

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

### Lending to individuals - April 2022

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						
<b>Total</b>												
Changes	BZ2C	Apr 93/Q1 87	5,520	4,869	Dec 21	7,730	Mar 22	-	-7,341	Apr 20	17,464	Jun 21
1-month	BZ2E	Apr 93	0.3	0.1	Oct 21	0.4	Mar 22	Jan 22	-0.4	Apr 20	1.3	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	4.5	4.0	Feb 22	4.7	Mar 22	Jul 17	-2.2	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	4.5	4.3	Mar 22	4.6	Feb 22	Nov 21	0.2	Mar 11	15.1	Jun 04
<b>Secured lending</b>												
Changes	VTVJ	Apr 93/Q1 87	4,121	3,875	Dec 21	6,441	Mar 22	-	-2,059	Jul 21	16,786	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	26,527	26,229	Mar 22	31,854	Sep 21	-	4,268	Dec 93	42,902	Jun 21
Repayments	B86L	Jan 99	21,505	20,033	Mar 22	27,670	Jun 21	-	5,318	Jan 99	27,670	Jun 21
1-month	VTYF	Apr 93	0.3	0.2	Dec 21	0.4	Mar 22	Feb 22	-0.1	Jul 21	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	3.9	3.7	Feb 22	4.4	Mar 22	Nov 21	0.2	Jul 09	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	4.3	4.2	Mar 22	4.6	Feb 22	Sep 95	0.5	Nov 11	15.4	Apr 04
<b>Approvals of loans secured on dwellings</b>												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	26,795	26,298	Dec 21	28,013	Mar 22	-	4,124	Nov 93	32,835	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	65,974	40,706	Jun 20	69,531	Mar 22	-	9,346	May 20	132,637	Dec 03
<b>Consumer credit</b>												
Changes	B3PS	Apr 93/Q2 87	1,399	1,288	Mar 22	2,044	Feb 22	-	-7,420	Apr 20	2,428	Mar 16
Credit Card	VZQX	Apr 93/Q2 87	749	-366	Jan 22	787	Mar 22	-	-4,879	Apr 20	1,599	Feb 22
Other	B4TU	Apr 93/Q2 87	650	501	Mar 22	688	Nov 21	Jul 00	-2,912	May 20	1,664	Mar 17
1-month	B3PW	Apr 93	0.7	0.6	Mar 22	1.0	Feb 22	Feb 19	-3.3	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	9.9	7.4	Mar 22	10.6	Dec 17	Sep 16	-25.1	May 20	20.7	Sep 96
12-month	B4TC	Mar 94/Q1 88	5.7	5.2	Mar 22	5.8	Feb 20	Jun 14	-9.8	Feb 21	17.6	Oct 98

<sup>a</sup> The date shown reflects the most recent occurrence of this observation, as the observation may have also occurred prior to this.

<sup>b</sup> With effect from October 2020 reporting, references to quarterly data only exist for 3-month annualised growth rates, all others have been discontinued.

<sup>c</sup> Break in series at Q3 87. Comparisons are calculated back to Q3 87.

<sup>d</sup> Break in series at Oct 97. Comparisons are calculated back to Oct 97.

<sup>e</sup> With effect from October 2020 reporting, the previous peak column has been removed from the highs and lows tables.

