

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

Lending to individuals - October 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	1,239	410	Sep 23	2,805	Aug 23	Sep 08	-7,407	Apr 20	17,405	Jun 21	
1-month	BZ2E	Apr 93	0.1	0.0	Sep 23	0.2	Aug 23	Jul 23	-0.4	Apr 20	1.4	Oct 03	
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	1.0	0.8	Jul 23	1.3	Aug 23	Sep 23	-2.5	Jun 20	16.5	Nov 03	
12-month	BZ2K	Mar 94/Q1 88	1.4	1.3	Sep 13	1.6	Sep 23	Oct 13	0.2	Mar 11	15.1	Jun 04	
Secured lending													
Changes	VTVJ	Apr 93/Q1 87	-50	-961	Sep 23	1,134	Aug 23	-	-1,784	Jul 21	17,207	Jun 21	
Gross lending	VTVK	Apr 93/Q1 87(c)	16,209	15,603	Jul 21	18,145	Sep 23	-	4,272	Dec 93	42,542	Jun 21	
Repayments	B86L	Jan 99	17,238	16,673	Jul 21	19,489	Sep 23	Aug 21	5,324	Jan 99	26,793	Jun 21	
1-month	VTYF	Apr 93	0.0	-0.1	Sep 23	0.1	Aug 23	Jul 23	-0.1	Sep 23	1.4	Oct 03	
3-month(ann)(b)	VTYG	Jun 93/Q2 87	0.0	-0.4	Jun 23	0.1	Sep 23	Jul 23	-0.4	Jun 23	17.0	Nov 03	
12-month	VTYI	Mar 94/Q1 88	0.5	-	-	0.8	Sep 23	Nov 11	0.5	Oct 23	15.4	Apr 04	
Approvals of loans secured on dwellings													
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	15,969	14,105	Sep 23	19,746	Jul 23	-	4,123	Nov 93	32,824	Feb 07	
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	47,383	43,675	Sep 23	49,389	Jul 23	-	9,347	May 20	132,671	Dec 03	
Consumer credit													
Changes	B3PS	Apr 93/Q2 87	1,289	1,075	May 23	1,370	Sep 23	-	-7,489	Apr 20	2,262	Jan 05	
Credit Card	VZQX	Apr 93/Q2 87	496	-161	Dec 22	577	Sep 23	Sep 01	-4,930	Apr 20	1,284	Mar 04	
Other	B4TU	Apr 93/Q2 87	793	686	Jul 23	1,011	Aug 23	Sep 23	-2,843	May 20	1,551	Oct 02	
1-month	B3PW	Apr 93	0.6	0.5	May 23	0.8	Aug 23	Sep 23	-3.4	Apr 20	1.9	Feb 97	
3-month(ann)(b)	B3PY	Jun 93/Q2 87	8.3	7.7	Jul 23	8.8	Aug 23	Sep 23	-24.8	May 20	20.8	Sep 96	
12-month	B4TC	Mar 94/Q1 88	8.1	8.0	Sep 23	8.3	Oct 18	Sep 15	-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 - October 2023

Seasonally adjusted; changes/flows, 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	
Net finance raised by PNFCs													
Net finance raised	VYVV	Oct 97	-5,355	-8,234	Oct 22	7,150	Sep 23	-	-10,401	Jul 09	31,139	Mar 20	
Equity	ZID5	Jan 03	-1,273	-2,227	Jul 23	-690	Sep 23	-	-4,457	May 22	9,599	Jun 09	
Bonds(b)	Z93T	Jan 03	-1,306	-3,733	Aug 23	3,109	Sep 23	-	-5,816	Jun 22	11,031	May 18	
Commercial paper(b)	B32L	Jan 03	267	-512	Sep 23	503	May 23	-	-4,272	Mar 21	7,014	Apr 20	
Loans by MFIs	B93K	Jan 98	-1,842	-2,463	Apr 23	6,386	Sep 23	-	-15,645	Jul 09	33,175	Mar 20	
