

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

Lending to individuals - February 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						
Total												
Changes	BZ2C	Apr 93/Q1 87	6,548	6,068	Jan 22	9,691	Sep 21	-	-7,564	Apr 20	17,397	Jun 21
1-month	BZ2E	Apr 93	0.4	0.3	Jan 22	0.6	Sep 21	May 21	-0.4	Apr 20	1.3	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	4.1	3.8	Jan 22	4.2	Oct 21	Dec 19	-2.2	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	4.6	4.5	Dec 21	4.9	Sep 08	Jan 22	0.2	Mar 11	15.1	Jun 04
Secured lending												
Changes	VTVJ	Apr 93/Q1 87	4,673	3,966	Dec 21	5,925	Jan 22	-	-2,095	Jul 21	16,736	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	26,057	24,024	Jan 22	31,779	Sep 21	-	4,268	Dec 93	42,938	Jun 21
Repayments	B86L	Jan 99	20,968	18,515	Jan 22	27,775	Jun 21	-	5,324	Jan 99	27,775	Jun 21
1-month	VTYF	Apr 93	0.3	0.1	Oct 21	0.4	Jan 22	Dec 21	-0.1	Jul 21	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	3.8	3.6	Jan 22	3.9	Nov 21	Sep 19	0.2	Dec 10	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	4.6	4.4	May 21	4.8	Jan 22	Nov 96	0.5	Nov 11	15.4	Apr 04
Approvals of loans secured on dwellings												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	27,824	27,364	Jan 22	28,748	Dec 20	-	4,124	Nov 93	32,831	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	70,993	70,647	Dec 21	73,841	Jan 22	-	9,287	May 20	132,643	Dec 03
Consumer credit												
Changes	B3PS	Apr 93/Q2 87	1,876	143	Jan 22	2,300	Mar 17	-	-7,321	Apr 20	2,448	Mar 16
Credit Card	VZQX	Apr 93/Q2 87	1,494	-411	Jan 22	-	-	-	-4,850	Apr 20	1,494	Feb 22
Other	B4TU	Apr 93/Q2 87	382	234	Oct 21	554	Jan 22	-	-2,907	May 20	1,671	Mar 17
1-month	B3PW	Apr 93	0.9	0.1	Jan 22	1.2	Mar 17	Apr 18	-3.3	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	6.2	4.7	Jan 22	6.3	Dec 21	Oct 18	-24.8	May 20	20.7	Sep 96
12-month	B4TC	Mar 94/Q1 88	4.4	3.2	Jan 22	5.7	Feb 20	-	-9.9	Feb 21	17.6	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 - February 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						
Net finance raised by PNFCS												
Net finance raised	VYVV	Oct 97	-566	-2,170	Oct 21	-347	Jan 22	-	-10,404	Jul 09	32,025	Mar 20
Equity	ZID5	Jan 03	-2,764	-	-	-1,065	Jan 22	-	-2,764	Feb 22	9,604	Jun 09
Bonds(b)	Z93T	Jan 03	-1,431	-3,026	Sep 21	598	Jan 22	-	-5,586	Mar 09	11,031	May 18
Commercial paper(b)	B32L	Jan 03	58	-1,250	Dec 21	961	Jan 22	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	4,046	-1,640	Jan 22	4,750	Jun 21	-	-15,769	Jul 09	33,230	Mar 20
Loans to non-financial businesses												
