

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

Lending to individuals - December 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	367	212	Apr 23	2,063	Nov 23	-	-7,485	Apr 20	17,342	Jun 21
1-month	BZ2E	Apr 93	0.0	-0.1	Jul 21	0.1	Nov 23	Sep 23	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	0.8	0.5	Jun 23	0.9	Nov 23	Jul 23	-2.6	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	1.0	0.9	Mar 13	1.1	Nov 23	May 13	0.2	Mar 11	15.1	Jun 04
Secured lending												
Changes	VTVJ	Apr 93/Q1 87	-830	-918	Sep 23	6	Nov 23	-	-1,727	Jul 21	17,129	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	17,164	16,388	Nov 23	18,366	Sep 23	-	4,269	Dec 93	42,937	Jun 21
Repayments	B86L	Jan 99	19,130	15,551	Nov 23	19,449	Sep 23	-	5,324	Jan 99	26,877	Jun 21
1-month	VTYF	Apr 93	-0.1	-	-	0.0	Nov 23	Sep 23	-0.1	Dec 23	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	-0.2	-0.5	Jun 23	0.0	Oct 23	Nov 23	-0.5	Jun 23	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	0.0	-	-	0.2	Nov 23	-	0.0	Dec 23	15.4	Apr 04
Approvals of loans secured on dwellings												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	18,433	16,350	Nov 23	19,721	Jul 23	-	4,123	Nov 93	32,847	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	50,459	49,313	Nov 23	53,953	Jun 23	-	9,337	May 20	132,675	Dec 03
Consumer credit												
Changes	B3PS	Apr 93/Q2 87	1,197	1,111	May 23	2,058	Nov 23	-	-7,521	Apr 20	2,260	Jan 05
Credit Card	VZQX	Apr 93/Q2 87	307	97	Dec 22	987	Nov 23	May 19	-4,940	Apr 20	1,288	Mar 04
Other	B4TU	Apr 93/Q2 87	891	808	Sep 23	1,071	Nov 23	Sep 98	-2,828	May 20	1,548	Oct 02
1-month	B3PW	Apr 93	0.5	0.4	Sep 22	0.9	Nov 23	May 23	-3.4	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	8.9	8.7	Oct 23	9.4	Nov 23	Jun 22	-24.8	May 20	20.8	Sep 96
12-month	B4TC	Mar 94/Q1 88	8.5	8.2	Oct 23	8.6	Nov 23	Nov 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 - December 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	-1,654	-4,408	Nov 23	7,142	Sep 23	-	-10,400	Jul 09	31,142	Mar 20
Equity	ZID5	Jan 03	-1,466	-2,215	Jul 23	-927	Nov 23	-	-4,429	May 22	9,598	Jun 09
Bonds(b)	Z93T	Jan 03	-156	-1,935	Nov 23	3,109	Sep 23	-	-5,816	Jun 22	11,031	May 18
Commercial paper(b)	B32L	Jan 03	-653	-1,198	Jun 23	-66	Nov 23	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	-132	-1,460	Nov 23	6,459	Sep 23	-	-15,656	Jul 09	33,170	Mar 20
Loans to non-financial businesses												
Changes	ZLV6	May 11	723	-1,416	Nov 23	5,294	Sep 23	-	-7,967	Oct 22	33,673	Mar 20
12-month	ZO8K	Apr 12	-1.4	-1.5	Sep 23	-1.1	Nov 23	-	-5.4	Nov 12	11.8	May 20
Loans to non-financial businesses: of which large												
Changes	ZM8F	May 11	1,758	-838	Nov 23	6,083	Sep 23	-	-17,223	Jun 20	32,778	Mar 20
12-month	ZO8O	Apr 12	0.7	0.4	Sep 23	1.1	Nov 23	-	-14.4	Apr 21	16.3	Apr 20
Loans to non-financial businesses: of which SMEs												
Changes	ZM87	May 11	-1,034	-1,404	Jun 23	-578	Nov 23	-	-1,686	Oct 22	17,879	May 20
12-month	ZO8M	Apr 12	-5.0	-5.2	Apr 22	-4.9	Nov 23	Sep 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	16,597	15,635	Nov 23	17,770	Oct 23	-	7,606	Aug 13	39,997	Mar 20
Repayments	ZM8K	Apr 11	15,159	13,774	Jul 23	15,829	Nov 23	-	8,821	Sep 12	30,695	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs												
Gross lending	ZM8B	Apr 11	4,809	4,683	Nov 23	5,279	Sep 23	-	2,757	Nov 12	25,065	May 20
Repayments	ZM8C	Apr 11	5,546	5,388	Nov 23	5,756	Sep 23	-	3,334	Mar 13	6,637	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 - December 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	19,852	-2,946	Nov 23	35,120	Jan 23	-	-37,309	Dec 22	72,407	Sep 22
1-month	B68P	Jul 09	0.7	-0.1	Nov 23	1.3	Jan 23	Jun 21	-1.3	Dec 22	3.2	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	4.4	-3.0	Nov 23	9.0	Oct 22	Feb 13	-11.1	Dec 22	34.2	May 20
