

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

Lending to individuals - March 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	1,592	-1,239	Jul 21	2,156	Feb 23	-	-7,295	Apr 20	17,469	Jun 21
1-month	BZ2E	Apr 93	0.1	-0.1	Jul 21	0.2	Jan 23	Feb 23	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	1.6	0.2	Jul 20	2.1	Feb 23	-	-2.5	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	3.4	3.0	Apr 21	3.8	Feb 23	-	0.2	Mar 11	15.1	Jun 04
Secured lending												
Changes	VTVJ	Apr 93/Q1 87	18	-1,785	Jul 21	670	Feb 23	-	-1,785	Jul 21	17,204	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	20,587	20,420	Feb 23	22,833	Jan 23	-	4,272	Dec 93	42,747	Jun 21
Repayments	B86L	Jan 99	19,338	18,714	Jan 22	19,936	Feb 23	-	5,321	Jan 99	27,155	Jun 21
1-month	VTYF	Apr 93	0.0	-0.1	Jul 21	0.1	Jan 23	Feb 23	-0.1	Jul 21	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	0.7	0.6	Jun 20	1.3	Feb 23	Mar 13	0.2	Dec 10	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	2.9	2.8	Aug 20	3.3	Feb 23	Oct 20	0.5	Nov 11	15.4	Apr 04
Approvals of loans secured on dwellings												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	19,066	15,654	Feb 23	24,808	Oct 22	-	4,123	Nov 93	32,840	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	52,011	44,126	Feb 23	56,690	Oct 22	-	9,333	May 20	132,626	Dec 03
Consumer credit												
Changes	B3PS	Apr 93/Q2 87	1,574	1,485	Feb 23	1,681	Jan 23	-	-7,372	Apr 20	2,276	Mar 16
Credit Card	VZQX	Apr 93/Q2 87	655	-164	Dec 22	662	Feb 23	Oct 21	-4,904	Apr 20	1,280	Mar 04
Other	B4TU	Apr 93/Q2 87	919	823	Feb 23	1,032	Dec 22	-	-2,941	May 20	1,555	Oct 02
1-month	B3PW	Apr 93	0.7	0.4	Dec 22	0.8	Jan 23	Feb 23	-3.3	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	9.5	8.0	Feb 23	9.6	Jun 18	Feb 18	-24.9	May 20	20.7	Sep 96
12-month	B4TC	Mar 94/Q1 88	7.9	7.7	Feb 23	8.0	Nov 18	May 94	-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 - March 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	1,710	-4,175	Feb 23	6,255	Aug 22	-	-10,397	Jul 09	31,209	Mar 20
Equity	ZID5	Jan 03	-3,009	-3,301	Jun 22	-2,334	Feb 23	-	-4,471	May 22	9,604	Jun 09
Bonds(b)	Z93T	Jan 03	1,375	-1,032	Dec 22	1,616	Feb 23	-	-5,816	Jun 22	11,031	May 18
Commercial paper(b)	B32L	Jan 03	-973	-1,306	Feb 23	1,544	Jan 23	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	3,430	-2,614	Feb 23	3,775	Sep 22	Aug 04	-15,730	Jul 09	33,188	Mar 20
Loans to non-financial businesses												
Changes	ZLV6	May 11	2,539	-4,257	Feb 23	3,477	Dec 22	-	-7,610	Jun 20	33,873	Mar 20
12-month	ZO8K	Apr 12	0.5	0.4	Feb 23	2.0	Jan 23	-	-5.4	Nov 12	11.9	May 20
Loans to non-financial businesses: of which large												
Changes	ZM8F	May 11	3,202	-3,706	Feb 23	3,909	Dec 22	-	-17,649	Jun 20	32,892	Mar 20
12-month	ZO8O	Apr 12	3.3	3.1	Feb 23	5.8	Jan 23	Feb 18	-14.4	Apr 21	16.4	Apr 20
Loans to non-financial businesses: of which SMEs												
Changes	ZM87	May 11	-663	-1,429	Oct 22	-551	Feb 23	-	-2,043	May 21	17,632	May 20
12-month	ZO8M	Apr 12	-4.0	-4.3	Aug 22	-3.9	Feb 23	Jan 13	-5.1	Apr 22	26.3	Feb 21
Gross lending to and repayments by non-financial businesses (excluding overdrafts): large												
Gross lending	ZM8J	Apr 11	17,444	16,011	Feb 23	22,343	Sep 22	-	7,606	Aug 13	40,443	Mar 20
Repayments	ZM8K	Apr 11	15,318	14,131	Dec 22	16,598	Feb 23	-	8,821	Sep 12	30,644	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs												
Gross lending	ZM8B	Apr 11	5,303	5,093	Feb 23	5,492	Dec 22	-	2,747	Nov 12	25,006	May 20
Repayments	ZM8C	Apr 11	5,854	5,755	Dec 22	6,235	Feb 23	-	3,333	Mar 13	6,588	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 - March 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	-18,149	-37,134	Dec 22	-4,322	Feb 23	-	-37,134	Dec 22	72,275	Mar 20