Changes	ZLV6	May 11	3,489	1,040	Jan 22	3,749	Aug 20	-	-8,335	Jun 20	34,302	Mar 20
12-month	ZO8K	Apr 12	0.3	-0.3	Jan 22	1.9	Mar 21	-	-5.3	Dec 12	11.8	May 20
Loans to non-financial businesses: of which large												
Changes	ZM8F	May 11	3,963	1,831	Jan 22	4,522	Jul 21	-	-19,091	Jun 20	33,808	Mar 20
12-month	ZO8O	Apr 12	3.7	2.5	Jan 22	4.0	Aug 20	Apr 17	-14.3	Apr 21	16.4	Apr 20
Loans to non-financial businesses: of which SMEs												
Changes	ZM87	May 11	-475	-791	Jan 22	-159	Apr 21	-	-1,631	Oct 21	18,349	May 20
12-month	ZO8M	Apr 12	-4.7	-	-	-4.4	Jan 22	-	-4.7	Feb 22	26.3	Feb 21
Gross lending to and repayments by non-financial businesses (excluding overdrafts): large												
Gross lending	ZM8J	Apr 11	20,865	12,249	Jan 22	34,802	Apr 20	-	7,606	Aug 13	41,530	Mar 20
Repayments	ZM8K	Apr 11	19,080	15,185	Jan 22	19,293	Sep 20	-	8,818	Sep 12	30,946	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs												
Gross lending	ZM8B	Apr 11	5,282	4,861	Jan 22	5,438	Mar 21	-	2,758	Nov 12	25,024	May 20
Repayments	ZM8C	Apr 11	6,254	6,067	Jan 22	-	-	-	3,348	Mar 13	6,254	Feb 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 - February 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						
M4 excluding intermediate OFCs												
Changes	B54Q	Jul 09/Q1 98	7,239	-524	Dec 21	9,522	Jan 22	-	-7,356	Dec 13	70,217	Mar 20
1-month	B68P	Jul 09	0.3	0.0	Dec 21	0.4	Jan 22	Jul 21	-0.4	Dec 13	3.1	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	2.4	2.3	Jun 19	3.5	Jan 22	Feb 14	-1.8	Sep 09	32.5	May 20
12-month	B56Q	Jun 10/Q4 98	5.0	4.5	Feb 20	5.4	Jan 22	Jun 13	1.0	Jul 10	15.4	Feb 21
M4: Households												
Changes	VVHS	Oct 97/Q2 63	3,996	2,846	Dec 21	7,163	Jan 22	-	-3,195	Oct 08	27,257	May 20
1-month	VVHT	Oct 97	0.2	-0.2	Apr 18	0.4	Jan 22	Dec 21	-0.3	Oct 08	1.8	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	3.2	3.0	Dec 21	3.5	Jan 22	Jan 20	-0.2	Apr 18	16.4	May 20
12-month	VVHW	Sep 98/Q1 64	5.4	4.7	Mar 20	6.2	Jan 22	-	1.8	Jun 11	12.3	Feb 21
M4: PNFCs												
Changes	VVHM	Oct 97/Q4 63	3,140	44	Dec 21	5,911	Jan 22	-	-6,582	Jul 21	26,215	May 20
1-month	VVHN	Oct 97	0.5	0.0	Dec 21	1.0	Jan 22	May 19	-2.2	Jan 00	5.8	Mar 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	6.5	3.9	Dec 21	7.5	Jan 22	-	-11.2	Nov 08	81.9	May 20
12-month	VVHQ	Sep 98/Q1 64	4.6	4.3	Jan 22	5.6	Dec 21	Mar 19	-4.7	Nov 08	30.2	Jan 21
M4: Non-intermediate OFCs												
Changes	B64Q	Jul 09/Q1 98	103	-3,552	Jan 22	4,912	Nov 21	-	-12,911	Dec 13	31,410	Mar 20
1-month	B67P	Jul 09	0.0	-0.9	Jan 22	1.3	Nov 21	Mar 10	-4.9	Dec 13	9.3	Mar 20
