

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

Lending to individuals - January 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	6,528	4,786	Dec 21	9,632	Sep 21	-	-7,570	Apr 20	17,375	Jun 21
1-month	BZ2E	Apr 93	0.4	0.3	Dec 21	0.6	Sep 21	May 21	-0.4	Apr 20	1.3	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	3.8	2.8	Dec 21	4.0	Nov 21	Feb 21	-2.2	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	4.6	4.4	Dec 21	4.9	Sep 08	Sep 21	0.2	Mar 11	15.1	Jun 04
Secured lending												
Changes	VTVJ	Apr 93/Q1 87	5,920	3,969	Dec 21	9,357	Sep 21	-	-2,069	Jul 21	16,735	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	23,840	22,043	Dec 21	31,772	Sep 21	-	4,270	Dec 93	43,026	Jun 21
Repayments	B86L	Jan 99	18,299	18,046	Dec 21	19,374	Nov 21	-	5,320	Jan 99	27,813	Jun 21
1-month	VTYF	Apr 93	0.4	0.3	Dec 21	0.6	Sep 21	May 21	-0.1	Jul 21	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	3.6	2.5	Dec 21	3.9	Nov 21	Jan 20	0.2	Dec 10	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	4.8	4.4	May 21	5.0	Nov 21	Dec 21	0.5	Nov 11	15.4	Apr 04
Approvals of loans secured on dwellings												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	27,343	26,405	Dec 21	27,605	Jan 21	-	4,124	Nov 93	32,831	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	73,992	71,219	Dec 21	75,786	Jul 21	-	9,268	May 20	132,636	Dec 03
Consumer credit												
Changes	B3PS	Apr 93/Q2 87	608	276	Sep 21	817	Dec 21	Jul 08	-7,337	Apr 20	2,424	Mar 16
Credit Card	VZQX	Apr 93/Q2 87	110	-364	Feb 21	306	Dec 21	Dec 13	-4,866	Apr 20	1,273	Mar 04
Other	B4TU	Apr 93/Q2 87	498	235	Oct 21	511	Dec 21	-	-2,908	May 20	1,670	Mar 17
1-month	B3PW	Apr 93	0.3	0.1	Sep 21	0.4	Dec 21	Jun 21	-3.3	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	5.2	4.5	Nov 21	5.7	Dec 21	May 08	-24.8	May 20	20.7	Sep 96
12-month	B4TC	Mar 94/Q1 88	3.2	1.5	Dec 21	3.7	Mar 20	May 13	-9.8	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 - January 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	-276	-2,149	Oct 21	1,521	Dec 21	-	-10,404	Jul 09	32,029	Mar 20
Equity	ZID5	Jan 03	-914	-1,056	Dec 21	-299	Nov 21	-	-2,215	Mar 08	9,610	Jun 09
Bonds(b)	Z93T	Jan 03	598	-957	Dec 21	1,158	Oct 21	-	-5,586	Mar 09	11,031	May 18
Commercial paper(b)	B32L	Jan 03	961	-1,250	Dec 21	1,110	Jan 21	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	-1,640	-2,483	Oct 21	3,070	Dec 21	-	-15,769	Jul 09	33,227	Mar 20
Loans to non-financial businesses												
Changes	ZLV6	May 11	986	-605	Dec 21	2,057	Nov 21	-	-8,337	Jun 20	34,333	Mar 20
12-month	ZO8K	Apr 12	-0.4	-0.5	Nov 21	-0.3	Oct 21	Dec 21	-5.3	Dec 12	11.8	May 20
Loans to non-financial businesses: of which large												
Changes	ZM8F	May 11	1,761	73	Dec 21	2,879	Nov 21	-	-19,098	Jun 20	33,850	Mar 20
12-month	ZO8O	Apr 12	2.4	1.9	Dec 21	4.0	Aug 20	-	-14.3	Apr 21	16.4	Apr 20
Loans to non-financial businesses: of which SMEs												
Changes	ZM87	May 11	-775	-822	Nov 21	-678	Dec 21	-	-1,623	Oct 21	18,356	May 20
12-month	ZO8M	Apr 12	-4.4	-	-	-3.8	Dec 21	Sep 12	-4.4	Jan 22	26.3	Feb 21
Gross lending to and repayments by non-financial businesses (excluding overdrafts): large												
Gross lending	ZM8J	Apr 11	12,220	11,014	Apr 21	17,517	Dec 21	-	7,606	Aug 13	41,792	Mar 20
Repayments	ZM8K	Apr 11	14,859	14,079	Oct 21	15,102	Dec 21	-	8,817	Sep 12	31,053	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs												
Gross lending	ZM8B	Apr 11	4,837	4,643	Nov 21	4,897	Dec 21	-	2,757	Nov 12	25,029	May 20
Repayments	ZM8C	Apr 11	6,029	5,878	Dec 21	6,105	Jun 21	-	3,348	Oct 12	6,105	Jun 21

