

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

Lending to individuals - November 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	1,966	1,329	Oct 23	2,873	Aug 23	Oct 13	-7,424	Apr 20	17,431	Jun 21
1-month	BZ2E	Apr 93	0.1	0.0	Sep 23	0.2	Aug 23	Oct 23	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	0.8	0.6	Jun 23	1.0	Oct 23	Nov 12	-2.5	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	1.2	1.1	Jul 13	1.4	Oct 23	-	0.2	Mar 11	15.1	Jun 04
Secured lending												
Changes	VTVJ	Apr 93/Q1 87	-39	-83	Oct 23	1,144	Aug 23	-	-1,786	Jul 21	17,207	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	16,580	15,894	Oct 23	18,205	Sep 23	-	4,272	Dec 93	42,763	Jun 21
Repayments	B86L	Jan 99	15,552	14,230	Jul 20	17,240	Oct 23	-	5,324	Jan 99	26,795	Jun 21
1-month	VTYF	Apr 93	0.0	-0.1	Sep 23	0.1	Aug 23	Oct 23	-0.1	Sep 23	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	-0.3	-0.4	Jun 23	0.0	Oct 23	May 23	-0.4	Jun 23	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	0.3	-	-	0.5	Oct 23	-	0.3	Nov 23	15.4	Apr 04
Approvals of loans secured on dwellings												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	17,017	15,820	Oct 23	19,723	Jul 23	-	4,123	Nov 93	32,843	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	50,067	47,888	Oct 23	54,016	Jun 23	-	9,341	May 20	132,671	Dec 03
Consumer credit												
Changes	B3PS	Apr 93/Q2 87	2,005	1,411	Oct 23	2,074	Mar 17	-	-7,506	Apr 20	2,261	Jan 05
Credit Card	VZQX	Apr 93/Q2 87	971	541	Oct 23	1,152	Jan 23	-	-4,941	Apr 20	1,285	Mar 04
Other	B4TU	Apr 93/Q2 87	1,033	870	Oct 23	1,035	Aug 23	May 02	-2,836	May 20	1,549	Oct 02
1-month	B3PW	Apr 93	0.9	0.6	Oct 23	1.1	Mar 17	Apr 18	-3.4	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	9.3	8.9	Oct 23	9.7	Jun 18	Apr 18	-24.8	May 20	20.8	Sep 96
12-month	B4TC	Mar 94/Q1 88	8.6	8.2	Oct 23	8.8	Sep 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 - November 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	-4,085	-5,462	Oct 23	7,119	Sep 23	-	-10,401	Jul 09	31,141	Mar 20
Equity	ZID5	Jan 03	-922	-1,293	Oct 23	-682	Sep 23	-	-4,429	May 22	9,598	Jun 09
Bonds(b)	Z93T	Jan 03	-1,198	-1,306	Oct 23	3,109	Sep 23	-	-5,816	Jun 22	11,031	May 18
Commercial paper(b)	B32L	Jan 03	-66	-512	Sep 23	267	Oct 23	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	-1,638	-1,785	Oct 23	6,456	Sep 23	-	-15,657	Jul 09	33,171	Mar 20
Loans to non-financial businesses												
Changes	ZLV6	May 11	-1,592	-1,814	Oct 23	5,349	Sep 23	-	-8,175	Oct 22	33,861	Mar 20
12-month	ZO8K	Apr 12	-1.2	-1.5	Sep 23	-0.4	Oct 23	Sep 21	-5.4	Nov 12	11.8	May 20
Loans to non-financial businesses: of which large												
Changes	ZM8F	May 11	-964	-4,589	Jun 23	-858	Oct 23	-	-17,152	Jun 20	32,967	Mar 20
12-month	ZO8O	Apr 12	1.0	0.4	Sep 23	2.1	Oct 23	-	-14.4	Apr 21	16.3	Apr 20
Loans to non-financial businesses: of which SMEs												
Changes	ZM87	May 11	-628	-956	Oct 23	-167	Jul 23	-	-1,687	Oct 22	17,879	May 20
12-month	ZO8M	Apr 12	-4.9	-5.0	Sep 23	-4.6	Oct 23	May 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	15,598	14,701	Jul 23	17,746	Oct 23	-	7,606	Aug 13	40,041	Mar 20
Repayments	ZM8K	Apr 11	15,935	15,427	Sep 23	16,016	Oct 23	-	8,821	Sep 12	30,698	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs												
Gross lending	ZM8B	Apr 11	4,659	4,655	Nov 21	4,693	Oct 23	-	2,757	Nov 12	25,064	May 20
Repayments	ZM8C	Apr 11	5,389	5,255	Jul 23	5,446	Oct 23	-	3,335	Mar 13	6,629	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 - November 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	-3,168	-29,189	Sep 23	13,444	Oct 23	-	-38,534	Dec 22	73,620	Sep 22