## Lending to businesses - April 2022

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						
<b>Net finance raised by PNFCS</b>												
Net finance raised	VYVV	Oct 97	-2,284	-2,665	May 21	-645	Mar 22	-	-10,406	Jul 09	32,142	Mar 20
Equity	ZID5	Jan 03	-3,653	-	-	-2,835	Mar 22	-	-3,653	Apr 22	9,594	Jun 09
Bonds(b)	Z93T	Jan 03	1,362	-2,323	Mar 22	1,596	May 21	-	-5,586	Mar 09	11,031	May 18
Commercial paper(b)	B32L	Jan 03	359	-1,663	Mar 22	961	Jan 22	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	-1,580	-2,369	Oct 21	5,559	Mar 22	-	-15,747	Jul 09	32,710	Mar 20
<b>Loans to non-financial businesses</b>												
Changes	ZLV6	May 11	2,253	1,149	Mar 22	3,744	Feb 22	-	-8,486	Jun 20	33,231	Mar 20
12-month	ZO8K	Apr 12	1.9	0.9	Mar 22	9.1	Feb 21	Mar 21	-5.3	Dec 12	11.8	May 20
<b>Loans to non-financial businesses: of which large</b>												
Changes	ZM8F	May 11	2,748	1,806	Mar 22	4,239	Feb 22	-	-19,225	Jun 20	32,645	Mar 20
12-month	ZO8O	Apr 12	7.0	5.0	Mar 22	11.7	May 20	-	-14.3	Apr 21	16.4	Apr 20
<b>Loans to non-financial businesses: of which SMEs</b>												
Changes	ZM87	May 11	-495	-657	Mar 22	59	Apr 21	Feb 22	-1,614	Oct 21	18,297	May 20
12-month	ZO8M	Apr 12	-5.3	-	-	-5.0	Mar 22	-	-5.3	Apr 22	26.2	Feb 21
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): large</b>												
Gross lending	ZM8J	Apr 11	16,097	12,399	Jan 22	17,836	Mar 22	-	7,606	Aug 13	40,554	Mar 20
Repayments	ZM8K	Apr 11	16,037	15,246	Mar 22	18,911	Feb 22	-	8,818	Sep 12	30,948	May 20
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs</b>												
Gross lending	ZM8B	Apr 11	5,100	5,089	Mar 22	5,333	Feb 22	-	2,758	Nov 12	25,025	May 20
Repayments	ZM8C	Apr 11	5,861	5,634	Mar 22	6,163	Feb 22	-	3,344	Mar 13	6,163	Feb 22

<sup>a</sup> The date shown reflects the most recent occurrence of this observation, as the observation may have also occurred prior to this.

<sup>b</sup> Not seasonally adjusted.

<sup>c</sup> With effect from October 2020 reporting, the previous peak column has been removed from the highs and lows tables.

