

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

Lending to individuals - September 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	451	280	Apr 23	2,797	Aug 23	-	-7,397	Apr 20	17,411	Jun 21	
1-month	BZ2E	Apr 93	0.0	-0.1	Jul 21	0.2	Aug 23	May 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	Apr 23	-2.5	Jun 20	16.5	Nov 03	
12-month	BZ2K	Mar 94/Q1 88	1.6	1.5	Dec 13	1.9	Aug 23	Jan 21	0.2	Mar 11	15.1	Jun 04	
Secured lending													
Changes	VTVJ	Apr 93/Q1 87	-940	-1,314	Apr 23	1,116	Aug 23	-	-1,784	Jul 21	17,207	Jun 21	
Gross lending	VTVC	Apr 93/Q1 87(c)	18,568	16,459	Apr 23	19,376	Aug 23	-	4,269	Dec 93	43,033	Jun 21	
Repayments	B86L	Jan 99	19,493	19,019	Aug 23	19,730	Jun 23	-	5,324	Jan 99	26,788	Jun 21	
1-month	VTYF	Apr 93	-0.1	-	-	0.1	Aug 23	Apr 23	-0.1	Sep 23	1.4	Oct 03	
3-month(ann)(b)	VTYG	Jun 93/Q2 87	0.1	0.0	Jul 23	0.3	Aug 23	-	-0.4	Jun 23	17.0	Nov 03	
12-month	VTYI	Mar 94/Q1 88	0.8	0.7	May 13	1.2	Aug 23	Jul 13	0.5	Nov 11	15.4	Apr 04	
Approvals of loans secured on dwellings													
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	14,128	13,515	Jan 23	15,172	Aug 23	-	4,123	Nov 93	32,835	Nov 06	
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	43,328	39,892	Jan 23	45,447	Aug 23	-	9,389	May 20	132,668	Dec 03	
Consumer credit													
Changes	B3PS	Apr 93/Q2 87	1,391	1,302	Jul 23	1,681	Aug 23	-	-7,479	Apr 20	2,262	Jan 05	
Credit Card	VZQX	Apr 93/Q2 87	611	610	Jun 23	680	Aug 23	-	-4,927	Apr 20	1,283	Mar 04	
Other	B4TU	Apr 93/Q2 87	780	677	Jul 23	1,001	Aug 23	-	-2,853	May 20	1,551	Oct 02	
1-month	B3PW	Apr 93	0.6	0.5	May 23	0.8	Aug 23	Jul 23	-3.4	Apr 20	1.9	Feb 97	
3-month(ann)(b)	B3PY	Jun 93/Q2 87	8.4	7.7	Jul 23	8.9	Aug 23	May 23	-24.8	May 20	20.8	Sep 96	
12-month	B4TC	Mar 94/Q1 88	8.0	7.7	Aug 23	8.3	Oct 18	Nov 18	-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 - September 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	6,811	-4,602	Aug 23	10,014	Jun 20	-	-10,394	Jul 09	31,122	Mar 20	
Equity	ZID5	Jan 03	-806	-839	Aug 23	-224	Nov 21	-	-4,408	May 22	9,599	Jun 09	
Bonds(b)	Z93T	Jan 03	3,109	-3,733	Aug 23	4,349	Oct 20	-	-5,816	Jun 22	11,031	May 18	
Commercial paper(b)	B32L	Jan 03	-512	-1,198	Jun 23	-312	Aug 23	-	-4,272	Mar 21	7,014	Apr 20	
Loans by MFIs	B93K	Jan 98	6,369	-316	Aug 23	7,851	Aug 22	-	-15,640	Jul 09	33,154	Mar 20	
Loans to non-financial businesses													