Loans to non-financial businesses													
Changes	ZLV6	May 11	-1,118	-6,151	Jun 23	5,048	Sep 23	-	-7,484	Oct 22	33,902	Mar 20	
12-month	ZO8K	Apr 12	-0.4	-1.6	Sep 23	0.5	May 23	Dec 21	-5.4	Nov 12	11.8	May 20	
Loans to non-financial businesses: of which large													
Changes	ZM8F	May 11	-791	-4,606	Jun 23	6,076	Sep 23	-	-17,157	Jun 20	32,966	Mar 20	
12-month	ZO8O	Apr 12	2.1	0.4	Sep 23	3.5	May 23	-	-14.4	Apr 21	16.3	Apr 20	
Loans to non-financial businesses: of which SMEs													
Changes	ZM87	May 11	-328	-1,028	Sep 23	-303	Jul 23	-	-1,710	Jun 21	17,830	May 20	
12-month	ZO8M	Apr 12	-4.6	-5.0	Sep 23	-4.3	Jul 23	Aug 23	-5.2	Apr 22	26.3	Feb 21	
Gross lending to and repayments by non-financial businesses (excluding overdrafts): large													
Gross lending	ZM8J	Apr 11	17,901	17,187	Aug 23	19,972	Sep 23	-	7,606	Aug 13	40,033	Mar 20	
Repayments	ZM8K	Apr 11	15,977	15,404	Sep 23	16,960	Jun 23	-	8,821	Sep 12	30,703	May 20	
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs													
Gross lending	ZM8B	Apr 11	4,714	4,698	Jul 23	5,279	Sep 23	-	2,756	Nov 12	25,070	May 20	
Repayments	ZM8C	Apr 11	5,425	5,270	Jul 23	5,774	Sep 23	-	3,336	Mar 13	6,611	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 - October 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	13,899	-28,826	Sep 23	35,973	Jan 23	-	-39,026	Dec 22	74,103	Sep 22	
1-month	B68P	Jul 09	0.5	-1.0	Sep 23	1.3	Jan 23	Jul 22	-1.4	Dec 22	3.2	Mar 20	
3-month(ann)(b)	B55Q	Sep 09/Q1 98	-3.3	-5.6	Sep 23	-2.3	Aug 23	-	-11.4	Dec 22	34.1	May 20	
12-month	B56Q	Jun 10/Q4 98	-3.1	-4.2	Sep 23	-0.6	Aug 23	-	-4.2	Sep 23	15.3	Feb 21	
M4: Households													
Changes	VVHS	Oct 97/Q2 63	4,633	-729	Sep 23	4,808	Nov 22	-	-4,387	Mar 23	26,285	May 20	
1-month	VVHT	Oct 97	0.3	0.0	Sep 23	0.5	Sep 22	Nov 22	-0.3	Oct 08	1.7	May 20	
3-month(ann)(b)	VVHU	Dec 97/Q2 63	0.9	-0.1	Sep 23	1.3	Feb 23	Oct 08	-1.1	May 23	18.3	May 20	
12-month	VVHW	Sep 98/Q1 64	0.7	-	-	0.8	Sep 23	-	0.7	Oct 23	12.2	Mar 21	
M4: PNFCs													
Changes	VVHM	Oct 97/Q4 63	-1,029	-1,766	Sep 23	1,132	Jul 23	-	-8,746	Jun 22	27,149	May 20	
1-month	VVHN	Oct 97	-0.2	-0.3	Sep 23	0.2	Jul 23	Aug 23	-2.2	Jan 00	5.7	May 20	
3-month(ann)(b)	VVHO	Dec 97/Q3 63	-2.9	-4.9	Aug 23	-1.3	Sep 23	-	-11.0	Nov 08	85.5	May 20	
12-month	VVHQ	Sep 98/Q1 64	-5.2	-	-	-4.3	Jul 23	Sep 23	-5.2	Oct 23	30.2	Jan 21	
M4: Non-intermediate OFCs													
Changes	B64Q	Jul 09/Q1 98	10,296	-26,331	Sep 23	32,023	Jan 23	-	-36,678	Dec 22	67,427	Sep 22	
1-month	B67P	Jul 09	2.8	-6.6	Sep 23	8.2	Jan 23	Jul 22	-8.6	Dec 22	16.5	Sep 22	