1-month	B68P	Jul 09	-0.6	-1.3	Dec 22	-0.2	Feb 23	-	-1.3	Dec 22	3.2	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	2.3	-0.5	Feb 23	3.8	Nov 22	Oct 10	-11.0	Dec 22	34.2	May 20
12-month	B56Q	Jun 10/Q4 98	1.4	1.2	Aug 10	3.1	Feb 23	Dec 11	1.0	Jul 10	15.4	Feb 21
M4: Households												
Changes	VVHS	Oct 97/Q2 63	-4,785	-	-	2,590	Feb 23	-	-4,785	Mar 23	25,883	May 20
1-month	VVHT	Oct 97	-0.3	-	-	0.1	Feb 23	Oct 08	-0.3	Mar 23	1.7	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	0.4	-	-	2.3	Feb 23	-	0.4	Mar 23	17.9	May 20
12-month	VVHW	Sep 98/Q1 64	2.6	2.4	Nov 18	3.3	Feb 23	Jan 19	1.8	Jun 11	12.2	Mar 21
M4: PNFCs												
Changes	VVHM	Oct 97/Q4 63	-5,757	-9,978	Jun 22	-2,134	Feb 23	-	-9,978	Jun 22	27,165	May 20
1-month	VVHN	Oct 97	-1.0	-1.7	Jun 22	-0.4	Feb 23	Nov 22	-2.2	Jan 00	5.7	May 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	-3.8	-5.4	Jan 23	-3.0	Feb 23	Nov 10	-11.0	Nov 08	85.8	May 20
12-month	VVHQ	Sep 98/Q1 64	-3.3	-4.1	Dec 08	-1.5	Feb 23	-	-4.7	Nov 08	30.2	Jan 21
M4: Non-intermediate OFCs												
Changes	B64Q	Jul 09/Q1 98	-7,608	-36,269	Dec 22	-4,778	Feb 23	-	-36,269	Dec 22	65,786	Sep 22
1-month	B67P	Jul 09	-1.8	-8.5	Dec 22	-1.1	Feb 23	May 19	-8.5	Dec 22	16.0	Sep 22
3-month(ann)(b)	B65Q	Sep 09/Q1 98	21.6	-8.3	Feb 23	43.3	Oct 22	May 17	-55.2	Dec 22	99.2	Sep 22
12-month	B66Q	Jun 10/Q4 98	3.2	1.8	Dec 22	9.5	Feb 23	Aug 19	-7.7	Jul 10	28.1	Sep 22
M4												
Changes	AUZJ	Jul 82/Q2 63	-19,829	-27,006	Dec 22	-8,780	Feb 23	-	-47,764	Nov 22	84,595	Mar 20
1-month	VQJS	Aug 82	-0.6	-0.9	Dec 22	-0.3	Feb 23	Aug 20	-1.5	Nov 22	3.3	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	1.1	0.2	Feb 23	2.1	Nov 22	Jan 02	-9.0	Dec 22	33.2	May 20
12-month	VQJW	Jul 83/Q1 64	0.4	0.3	Dec 15	1.1	Feb 23	-	-5.5	Jun 12	18.3	Feb 90
M4L excluding intermediate OFCs												
Changes	B58Q	Jul 09/Q1 98	-703	-17,745	Feb 23	1,210	Dec 22	-	-29,719	Oct 22	53,033	Mar 20
1-month	B66P	Jul 09	0.0	-0.8	Feb 23	0.1	Dec 22	Jul 20	-1.3	Oct 22	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	-4.6	-7.8	Dec 22	-4.2	Feb 23	-	-7.8	Dec 22	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	-1.3	-	-	-0.2	Feb 23	-	-1.3	Mar 23	6.8	Jun 16
M4L: Households												
Changes	VVNV	Oct 97/Q2 63	656	-2,130	Jul 21	2,384	Feb 23	-	-5,299	Apr 20	14,993	Jun 21
1-month	VVNW	Oct 97	0.0	-0.1	Jul 21	0.1	Feb 23	Mar 13	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	VVEI	Dec 97/Q3 63	1.4	1.1	Jul 20	2.2	Feb 23	Aug 13	-1.4	May 20	15.5	Oct 03
12-month	VVNZ	Sep 98/Q2 64	3.1	2.7	Mar 21	3.5	Feb 23	Mar 20	0.5	Nov 12	14.2	Apr 04
M4L: PNFCs												
Changes	VVNQ	Oct 97/Q2 63	-973	-1,077	Feb 23	763	Dec 22	-	-8,098	Jul 09	28,130	Mar 20
1-month	VVNR	Oct 97	-0.2	-0.7	Jan 23	0.2	Dec 22	Feb 23	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VVNS	Dec 97/Q3 63	-4.4	-4.5	Feb 20	-2.9	Feb 23	Jul 12	-7.6	Aug 09	44.1	May 20
12-month	VVNU	Sep 98/Q2 64	-1.0	-1.3	Feb 15	-0.3	Feb 23	-	-4.3	May 10	19.6	Feb 07
M4L: Non-intermediate OFCs												
Changes	B68Q	Jul 09/Q1 98	-387	-19,052	Feb 23	18,995	Sep 22	-	-33,125	Oct 22	23,394	Mar 20
1-month	B65P	Jul 09	-0.2	-7.9	Feb 23	6.6	Sep 22	Feb 22	-10.9	Oct 22	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	-37.1	-39.7	Feb 23	-21.6	Oct 22	-	-55.7	Dec 22	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	-24.5	-	-	-20.6	Feb 23	-	-24.5	Mar 23	36.1	Jun 16
M4L												
Changes	VVVL	Oct 97/Q2 63	-4,059	-25,361	Feb 23	2,776	Dec 22	-	-46,763	Mar 14	67,122	Mar 20
1-month	VVVM	Aug 82	-0.2	-0.9	Feb 23	0.1	Dec 22	Jan 23	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VVVN	Oct 82/Q3 63	-5.0	-5.7	Dec 22	-4.0	Feb 23	Apr 12	-10.7	Apr 14	27.7	Jul 88
12-month	VVVP	Jul 83/Q2 64	-1.1	-1.2	Mar 15	-0.4	Feb 23	Apr 11	-6.6	Aug 12	24.7	Nov 88

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