Changes	ZLV6	May 11	5,183	-15	Aug 23	7,804	Aug 22	-	-8,048	Oct 22	33,872	Mar 20	
12-month	ZO8K	Apr 12	-1.5	-2.3	Aug 23	-0.8	Jul 23	-	-5.4	Nov 12	11.8	May 20	
Loans to non-financial businesses: of which large													
Changes	ZM8F	May 11	5,983	653	Aug 23	7,848	Aug 22	-	-17,170	Jun 20	32,978	Mar 20	
12-month	ZO8O	Apr 12	0.4	-0.9	Aug 23	1.3	Jul 23	-	-14.4	Apr 21	16.3	Apr 20	
Loans to non-financial businesses: of which SMEs													
Changes	ZM87	May 11	-800	-1,405	Jun 23	-668	Aug 23	-	-1,695	Oct 22	17,879	May 20	
12-month	ZO8M	Apr 12	-5.0	-5.2	Apr 22	-4.6	Aug 23	-	-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	19,790	17,121	Aug 23	21,613	Sep 22	-	7,606	Aug 13	40,031	Mar 20	
Repayments	ZM8K	Apr 11	15,142	13,804	Jul 23	15,473	Aug 23	-	8,821	Sep 12	30,612	May 20	
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs													
Gross lending	ZM8B	Apr 11	5,213	4,948	Aug 23	5,259	Mar 23	-	2,753	Nov 12	25,088	May 20	
Repayments	ZM8C	Apr 11	5,774	5,766	Aug 23	6,190	Jun 23	-	3,336	Mar 13	6,562	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 - September 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	-31,467	-38,244	Dec 22	-7,500	Aug 23	-	-38,244	Dec 22	72,164	Mar 20	
1-month	B68P	Jul 09	-1.1	-1.4	Dec 22	-0.3	Aug 23	-	-1.4	Dec 22	3.2	Mar 20	
3-month(ann)(b)	B55Q	Sep 09/Q1 98	-5.7	-11.6	Dec 22	-2.0	Aug 23	-	-11.6	Dec 22	34.3	May 20	
12-month	B56Q	Jun 10/Q4 98	-4.2	-	-	-0.6	Aug 23	-	-4.2	Sep 23	15.3	Feb 21	
M4: Households													
Changes	VVHS	Oct 97/Q2 63	-738	-3,807	May 23	-134	Aug 23	-	-4,396	Mar 23	26,259	May 20	
1-month	VVHT	Oct 97	0.0	-0.2	May 23	0.2	Jun 23	Aug 23	-0.3	Oct 08	1.7	May 20	
3-month(ann)(b)	VVHU	Dec 97/Q2 63	-0.1	-1.1	May 23	0.7	Aug 23	Jul 23	-1.1	May 23	18.3	May 20	
12-month	VVHW	Sep 98/Q1 64	0.8	-	-	1.3	Aug 23	-	0.8	Sep 23	12.2	Mar 21	
M4: PNFCs													
Changes	VVHM	Oct 97/Q4 63	-1,662	-6,871	Jun 23	-1,057	Aug 23	-	-8,551	Jun 22	27,191	May 20	
1-month	VVHN	Oct 97	-0.3	-1.2	Jun 23	-0.2	Aug 23	Sep 22	-2.2	Jan 00	5.7	May 20	
3-month(ann)(b)	VVHO	Dec 97/Q3 63	-1.2	-4.7	Aug 23	0.1	Oct 22	Jul 07	-11.0	Nov 08	85.6	May 20	
12-month	VVHQ	Sep 98/Q1 64	-5.2	-	-	-4.3	Jul 23	Aug 23	-5.2	Sep 23	30.2	Jan 21	
M4: Non-intermediate OFCs													
Changes	B64Q	Jul 09/Q1 98	-29,067	-35,962	Dec 22	-6,309	Aug 23	-	-35,962	Dec 22	65,252	Sep 22	
1-month	B67P	Jul 09	-7.2	-8.4	Dec 22	-1.5	Aug 23	-	-8.4	Dec 22	15.8	Sep 22	
3-month(ann)(b)	B65Q	Sep 09/Q1 98	-32.5	-55.4	Dec 22	-9.9	Aug 23	-	-55.4	Dec 22	104.2	Sep 22	