3-month(ann)(b)	B65Q	Sep 09/Q1 98	-20.9	-31.6	Sep 23	-11.3	Aug 23	-	-54.7	Dec 22	106.0	Sep 22	
12-month	B66Q	Jun 10/Q4 98	-15.7	-21.8	Sep 23	-2.5	Aug 23	-	-21.8	Sep 23	28.3	Sep 22	
M4													
Changes	AUZJ	Jul 82/Q2 63	8,349	-32,142	Sep 23	34,996	Jan 23	-	-51,201	Nov 22	84,116	Mar 20	
1-month	VQJS	Aug 82	0.3	-1.1	Sep 23	1.2	Jan 23	May 21	-1.6	Nov 22	3.3	Mar 20	
3-month(ann)(b)	VQKA	Oct 82/Q2 63	-2.4	-6.0	Sep 23	-0.4	Jun 23	Jul 23	-9.1	Dec 22	33.0	May 20	
12-month	VQJW	Jul 83/Q1 64	-3.8	-3.9	Sep 23	-0.8	Aug 23	-	-5.5	Jun 12	18.3	Feb 90	
M4L excluding intermediate OFCs													
Changes	B58Q	Jul 09/Q1 98	-2,288	-17,992	Feb 23	3,402	Sep 23	-	-29,282	Oct 22	52,960	Mar 20	
1-month	B66P	Jul 09	-0.1	-0.8	Feb 23	0.1	Sep 23	Mar 23	-1.3	Oct 22	2.5	Mar 20	
3-month(ann)(b)	B59Q	Sep 09/Q1 98	0.1	-0.1	Jun 23	1.8	Sep 23	-	-7.7	Dec 22	10.9	Mar 16	
12-month	B62Q	Jun 10/Q4 98	-1.6	-2.7	Sep 23	-1.5	Jun 23	Jul 23	-2.7	Sep 23	6.8	Jun 16	
M4L: Households													
Changes	VVNV	Oct 97/Q2 63	995	-689	Sep 23	1,513	Aug 23	-	-5,311	Apr 20	15,036	Jun 21	
1-month	VVNW	Oct 97	0.1	0.0	Sep 23	0.2	Jan 23	Aug 23	-0.4	Apr 20	1.4	Oct 03	
3-month(ann)(b)	VVEI	Dec 97/Q3 63	0.5	0.4	Sep 23	1.2	Mar 23	Aug 23	-1.4	May 20	15.5	Oct 03	
12-month	VVNZ	Sep 98/Q2 64	0.9	0.8	Jul 13	1.1	Sep 23	Jul 11	0.5	Nov 12	14.2	Apr 04	
M4L: PNFCs													
Changes	VVNQ	Oct 97/Q2 63	-589	-1,976	Jun 23	853	Sep 23	-	-8,056	Jul 09	28,122	Mar 20	
1-month	VVNR	Oct 97	-0.1	-0.4	Jun 23	0.2	Sep 23	Nov 21	-1.6	Jul 09	6.9	Mar 20	
3-month(ann)(b)	VVNS	Dec 97/Q3 63	0.8	0.0	Aug 23	2.6	Sep 23	-	-7.6	Aug 09	43.9	May 20	
12-month	VVNU	Sep 98/Q2 64	-1.4	-1.8	Jan 15	-1.2	Sep 23	Jun 23	-4.3	May 10	19.6	Feb 07	
M4L: Non-intermediate OFCs													
Changes	B68Q	Jul 09/Q1 98	-2,695	-2,881	Aug 23	3,238	Sep 23	-	-33,125	Oct 22	23,394	Mar 20	
1-month	B65P	Jul 09	-1.2	-1.3	Aug 23	1.4	Sep 23	Dec 22	-10.9	Oct 22	8.5	Mar 20	
3-month(ann)(b)	B69Q	Sep 09/Q1 98	-4.0	-28.4	Apr 23	10.2	Sep 23	-	-55.7	Dec 22	72.6	Mar 16	
12-month	B72Q	Jun 10/Q4 98	-16.5	-24.6	Sep 23	-14.0	Jan 23	-	-24.6	Sep 23	36.1	Jun 16	
M4L													
Changes	VVVL	Oct 97/Q2 63	7,726	-9,834	Sep 23	32,469	Sep 22	-	-46,929	Mar 14	67,049	Mar 20	
1-month	VVVM	Aug 82	0.3	-0.4	Sep 23	1.2	Sep 22	May 22	-2.1	Mar 14	2.6	Mar 20	
3-month(ann)(b)	VVVN	Oct 82/Q3 63	0.4	-0.6	Sep 23	1.0	Aug 23	Nov 15	-10.7	Apr 14	27.7	Jul 88	
12-month	VVVP	Jul 83/Q2 64	-2.1	-3.1	Sep 23	-1.6	Aug 23	-	-6.6	Aug 12	24.7	Nov 88	

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