12-month	B56Q	Jun 10/Q4 98	-0.3	-2.3	Nov 23	-0.1	Jul 23	-	-4.2	Sep 23	15.3	Feb 21
M4: Households												
Changes	VVHS	Oct 97/Q2 63	5,402	3,880	Nov 23	5,684	Oct 22	-	-4,329	Mar 23	26,280	May 20
1-month	VVHT	Oct 97	0.3	0.2	Nov 23	0.5	Sep 22	Oct 23	-0.3	Oct 08	1.7	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	3.2	1.8	Nov 23	4.3	Nov 22	Jan 22	-1.1	May 23	18.3	May 20
12-month	VVHW	Sep 98/Q1 64	0.9	0.7	Nov 23	1.3	Aug 23	-	0.7	Nov 23	12.2	Mar 21
M4: PNFCs												
Changes	VVHM	Oct 97/Q4 63	-1,160	-1,874	Sep 23	35	Nov 23	-	-8,994	Jun 22	27,204	May 20
1-month	VVHN	Oct 97	-0.2	-0.3	Sep 23	0.0	Nov 23	Oct 23	-2.2	Jan 00	5.7	May 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	-1.5	-2.0	Nov 23	0.2	Oct 22	-	-11.0	Nov 08	85.6	May 20
12-month	VVHQ	Sep 98/Q1 64	-3.6	-4.2	Nov 23	-3.4	Apr 23	-	-5.2	Sep 23	30.2	Jan 21
M4: Non-intermediate OFCs												
Changes	B64Q	Jul 09/Q1 98	15,610	-6,861	Nov 23	31,486	Jan 23	-	-35,332	Dec 22	65,795	Sep 22
1-month	B67P	Jul 09	4.2	-1.8	Nov 23	8.0	Jan 23	May 18	-8.3	Dec 22	16.0	Sep 22
3-month(ann)(b)	B65Q	Sep 09/Q1 98	20.5	-23.7	Nov 23	48.4	Oct 22	-	-54.1	Dec 22	104.4	Sep 22
12-month	B66Q	Jun 10/Q4 98	-0.7	-12.6	Nov 23	2.9	Jun 23	Apr 21	-22.0	Sep 23	28.2	Sep 22
M4												
Changes	AUJZ	Jul 82/Q2 63	15,673	-1,628	Nov 23	34,172	Jan 23	-	-50,088	Nov 22	84,132	Mar 20
1-month	VQJS	Aug 82	0.5	-0.1	Nov 23	1.1	Jan 23	May 22	-1.6	Nov 22	3.3	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	2.9	-3.7	Nov 23	9.0	Oct 22	Jan 22	-8.8	Dec 22	33.1	May 20
12-month	VQJW	Jul 83/Q1 64	-0.9	-2.3	Nov 23	-0.8	Aug 23	May 14	-5.5	Jun 12	18.3	Feb 90
M4L excluding intermediate OFCs												
Changes	B58Q	Jul 09/Q1 98	6,404	-1,884	Oct 23	12,710	Nov 23	-	-29,261	Oct 22	52,973	Mar 20
1-month	B66P	Jul 09	0.3	-0.1	Oct 23	0.6	Nov 23	Jul 23	-1.3	Oct 22	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	3.1	2.6	Nov 23	7.1	Sep 22	Aug 15	-7.8	Dec 22	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	0.0	-0.2	Nov 23	0.8	Jan 23	Oct 13	-2.7	Sep 23	6.8	Jun 16
M4L: Households												
Changes	VWNV	Oct 97/Q2 63	-82	-636	Sep 23	537	Nov 23	-	-5,327	Apr 20	15,184	Jun 21
1-month	VWNV	Oct 97	0.0	-0.1	Jul 21	0.1	Oct 23	Nov 23	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	VWEI	Dec 97/Q3 63	0.4	0.3	Nov 23	0.5	Oct 23	Sep 23	-1.4	May 20	15.5	Oct 03
12-month	VWVZ	Sep 98/Q2 64	0.5	-	-	0.7	Nov 23	Nov 12	0.5	Dec 23	14.2	Apr 04
M4L: PNFCs												
Changes	VWVQ	Oct 97/Q2 63	-722	-2,039	Jun 23	764	Nov 23	-	-8,077	Jul 09	28,121	Mar 20
1-month	VWNR	Oct 97	-0.2	-0.5	Jun 23	0.2	Nov 23	Apr 23	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VWNS	Dec 97/Q3 63	-0.3	-2.2	Jun 23	1.2	Nov 23	Jul 23	-7.6	Aug 09	44.0	May 20
12-month	VWNU	Sep 98/Q2 64	-1.0	-1.4	Oct 23	-0.6	Nov 23	-	-4.3	May 10	19.6	Feb 07
M4L: Non-intermediate OFCs												
Changes	B68Q	Jul 09/Q1 98	7,209	-2,635	Oct 23	11,409	Nov 23	-	-33,125	Oct 22	23,394	Mar 20
1-month	B65P	Jul 09	3.0	-1.2	Oct 23	5.0	Nov 23	Dec 18	-10.9	Oct 22	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	31.0	23.1	Nov 23	34.4	Sep 22	-	-55.7	Dec 22	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	-1.2	-5.3	Nov 23	12.4	Sep 22	Oct 14	-24.6	Sep 23	36.1	Jun 16
M4L												
Changes	VWVL	Oct 97/Q2 63	3,606	-9,712	Sep 23	12,464	Nov 23	-	-46,926	Mar 14	67,062	Mar 20
1-month	VWVM	Aug 82	0.1	-0.4	Sep 23	0.5	Nov 23	Dec 22	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VWVN	Oct 82/Q3 63	3.7	1.6	Nov 23	6.0	Sep 22	-	-10.7	Apr 14	27.7	Jul 88
12-month	VWVP	Jul 83/Q2 64	-0.8	-2.1	Oct 23	-0.4	Feb 23	Nov 23	-6.6	Aug 12	24.7	Nov 88

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