12-month	B66Q	Jun 10/Q4 98	-21.9	-	-	-2.4	Aug 23	-	-21.9	Sep 23	28.2	Sep 22	
M4													
Changes	AUZJ	Jul 82/Q2 63	-34,064	-50,305	Nov 22	6,483	Aug 23	-	-50,305	Nov 22	84,439	Mar 20	
1-month	VQJS	Aug 82	-1.1	-1.6	Nov 22	0.2	Aug 23	-	-1.6	Nov 22	3.3	Mar 20	
3-month(ann)(b)	VQKA	Oct 82/Q2 63	-6.0	-9.5	Dec 22	-2.2	Aug 23	-	-9.5	Dec 22	33.2	May 20	
12-month	VQJW	Jul 83/Q1 64	-3.9	-4.4	Aug 12	-0.8	Aug 23	-	-5.5	Jun 12	18.3	Feb 90	
M4L excluding intermediate OFCs													
Changes	B58Q	Jul 09/Q1 98	3,438	-772	Aug 23	7,531	Jul 23	-	-29,605	Oct 22	52,901	Mar 20	
1-month	B66P	Jul 09	0.2	0.0	Aug 23	0.3	Jul 23	Aug 22	-1.3	Oct 22	2.5	Mar 20	
3-month(ann)(b)	B59Q	Sep 09/Q1 98	1.8	1.1	Aug 23	7.1	Sep 22	Oct 13	-7.7	Dec 22	10.9	Mar 16	
12-month	B62Q	Jun 10/Q4 98	-2.7	-	-	-1.8	Aug 23	-	-2.7	Sep 23	6.8	Jun 16	
M4L: Households													
Changes	VWNV	Oct 97/Q2 63	-639	-2,074	Jul 21	1,488	Aug 23	-	-5,319	Apr 20	15,079	Jun 21	
1-month	VWNV	Oct 97	0.0	-0.1	Jul 21	0.1	Aug 23	Jun 23	-0.4	Apr 20	1.4	Oct 03	
3-month(ann)(b)	VWEI	Dec 97/Q3 63	0.4	0.3	Jul 23	0.6	Aug 23	Apr 23	-1.4	May 20	15.5	Oct 03	
12-month	VWVZ	Sep 98/Q2 64	1.1	1.0	Aug 13	1.5	Aug 23	Sep 13	0.5	Nov 12	14.2	Apr 04	
M4L: PNFCs													
Changes	VWVQ	Oct 97/Q2 63	841	622	Aug 23	1,455	Jul 23	-	-8,047	Jul 09	28,063	Mar 20	
1-month	VWNR	Oct 97	0.2	0.1	Aug 23	0.3	Jul 23	Dec 22	-1.6	Jul 09	6.9	Mar 20	
3-month(ann)(b)	VWNS	Dec 97/Q3 63	2.7	0.2	Aug 23	2.8	Mar 22	May 15	-7.6	Aug 09	43.9	May 20	
12-month	VWNU	Sep 98/Q2 64	-1.2	-1.3	Aug 23	-0.9	Mar 23	Jul 23	-4.3	May 10	19.6	Feb 07	
M4L: Non-intermediate OFCs													
Changes	B68Q	Jul 09/Q1 98	3,236	-2,883	Aug 23	5,139	Jul 23	-	-33,125	Oct 22	23,394	Mar 20	
1-month	B65P	Jul 09	1.4	-1.3	Aug 23	2.3	Jul 23	Nov 17	-10.9	Oct 22	8.5	Mar 20	
3-month(ann)(b)	B69Q	Sep 09/Q1 98	10.2	6.7	Aug 23	14.7	Jul 23	Aug 11	-55.7	Dec 22	72.6	Mar 16	
12-month	B72Q	Jun 10/Q4 98	-24.6	-	-	-20.8	Aug 23	-	-24.6	Sep 23	36.1	Jun 16	
M4L													
Changes	VWVL	Oct 97/Q2 63	-9,801	-25,615	Feb 23	4,774	Aug 23	-	-46,917	Mar 14	66,990	Mar 20	
1-month	VWVM	Aug 82	-0.4	-0.9	Feb 23	0.2	Aug 23	Feb 21	-2.1	Mar 14	2.6	Mar 20	
3-month(ann)(b)	VWVN	Oct 82/Q3 63	-0.6	-1.1	Jun 23	1.0	Aug 23	Sep 20	-10.7	Apr 14	27.7	Jul 88	
12-month	VWVP	Jul 83/Q2 64	-3.1	-3.7	Feb 15	-1.6	Aug 23	Oct 11	-6.6	Aug 12	24.7	Nov 88	

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