

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

Lending to individuals - May 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	1,052	48	Apr 23	1,600	Mar 23	-	-7,389	Apr 20	17,350	Jun 21
1-month	BZ2E	Apr 93	0.1	0.0	Apr 23	0.2	Jan 23	Mar 23	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	0.6	0.2	Jul 20	0.8	Apr 23	Aug 12	-2.5	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	2.7	2.3	Mar 21	3.1	Apr 23	Jul 15	0.2	Mar 11	15.1	Jun 04
Secured lending												
Changes	VTVJ	Apr 93/Q1 87	-92	-1,466	Apr 23	15	Mar 23	-	-1,755	Jul 21	17,096	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	18,658	16,426	Apr 23	20,358	Mar 23	-	4,271	Dec 93	42,860	Jun 21
Repayments	B86L	Jan 99	18,924	18,556	Apr 23	19,202	Mar 23	-	5,327	Jan 99	27,224	Jun 21
1-month	VTYF	Apr 93	0.0	-0.1	Apr 23	0.1	Jan 23	Mar 23	-0.1	Apr 23	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	-0.4	-	-	-0.2	Apr 23	-	-0.4	May 23	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	2.1	2.0	Jul 15	2.5	Apr 23	Feb 09	0.5	Nov 11	15.4	Apr 04
Approvals of loans secured on dwellings												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	18,866	18,113	Apr 23	24,931	Oct 22	-	4,123	Nov 93	32,842	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	50,524	49,020	Apr 23	51,830	Mar 23	-	9,352	May 20	132,621	Dec 03
Consumer credit												
Changes	B3PS	Apr 93/Q2 87	1,144	856	Dec 22	1,513	Apr 23	Dec 16	-7,469	Apr 20	2,260	Mar 16
Credit Card	VZQX	Apr 93/Q2 87	617	-150	Dec 22	726	Apr 23	Jan 04	-4,925	Apr 20	1,282	Mar 04
Other	B4TU	Apr 93/Q2 87	528	472	Jan 23	787	Apr 23	-	-2,874	May 20	1,555	Oct 02
1-month	B3PW	Apr 93	0.5	0.4	Dec 22	0.7	Apr 23	Jan 22	-3.4	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	8.3	7.4	Feb 23	8.5	Apr 23	Mar 18	-24.8	May 20	20.8	Sep 96
12-month	B4TC	Mar 94/Q1 88	7.5	7.2	Dec 22	7.6	Apr 23	Feb 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 - May 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	-3,670	-4,042	Feb 23	-3,607	Apr 23	-	-10,398	Jul 09	31,220	Mar 20
Equity	ZID5	Jan 03	-2,391	-2,544	Apr 23	-2,303	Feb 23	-	-4,540	May 22	9,605	Jun 09
Bonds(b)	Z93T	Jan 03	298	-2,212	Apr 23	1,375	Mar 23	-	-5,816	Jun 22	11,031	May 18
Commercial paper(b)	B32L	Jan 03	503	-973	Mar 23	1,122	Apr 23	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	0	-2,619	Apr 23	3,523	Mar 23	-	-15,684	Jul 09	33,231	Mar 20
Loans to non-financial businesses												
Changes	ZLV6	May 11	-586	-4,656	Feb 23	453	Apr 23	-	-7,726	Oct 22	33,856	Mar 20
12-month	ZO8K	Apr 12	0.6	0.3	Apr 23	2.0	Jan 23	-	-5.4	Nov 12	11.8	May 20
Loans to non-financial businesses: of which large												
Changes	ZM8F	May 11	432	-3,730	Feb 23	1,635	Apr 23	-	-17,610	Jun 20	32,950	Mar 20
12-month	ZO8O	Apr 12	3.6	3.0	Apr 23	5.8	Jan 23	Jul 16	-14.4	Apr 21	16.4	Apr 20
Loans to non-financial businesses: of which SMEs												
Changes	ZM87	May 11	-1,018	-1,182	Apr 23	-596	Mar 23	-	-1,675	Oct 22	17,879	May 20
12-month	ZO8M	Apr 12	-4.3	-4.6	Jul 22	-4.2	Apr 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	16,447	15,947	Feb 23	17,197	Apr 23	-	7,606	Aug 13	40,344	Mar 20
Repayments	ZM8K	Apr 11	16,053	15,713	Apr 23	16,566	Feb 23	-	8,821	Sep 12	30,646	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs												
Gross lending	ZM8B	Apr 11	4,693	4,616	Nov 21	5,064	Apr 23	-	2,748	Nov 12	25,072	May 20
Repayments	ZM8C	Apr 11	5,647	5,313	Nov 21	5,801	Apr 23	-	3,334	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 - May 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	-4,647	-15,774	Mar 23	6,785	Apr 23	-	-37,350	Dec 22	72,822	Mar 20
