63	-3,452	-18,457	Mar 23	8,320	May 23	-	-49,232	Nov 22	84,821	Mar 20	
1-month	VQJS	Aug 82	-0.1	-0.6	Mar 23	0.3	May 23	Apr 23	-1.6	Nov 22	3.3	Mar 20	
3-month(ann)(b)	VQKA	Oct 82/Q2 63	0.4	-1.5	May 23	0.9	Mar 23	Mar 15	-9.3	Dec 22	33.4	May 20	
12-month	VQJW	Jul 83/Q1 64	0.1	0.0	May 23	0.2	Apr 23	Jan 14	-5.5	Jun 12	18.3	Feb 90	
M4L excluding intermediate OFCs													
Changes	B58Q	Jul 09/Q1 98	-358	-791	Apr 23	2,063	May 23	-	-29,624	Oct 22	52,899	Mar 20	
1-month	B66P	Jul 09	0.0	-0.1	Mar 23	0.1	May 23	Apr 23	-1.3	Oct 22	2.5	Mar 20	
3-month(ann)(b)	B59Q	Sep 09/Q1 98	0.2	0.0	May 23	7.1	Sep 22	Sep 20	-7.8	Dec 22	10.9	Mar 16	
12-month	B62Q	Jun 10/Q4 98	-1.5	-	-	-1.1	Apr 23	May 23	-1.5	Jun 23	6.8	Jun 16	
M4L: Households													
Changes	VVNV	Oct 97/Q2 63	121	-36	Apr 23	567	May 23	-	-5,302	Apr 20	15,274	Jun 21	
1-month	VVNW	Oct 97	0.0	-0.1	Jul 21	0.1	Feb 23	May 23	-0.4	Apr 20	1.4	Oct 03	
3-month(ann)(b)	VWEI	Dec 97/Q3 63	0.2	-1.1	Jun 20	0.5	Apr 23	May 23	-1.4	May 20	15.5	Oct 03	
12-month	VVNZ	Sep 98/Q2 64	2.0	1.9	Oct 20	2.4	May 23	Jan 21	0.5	Nov 12	14.2	Apr 04	
M4L: PNFCs													
Changes	VVNQ	Oct 97/Q2 63	-1,865	-2,875	Jan 23	287	May 23	-	-8,074	Jul 09	28,063	Mar 20	
1-month	VVNR	Oct 97	-0.4	-0.6	Jan 23	0.1	May 23	Sep 21	-1.6	Jul 09	6.9	Mar 20	
3-month(ann)(b)	VVNS	Dec 97/Q3 63	-2.2	-2.5	Apr 23	-1.5	May 23	Oct 20	-7.6	Aug 09	43.8	May 20	
12-month	VVNU	Sep 98/Q2 64	-1.4	-1.8	Jan 15	-1.3	May 23	Oct 14	-4.3	May 10	19.6	Feb 07	
M4L: Non-intermediate OFCs													
Changes	B68Q	Jul 09/Q1 98	1,386	1,209	May 23	18,995	Sep 22	-	-33,125	Oct 22	23,394	Mar 20	
1-month	B65P	Jul 09	0.6	0.5	May 23	6.6	Sep 22	-	-10.9	Oct 22	8.5	Mar 20	
3-month(ann)(b)	B69Q	Sep 09/Q1 98	5.0	1.8	May 23	34.4	Sep 22	-	-55.7	Dec 22	72.6	Mar 16	
12-month	B72Q	Jun 10/Q4 98	-20.8	-23.1	May 23	-20.6	Feb 23	-	-24.5	Mar 23	36.1	Jun 16	
M4L													
Changes	VVVL	Oct 97/Q2 63	1,017	-2,734	May 23	2,761	Dec 22	-	-46,860	Mar 14	66,988	Mar 20	
1-month	VVVM	Aug 82	0.0	-0.1	May 23	0.1	Dec 22	Oct 21	-2.1	Mar 14	2.6	Mar 20	
3-month(ann)(b)	VVVN	Oct 82/Q3 63	-0.9	-1.7	May 23	1.4	Oct 22	-	-10.7	Apr 14	27.7	Jul 88	
12-month	VVVP	Jul 83/Q2 64	-1.5	-3.7	Feb 15	-1.4	May 23	Jun 11	-6.6	Aug 12	24.7	Nov 88	

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