1-month	B68P	Jul 09	-0.1	-1.1	Sep 23	0.5	Oct 23	Jul 23	-1.4	Dec 22	3.2	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	-2.7	-3.5	Oct 23	-2.3	Aug 23	-	-11.1	Dec 22	34.1	May 20
12-month	B56Q	Jun 10/Q4 98	-2.3	-3.1	Oct 23	-0.6	Aug 23	-	-4.2	Sep 23	15.3	Feb 21
M4: Households												
Changes	VVHS	Oct 97/Q2 63	3,426	-730	Sep 23	4,563	Oct 23	-	-4,400	Mar 23	26,279	May 20
1-month	VVHT	Oct 97	0.2	0.0	Sep 23	0.3	Oct 23	Jun 23	-0.3	Oct 08	1.7	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	1.6	0.8	Oct 23	2.3	Jan 23	-	-1.1	May 23	18.3	May 20
12-month	VVHW	Sep 98/Q1 64	0.6	-	-	0.7	Oct 23	-	0.6	Nov 23	12.2	Mar 21
M4: PNFCs												
Changes	VVHM	Oct 97/Q4 63	17	-1,076	Oct 23	1,121	Jul 23	-	-8,789	Jun 22	27,091	May 20
1-month	VVHN	Oct 97	0.0	-0.2	Oct 23	0.2	Jul 23	Aug 20	-2.2	Jan 00	5.7	May 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	-2.0	-3.0	Oct 23	-1.4	Sep 23	-	-11.0	Nov 08	85.5	May 20
12-month	VVHQ	Sep 98/Q1 64	-4.2	-5.2	Oct 23	-3.4	Apr 23	-	-5.2	Oct 23	30.2	Jan 21
M4: Non-intermediate OFCs												
Changes	B64Q	Jul 09/Q1 98	-6,611	-26,632	Sep 23	9,956	Oct 23	-	-36,082	Dec 22	66,976	Sep 22
1-month	B67P	Jul 09	-1.7	-6.7	Sep 23	2.7	Oct 23	Feb 10	-8.4	Dec 22	16.4	Sep 22
3-month(ann)(b)	B65Q	Sep 09/Q1 98	-21.4	-21.7	Oct 23	-11.7	Aug 23	-	-54.0	Dec 22	104.8	Sep 22
12-month	B66Q	Jun 10/Q4 98	-12.3	-15.8	Oct 23	-2.6	Aug 23	-	-21.9	Sep 23	28.2	Sep 22
M4												
Changes	AUZJ	Jul 82/Q2 63	-1,928	-32,385	Sep 23	7,904	Oct 23	-	-49,960	Nov 22	83,954	Mar 20
1-month	VQJS	Aug 82	-0.1	-1.1	Sep 23	0.3	Oct 23	Apr 23	-1.6	Nov 22	3.3	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	-3.5	-6.1	Sep 23	-2.6	Oct 23	-	-8.9	Dec 22	32.9	May 20
12-month	VQJW	Jul 83/Q1 64	-2.3	-3.8	Oct 23	-0.8	Aug 23	-	-5.5	Jun 12	18.3	Feb 90
M4L excluding intermediate OFCs												
Changes	B58Q	Jul 09/Q1 98	12,520	-2,153	Oct 23	25,331	Sep 22	-	-29,111	Oct 22	52,937	Mar 20
1-month	B66P	Jul 09	0.6	-0.1	Oct 23	1.1	Sep 22	May 22	-1.2	Oct 22	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	2.5	0.1	Oct 23	7.1	Sep 22	Feb 22	-7.8	Dec 22	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	-0.2	-1.6	Oct 23	0.8	Jan 23	Feb 23	-2.7	Sep 23	6.8	Jun 16
M4L: Households												
Changes	VWNV	Oct 97/Q2 63	512	-662	Sep 23	1,011	Oct 23	-	-5,329	Apr 20	15,099	Jun 21
1-month	VWNV	Oct 97	0.0	-0.1	Jul 21	0.1	Oct 23	Sep 23	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	VWEI	Dec 97/Q3 63	0.2	0.0	Jun 23	0.5	Oct 23	-	-1.4	May 20	15.5	Oct 03
12-month	VWVZ	Sep 98/Q2 64	0.7	0.5	Nov 12	0.9	Oct 23	May 13	0.5	Nov 12	14.2	Apr 04
M4L: PNFCs												
Changes	VWVQ	Oct 97/Q2 63	610	-530	Oct 23	924	Sep 23	-	-8,080	Jul 09	28,096	Mar 20
1-month	VWNR	Oct 97	0.1	-0.1	Oct 23	0.2	Sep 23	Aug 23	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VWNS	Dec 97/Q3 63	0.9	0.1	Aug 23	2.7	Sep 23	Oct 23	-7.6	Aug 09	43.8	May 20
12-month	VWVU	Sep 98/Q2 64	-0.7	-1.4	Oct 23	-0.3	Feb 23	-	-4.3	May 10	19.6	Feb 07
M4L: Non-intermediate OFCs												
Changes	B68Q	Jul 09/Q1 98	11,398	-2,634	Oct 23	18,995	Sep 22	-	-33,125	Oct 22	23,394	Mar 20
1-month	B65P	Jul 09	5.0	-1.2	Oct 23	6.6	Sep 22	Mar 22	-10.9	Oct 22	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	23.1	-3.9	Oct 23	34.4	Sep 22	-	-55.7	Dec 22	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	-5.3	-16.4	Oct 23	-4.0	Oct 22	-	-24.6	Sep 23	36.1	Jun 16
M4L												
Changes	VWVL	Oct 97/Q2 63	12,197	7,868	Oct 23	32,533	Sep 22	-	-46,918	Mar 14	67,026	Mar 20
1-month	VWVM	Aug 82	0.5	0.3	Oct 23	1.2	Sep 22	Mar 22	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VWVN	Oct 82/Q3 63	1.6	0.4	Oct 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	Aug 10	-6.6	Aug 12	24.7	Nov 88

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