3-month(ann)(b)	B65Q	Sep 09/Q1 98	-6.9	-7.2	Apr 21	-2.1	Jan 22	-	-20.0	Sep 09	80.5	Jul 16
12-month	B66Q	Jun 10/Q4 98	3.9	3.5	Jan 22	4.6	Dec 21	May 13	-7.7	Jul 10	21.4	Apr 17
M4												
Changes	AUJZ	Jul 82/Q2 63	31,437	3,675	Jan 22	56,368	May 20	-	-31,433	Mar 14	82,495	Mar 20
1-month	VQJS	Aug 82	1.0	0.1	Jan 22	2.1	May 20	Jul 20	-1.5	Mar 14	3.3	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	5.0	3.8	Jan 22	6.0	Dec 21	-	-8.5	May 14	32.0	May 20
12-month	VQJW	Jul 83/Q1 64	6.0	5.7	Jan 22	6.4	Dec 21	Sep 02	-5.5	Jun 12	18.3	Feb 90
M4L excluding intermediate OFCs												
Changes	B58Q	Jul 09/Q1 98	3,309	3,132	Dec 21	5,572	Jan 22	-	-15,906	Jul 09	52,785	Mar 20
1-month	B66P	Jul 09	0.1	-0.6	Jul 21	0.2	Jan 22	Dec 21	-0.7	Jul 09	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	2.1	-0.9	Sep 21	3.3	Dec 21	Jan 22	-3.0	Feb 10	10.8	Mar 16
12-month	B62Q	Jun 10/Q4 98	2.8	2.3	Jan 22	3.9	Feb 21	-	-1.1	May 13	6.8	Jun 16
M4L: Households												
Changes	VWNV	Oct 97/Q2 63	4,757	3,537	Dec 21	5,547	Jan 22	-	-5,044	Apr 20	15,255	Jun 21
1-month	VWNV	Oct 97	0.3	0.2	Dec 21	0.4	Jan 22	Nov 21	-0.3	Apr 20	1.4	Oct 03
3-month(ann)(b)	VWEI	Dec 97/Q3 63	3.7	3.5	Jan 22	3.8	Oct 21	Nov 21	-0.9	May 20	15.5	Oct 03
12-month	VWVZ	Sep 98/Q2 64	4.3	4.1	Dec 21	4.5	Sep 21	Jan 22	0.5	Nov 12	14.2	Apr 04
M4L: PNFCs												
Changes	VWVQ	Oct 97/Q2 63	-654	-1,061	Oct 21	1,214	Jan 22	-	-8,175	Jul 09	28,192	Mar 20
1-month	VWNR	Oct 97	-0.1	-0.2	Oct 21	0.3	Jan 22	Nov 21	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VWNS	Dec 97/Q3 63	1.6	-0.2	Dec 21	1.9	Jan 22	Oct 13	-7.6	Aug 09	44.7	May 20
12-month	VWNU	Sep 98/Q2 64	-0.3	-0.6	Dec 21	0.2	Jan 22	Sep 21	-4.4	Mar 10	19.5	Feb 07
M4L: Non-intermediate OFCs												
Changes	B68Q	Jul 09/Q1 98	-794	-1,189	Jan 22	-332	Nov 21	-	-13,669	Feb 21	23,394	Mar 20
1-month	B65P	Jul 09	-0.3	-0.4	Jan 22	-0.1	Nov 21	May 18	-4.6	Feb 21	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	-5.0	-15.0	Sep 21	-4.3	Jan 22	-	-30.8	Mar 21	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	0.0	-4.4	Jan 22	4.1	Feb 21	Mar 11	-7.5	Mar 14	36.1	Jun 16
M4L												
Changes	VWVL	Oct 97/Q2 63	25,541	-5,589	Jan 22	38,392	Jun 21	-	-46,885	Mar 14	66,874	Mar 20
1-month	VWVM	Aug 82	1.0	-0.2	Jan 22	1.5	Jun 21	Aug 19	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VWVN	Oct 82/Q3 63	5.6	5.1	Jan 22	5.8	Dec 21	May 99	-10.7	Apr 14	27.7	Jul 88
12-month	VWVP	Jul 83/Q2 64	3.7	2.3	Jan 22	3.9	Jan 21	Jan 18	-6.6	Aug 12	24.7	Oct 88

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