

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

Lending to individuals - July 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	1,420	982	May 23	1,742	Jun 23	-	-7,412	Apr 20	17,407	Jun 21
1-month	BZ2E	Apr 93	0.1	0.0	Apr 23	0.2	Jan 23	Jun 23	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	0.9	0.7	Jun 23	1.0	Apr 23	Jun 12	-2.5	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	2.2	1.7	Feb 21	2.5	Jun 23	Jun 14	0.2	Mar 11	15.1	Jun 04
Secured lending												
Changes	VTVJ	Apr 93/Q1 87	230	105	Jun 23	236	Mar 23	-	-1,786	Jul 21	17,208	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	18,690	16,576	Apr 23	20,354	Jun 23	-	4,271	Dec 93	42,880	Jun 21
Repayments	B86L	Jan 99	19,061	18,924	May 23	19,723	Jun 23	-	5,325	Jan 99	26,742	Jun 21
1-month	VTYF	Apr 93	0.0	-0.1	Apr 23	0.1	Feb 23	Jun 23	-0.1	Apr 23	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	0.1	-0.3	Jun 23	0.8	Mar 23	-	-0.3	Jun 23	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	1.5	1.4	Mar 14	1.8	Jun 23	Apr 14	0.5	Nov 11	15.4	Apr 04
Approvals of loans secured on dwellings												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	19,960	18,626	May 23	20,874	Jun 23	-	4,123	Nov 93	32,847	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	49,444	44,199	Feb 23	54,605	Jun 23	-	9,390	May 20	132,668	Dec 03
Consumer credit												
Changes	B3PS	Apr 93/Q2 87	1,191	1,040	May 23	1,637	Jun 23	-	-7,493	Apr 20	2,272	Mar 16
Credit Card	VZQX	Apr 93/Q2 87	614	603	Jun 23	720	Apr 23	-	-4,926	Apr 20	1,283	Mar 04
Other	B4TU	Apr 93/Q2 87	577	451	May 23	1,034	Jun 23	-	-2,858	May 20	1,555	Oct 02
1-month	B3PW	Apr 93	0.6	0.5	May 23	0.8	Jun 23	Feb 23	-3.4	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	7.5	7.4	Feb 23	8.3	Jun 23	-	-24.8	May 20	20.8	Sep 96
12-month	B4TC	Mar 94/Q1 88	7.3	7.0	Nov 22	7.5	Jun 23	Dec 22	-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 - July 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	-814	-4,090	Jun 23	1,772	Mar 23	-	-10,398	Jul 09	31,183	Mar 20
Equity	ZID5	Jan 03	-2,292	-2,332	May 23	-1,907	Jun 23	-	-4,487	May 22	9,601	Jun 09
Bonds(b)	Z93T	Jan 03	754	244	Jun 23	1,375	Mar 23	-	-5,816	Jun 22	11,031	May 18
Commercial paper(b)	B32L	Jan 03	-52	-1,198	Jun 23	503	May 23	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	160	-1,520	Jun 23	293	May 23	-	-15,647	Jul 09	33,132	Mar 20
Loans to non-financial businesses												
Changes	ZLV6	May 11	524	-5,963	Jun 23	2,874	Mar 23	-	-8,348	Oct 22	33,856	Mar 20
12-month	ZO8K	Apr 12	-0.8	-1.3	Jun 23	0.5	May 23	May 15	-5.4	Nov 12	11.8	May 20
Loans to non-financial businesses: of which large												
Changes	ZM8F	May 11	859	-4,678	Jun 23	1,581	Apr 23	Aug 14	-17,148	Jun 20	32,897	Mar 20
12-month	ZO8O	Apr 12	1.3	0.6	Jun 23	3.5	May 23	Sep 20	-14.4	Apr 21	16.3	Apr 20
Loans to non-financial businesses: of which SMEs												
Changes	ZM87	May 11	-335	-1,285	Jun 23	36	Nov 22	-	-1,772	Sep 21	17,919	May 20
12-month	ZO8M	Apr 12	-4.2	-4.3	Jun 23	-4.1	Apr 23	May 23	-5.2	Apr 22	26.3	Jan 21
Gross lending to and repayments by non-financial businesses (excluding overdrafts): large												
Gross lending	ZM8J	Apr 11	14,701	14,361	Jun 23	16,011	May 23	-	7,606	Aug 13	39,989	Mar 20
Repayments	ZM8K	Apr 11	13,881	13,499	Oct 21	16,810	Jun 23	-	8,821	Sep 12	30,631	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs												
Gross lending	ZM8B	Apr 11	4,669	4,615	Nov 21	4,957	Jun 23	-	2,753	Nov 12	25,077	May 20
Repayments	ZM8C	Apr 11	5,351	5,322	Nov 21	6,171	Jun 23	-	3,340	Mar 13	6,575	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 - July 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	-256	-3,453	Jun 23	6,539	Apr 23	-	-37,888	Dec 22	72,406	Mar 20