1-month	B68P	Jul 09	-0.2	-0.6	Mar 23	0.2	Apr 23	Feb 23	-1.3	Dec 22	3.2	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	-1.9	-3.6	Jan 23	2.5	Mar 23	Apr 23	-11.2	Dec 22	34.6	May 20
12-month	B56Q	Jun 10/Q4 98	0.7	-	-	1.6	Apr 23	-	0.7	May 23	15.4	Feb 21
M4: Households												
Changes	VVHS	Oct 97/Q2 63	-4,576	-	-	3,698	Apr 23	-	-4,576	May 23	26,051	May 20
1-month	VVHT	Oct 97	-0.3	-	-	0.2	Apr 23	Oct 08	-0.3	May 23	1.7	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	-0.8	-	-	0.6	Apr 23	-	-0.8	May 23	18.4	May 20
12-month	VVHW	Sep 98/Q1 64	1.9	1.8	Jun 11	2.5	Apr 23	May 11	1.8	Jun 11	12.2	Mar 21
M4: PNFCs												
Changes	VVHM	Oct 97/Q4 63	-504	-5,506	Mar 23	-254	Apr 23	-	-10,433	Jun 22	27,517	May 20
1-month	VVHN	Oct 97	-0.1	-1.0	Mar 23	0.0	Apr 23	Sep 19	-2.2	Jan 00	5.8	May 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	-4.3	-5.3	Apr 23	-3.7	Mar 23	-	-11.0	Nov 08	86.5	May 20
12-month	VVHQ	Sep 98/Q1 64	-4.8	-	-	-3.3	Apr 23	-	-4.8	May 23	30.2	Jan 21
M4: Non-intermediate OFCs												
Changes	B64Q	Jul 09/Q1 98	433	-7,304	Mar 23	3,341	Apr 23	-	-36,211	Dec 22	65,748	Sep 22
1-month	B67P	Jul 09	0.1	-1.8	Mar 23	0.8	Apr 23	Jun 22	-8.5	Dec 22	16.0	Sep 22
3-month(ann)(b)	B65Q	Sep 09/Q1 98	-3.3	-7.9	Apr 23	22.0	Mar 23	Jul 14	-55.2	Dec 22	99.2	Sep 22
12-month	B66Q	Jun 10/Q4 98	3.3	3.2	Mar 23	5.1	Apr 23	Jan 22	-7.7	Jul 10	28.1	Sep 22
M4												
Changes	AUZJ	Jul 82/Q2 63	6,918	-1,650	Apr 23	36,640	Jan 23	-	-48,282	Nov 22	85,059	Mar 20
1-month	VQJS	Aug 82	0.2	-0.1	Apr 23	1.2	Jan 23	Jul 18	-1.6	Nov 22	3.4	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	-1.6	-3.7	Apr 23	1.3	Mar 23	Aug 99	-9.0	Dec 22	33.5	May 20
12-month	VQJW	Jul 83/Q1 64	0.0	-0.6	Sep 15	0.3	Apr 23	Apr 15	-5.5	Jun 12	18.3	Feb 90
M4L excluding intermediate OFCs												
Changes	B58Q	Jul 09/Q1 98	907	-1,013	Apr 23	1,132	Dec 22	Jun 15	-29,639	Oct 22	53,034	Mar 20
1-month	B66P	Jul 09	0.0	-0.8	Feb 23	1.1	Sep 22	Apr 23	-1.3	Oct 22	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	-0.2	-3.4	Apr 23	-0.1	Oct 22	Apr 13	-7.8	Dec 22	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	-1.6	-	-	-1.1	Apr 23	-	-1.6	May 23	6.8	Jun 16
M4L: Households												
Changes	VVNV	Oct 97/Q2 63	564	-107	Apr 23	1,997	Feb 23	-	-5,310	Apr 20	15,060	Jun 21
1-month	VVNW	Oct 97	0.0	-0.1	Jul 21	0.1	Feb 23	Apr 23	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	VVEI	Dec 97/Q3 63	0.2	-1.1	Jun 20	0.6	Apr 23	-	-1.4	May 20	15.5	Oct 03
12-month	VVNZ	Sep 98/Q2 64	2.4	2.1	Feb 21	2.8	Apr 23	Jun 15	0.5	Nov 12	14.2	Apr 04
M4L: PNFCs												
Changes	VVNQ	Oct 97/Q2 63	-74	-981	Apr 23	855	Dec 22	-	-8,091	Jul 09	28,179	Mar 20
1-month	VVNR	Oct 97	0.0	-0.2	Apr 23	0.2	Dec 22	Oct 22	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VVNS	Dec 97/Q3 63	-1.7	-2.5	Apr 23	-1.1	Dec 22	May 14	-7.6	Aug 09	44.0	May 20
12-month	VVNU	Sep 98/Q2 64	-1.4	-1.8	Jan 15	-1.2	Apr 23	Oct 14	-4.3	May 10	19.6	Feb 07
M4L: Non-intermediate OFCs												
Changes	B68Q	Jul 09/Q1 98	418	75	Apr 23	18,995	Sep 22	-	-33,125	Oct 22	23,394	Mar 20
1-month	B65P	Jul 09	0.2	0.0	Apr 23	6.6	Sep 22	Sep 19	-10.9	Oct 22	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	0.2	-28.5	Apr 23	34.4	Sep 22	Jul 13	-55.7	Dec 22	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	-23.4	-24.5	Mar 23	-22.0	Apr 23	-	-24.5	Mar 23	36.1	Jun 16
M4L												
Changes	VVVL	Oct 97/Q2 63	-3,993	-4,911	Apr 23	2,698	Dec 22	-	-46,769	Mar 14	67,123	Mar 20
1-month	VVVM	Aug 82	-0.1	-0.2	Apr 23	0.1	Dec 22	Aug 22	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VVVN	Oct 82/Q3 63	-1.9	-5.0	Apr 23	-1.6	Nov 22	May 10	-10.7	Apr 14	27.7	Jul 88
12-month	VVVP	Jul 83/Q2 64	-1.5	-3.7	Feb 15	-1.1	Apr 23	Jun 11	-6.6	Aug 12	24.7	Nov 88

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