## Broad money and credit - April 2022

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						
<b>M4 excluding intermediate OFCs</b>												
Changes	B54Q	Jul 09/Q1 98	1,482	-745	Aug 20	24,384	Mar 22	-	-7,610	Dec 13	70,394	Mar 20
1-month	B68P	Jul 09	0.1	0.0	Aug 20	0.9	Mar 22	Dec 21	-0.4	Dec 13	3.1	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	5.0	2.9	Feb 22	6.3	Mar 22	Aug 21	-1.8	Sep 09	33.7	May 20
12-month	B56Q	Jun 10/Q4 98	4.7	4.6	Feb 20	5.5	Mar 22	Mar 16	1.0	Jul 10	15.4	Feb 21
<b>M4: Households</b>												
Changes	VVHS	Oct 97/Q2 63	5,682	4,479	Dec 21	6,591	Mar 22	-	-3,075	Oct 08	25,605	May 20
1-month	VVHT	Oct 97	0.3	0.2	Oct 21	0.4	Mar 22	Feb 22	-0.3	Oct 08	1.7	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	4.2	3.0	Dec 21	4.7	Mar 22	Feb 22	0.6	Jul 10	17.9	May 20
12-month	VVHW	Sep 98/Q1 64	4.1	4.0	Feb 20	4.8	Mar 22	Nov 19	1.8	Jun 11	12.2	Mar 21
<b>M4: PNFCs</b>												
Changes	VVHM	Oct 97/Q4 63	-1,111	-6,522	Jul 21	4,272	Mar 22	-	-6,522	Jul 21	26,232	May 20
1-month	VVHN	Oct 97	-0.2	-1.1	Jul 21	0.7	Mar 22	Feb 19	-2.2	Jan 00	5.7	Mar 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	4.3	3.4	Dec 21	9.4	Mar 22	Sep 13	-11.3	Nov 08	82.7	May 20
12-month	VVHQ	Sep 98/Q1 64	4.3	4.0	Feb 20	5.3	Mar 22	Jan 22	-4.7	Nov 08	30.2	Jan 21
<b>M4: Non-intermediate OFCs</b>												
Changes	B64Q	Jul 09/Q1 98	-3,089	-3,519	Jan 22	13,521	Mar 22	-	-12,858	Dec 13	30,562	Mar 20
1-month	B67P	Jul 09	-0.8	-0.9	Jan 22	3.6	Mar 22	Nov 18	-4.9	Dec 13	9.1	Mar 20
3-month(ann)(b)	B65Q	Sep 09/Q1 98	9.7	9.1	Mar 22	11.7	Dec 21	Feb 20	-20.0	Sep 09	80.4	Jul 16
12-month	B66Q	Jun 10/Q4 98	8.4	3.8	Feb 22	9.2	Mar 22	-	-7.7	Jul 10	21.3	Apr 17
<b>M4</b>												
Changes	AUZJ	Jul 82/Q2 63	-473	-14,327	Aug 20	3,569	Mar 22	-	-31,470	Mar 14	85,472	Mar 20
1-month	VQJS	Aug 82	0.0	-0.5	Aug 20	0.1	Mar 22	Oct 19	-1.5	Mar 14	3.4	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	4.8	4.2	Jan 22	5.5	Mar 22	Sep 20	-8.5	May 14	33.3	May 20
12-month	VQJW	Jul 83/Q1 64	4.9	3.8	Dec 19	5.4	Mar 22	Jan 20	-5.5	Jun 12	18.3	Feb 90
<b>M4L excluding intermediate OFCs</b>												
Changes	B58Q	Jul 09/Q1 98	-3,383	-13,258	Jul 21	21,113	Mar 22	Jan 12	-15,854	Jul 09	51,518	Mar 20
1-month	B66P	Jul 09	-0.1	-0.6	Jul 21	0.9	Mar 22	Jan 21	-0.7	Jul 09	2.4	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	3.9	2.4	Feb 22	5.7	Mar 22	Aug 21	-3.0	Feb 10	10.8	Mar 16
12-month	B62Q	Jun 10/Q4 98	3.6	2.8	Feb 22	3.7	Mar 22	Jan 19	-1.1	May 13	6.8	Jun 16
<b>M4L: Households</b>												
Changes	VVNV	Oct 97/Q2 63	4,814	3,447	Dec 21	5,574	Mar 22	-	-4,600	Apr 20	15,148	Jun 21
1-month	VVNW	Oct 97	0.3	0.2	Dec 21	0.4	Mar 22	Feb 22	-0.3	Apr 20	1.4	Oct 03
3-month(ann)(b)	VVEI	Dec 97/Q3 63	4.1	3.7	Feb 22	4.3	Mar 22	Mar 17	-1.0	May 20	15.5	Oct 03
12-month	VVNZ	Sep 98/Q2 64	4.2	4.1	Mar 22	4.3	Feb 22	Aug 21	0.5	Nov 12	14.2	Apr 04
<b>M4L: PNFCs</b>												
Changes	VVWV	Oct 97/Q2 63	1,145	-306	Feb 22	1,598	Mar 22	Nov 20	-8,152	Jul 09	27,687	Mar 20
1-month	VVNR	Oct 97	0.2	-0.1	Feb 22	0.4	Mar 22	Dec 20	-1.6	Jul 09	6.8	Mar 20
3-month(ann)(b)	VVNS	Dec 97/Q3 63	2.2	0.1	Dec 21	2.7	Mar 22	Nov 19	-7.6	Aug 09	44.2	May 20
12-month	VVNU	Sep 98/Q2 64	0.7	-0.3	Mar 22	2.7	Apr 21	-	-4.3	May 10	19.5	Feb 07
<b>M4L: Non-intermediate OFCs</b>												
Changes	B68Q	Jul 09/Q1 98	-9,342	-9,432	Mar 21	13,941	Mar 22	-	-13,669	Feb 21	23,394	Mar 20
1-month	B65P	Jul 09	-3.2	-3.3	Mar 21	5.0	Mar 22	Dec 10	-4.6	Feb 21	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	5.8	-4.7	Feb 22	18.5	Mar 22	-	-30.8	Mar 21	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	5.5	0.1	Feb 22	8.7	Mar 22	-	-7.5	Mar 14	36.1	Jun 16
<b>M4L</b>												
Changes	VVVL	Oct 97/Q2 63	-4,520	-5,029	Jan 22	11,829	Mar 22	-	-46,833	Mar 14	65,607	Mar 20
1-month	VVVM	Aug 82	-0.2	-0.9	Jul 21	0.4	Mar 22	Jan 22	-2.1	Mar 14	2.5	Mar 20
3-month(ann)(b)	VVVN	Oct 82/Q3 63	5.1	4.2	Nov 21	5.9	Feb 22	Mar 22	-10.8	Apr 14	27.7	Jul 88
12-month	VVVP	Jul 83/Q2 64	4.0	3.7	Feb 22	4.1	Mar 22	Nov 16	-6.6	Aug 12	24.7	Oct 88

<sup>a</sup> The date shown reflects the most recent occurrence of this observation, as the observation may have also occurred prior to this.

<sup>b</sup> With effect from October 2020 reporting, references to quarterly data only exist for 3-month annualised growth rates, all others have been discontinued.

<sup>c</sup> With effect from October 2020 reporting, the previous peak column has been removed from the highs and lows tables.