1-month	B68P	Jul 09	0.0	-0.1	Jun 23	0.2	Apr 23	Apr 22	-1.3	Dec 22	3.2	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	-1.1	-2.1	May 23	-0.1	Jun 23	Feb 23	-11.5	Dec 22	34.4	May 20
12-month	B56Q	Jun 10/Q4 98	0.0	-	-	0.6	Jun 23	-	0.0	Jul 23	15.3	Feb 21
M4: Households												
Changes	VVHS	Oct 97/Q2 63	431	-3,516	May 23	3,755	Jun 23	-	-3,887	Mar 23	26,181	May 20
1-month	VVHT	Oct 97	0.0	-0.2	May 23	0.2	Jun 23	Apr 18	-0.3	Oct 08	1.7	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	0.1	-0.8	May 23	0.8	Jun 23	-	-0.8	May 23	18.3	May 20
12-month	VVHW	Sep 98/Q1 64	1.6	-	-	1.8	Jun 23	-	1.6	Jul 23	12.2	Mar 21
M4: PNFCS												
Changes	VVHM	Oct 97/Q4 63	1,702	-6,794	Jun 23	1,754	Jan 23	-	-8,421	Jun 22	27,263	May 20
1-month	VVHN	Oct 97	0.3	-1.2	Jun 23	0.6	Aug 22	Jan 23	-2.2	Jan 00	5.7	May 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	-4.3	-5.5	Jun 23	-3.9	Feb 23	-	-11.0	Nov 08	86.0	May 20
12-month	VVHQ	Sep 98/Q1 64	-4.3	-4.6	Jun 23	-3.3	Apr 23	-	-4.9	May 23	30.2	Jan 21
M4: Non-intermediate OFCs												
Changes	B64Q	Jul 09/Q1 98	-2,388	-7,596	Mar 23	-414	Jun 23	-	-35,920	Dec 22	65,829	Sep 22
1-month	B67P	Jul 09	-0.6	-1.8	Mar 23	-0.1	Jun 23	May 21	-8.4	Dec 22	16.0	Sep 22
3-month(ann)(b)	B65Q	Sep 09/Q1 98	-2.1	-3.6	May 23	3.4	Jun 23	-	-55.1	Dec 22	99.8	Sep 22
12-month	B66Q	Jun 10/Q4 98	-0.9	-1.5	May 21	3.0	Jun 23	Apr 19	-7.7	Jul 10	28.1	Sep 22
M4												
Changes	AUZJ	Jul 82/Q2 63	-15,995	-19,487	Mar 23	-3,070	Jun 23	-	-49,820	Nov 22	83,928	Mar 20
1-month	VQJS	Aug 82	-0.5	-0.6	Mar 23	-0.1	Jun 23	Jun 15	-1.6	Nov 22	3.3	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	-1.4	-1.6	May 23	0.5	Jun 23	Jun 14	-9.5	Dec 22	33.4	May 20
12-month	VQJW	Jul 83/Q1 64	-0.9	-3.1	Feb 15	0.1	Jun 23	May 14	-5.5	Jun 12	18.3	Feb 90
M4L excluding intermediate OFCs												
Changes	B58Q	Jul 09/Q1 98	6,934	-495	Jun 23	25,311	Sep 22	-	-29,614	Oct 22	52,910	Mar 20
1-month	B66P	Jul 09	0.3	0.0	Jun 23	1.1	Sep 22	Jan 22	-1.3	Oct 22	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	1.5	0.1	Jun 23	7.1	Sep 22	Feb 20	-7.8	Dec 22	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	-1.6	-	-	-1.5	Jun 23	May 23	-1.6	Jul 23	6.8	Jun 16
M4L: Households												
Changes	VVNV	Oct 97/Q2 63	917	-57	Jun 23	1,780	Feb 23	-	-5,296	Apr 20	15,162	Jun 21
1-month	VVNW	Oct 97	0.1	0.0	Jun 23	0.2	Jan 23	Feb 23	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	VVEI	Dec 97/Q3 63	0.3	0.1	Jun 23	0.5	Apr 23	Oct 12	-1.4	May 20	15.5	Oct 03
12-month	VVNZ	Sep 98/Q2 64	1.7	1.6	Feb 14	2.0	Jun 23	Dec 09	0.5	Nov 12	14.2	Apr 04
M4L: PNFCS												
Changes	VVNQ	Oct 97/Q2 63	1,250	-1,824	Jun 23	1,345	Aug 22	-	-8,056	Jul 09	28,082	Mar 20
1-month	VVNR	Oct 97	0.3	-0.4	Jun 23	0.4	Mar 22	Aug 22	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VVNS	Dec 97/Q3 63	-0.4	-2.2	Jun 23	1.7	Oct 22	Jun 22	-7.6	Aug 09	43.8	May 20
12-month	VVNU	Sep 98/Q2 64	-1.2	-1.4	Jun 23	-0.9	Mar 23	Apr 23	-4.3	May 10	19.6	Feb 07
M4L: Non-intermediate OFCs												
Changes	B68Q	Jul 09/Q1 98	4,767	1,386	Jun 23	18,995	Sep 22	-	-33,125	Oct 22	23,394	Mar 20
1-month	B65P	Jul 09	2.1	0.6	Jun 23	6.6	Sep 22	May 22	-10.9	Oct 22	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	14.0	5.0	Jun 23	34.4	Sep 22	-	-55.7	Dec 22	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	-20.7	-20.8	Jun 23	-20.6	Feb 23	-	-24.5	Mar 23	36.1	Jun 16
M4L												
Changes	VVVL	Oct 97/Q2 63	505	-2,984	May 23	882	Jun 23	-	-46,907	Mar 14	67,000	Mar 20
1-month	VVVM	Aug 82	0.0	-0.1	May 23	0.1	Dec 22	Jun 23	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VVVN	Oct 82/Q3 63	-0.2	-1.0	Jun 23	1.4	Oct 22	Mar 15	-10.7	Apr 14	27.7	Jul 88
12-month	VVVP	Jul 83/Q2 64	-1.9	-3.7	Feb 15	-1.5	Jun 23	Mar 13	-6.6	Aug 12	24.7	Nov 88

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