^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 - January 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	10,157	-505	Dec 21	14,537	Nov 21	-	-7,361	Dec 13	70,211	Mar 20
1-month	B68P	Jul 09	0.4	0.0	Dec 21	0.5	Nov 21	Aug 21	-0.4	Dec 13	3.1	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	3.6	2.3	Jun 19	4.3	Dec 21	Dec 19	-1.8	Sep 09	32.6	May 20
12-month	B56Q	Jun 10/Q4 98	5.4	4.5	Feb 20	6.4	Dec 21	-	1.0	Jul 10	15.4	Feb 21
M4: Households												
Changes	VVHS	Oct 97/Q2 63	7,693	2,707	Dec 21	8,891	Sep 21	-	-3,211	Oct 08	27,336	May 20
1-month	VVHT	Oct 97	0.4	0.2	Dec 21	0.5	Sep 21	Jul 21	-0.3	Oct 08	1.8	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	3.6	3.0	Dec 21	4.5	Nov 21	Feb 19	-0.3	Apr 18	16.4	May 20
12-month	VVHW	Sep 98/Q1 64	6.3	5.7	Apr 20	7.0	Dec 21	Nov 16	1.8	Jun 11	12.3	Feb 21
M4: PNFCs												
Changes	VVHM	Oct 97/Q4 63	5,974	76	Dec 21	6,571	Jun 21	-	-6,637	Jul 21	26,211	May 20
1-month	VVHN	Oct 97	1.0	0.0	Dec 21	1.2	Jun 21	Sep 20	-2.2	Jan 00	5.8	Mar 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	7.7	4.0	Dec 21	11.0	Mar 21	Oct 17	-11.2	Nov 08	81.9	May 20
12-month	VVHQ	Sep 98/Q1 64	4.3	3.9	Feb 20	5.6	Dec 21	Nov 18	-4.7	Nov 08	30.2	Jan 21
M4: Non-intermediate OFCs												
Changes	B64Q	Jul 09/Q1 98	-3,511	-4,190	Mar 21	-3,289	Dec 21	-	-12,911	Dec 13	31,510	Mar 20
1-month	B67P	Jul 09	-0.9	-1.1	Mar 21	1.3	Nov 21	Dec 21	-4.9	Dec 13	9.4	Mar 20
3-month(ann)(b)	B65Q	Sep 09/Q1 98	-2.0	-5.7	May 21	10.8	Dec 21	-	-20.0	Sep 09	80.5	Jul 16
12-month	B66Q	Jun 10/Q4 98	3.5	2.6	Nov 21	4.6	Dec 21	-	-7.7	Jul 10	21.4	Apr 17
M4												
Changes	AUZJ	Jul 82/Q2 63	4,205	1,095	Dec 21	21,385	Nov 21	-	-31,079	Mar 14	83,740	Mar 20
1-month	VQJS	Aug 82	0.1	0.0	Dec 21	0.7	Nov 21	Apr 21	-1.4	Mar 14	3.3	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	3.6	2.1	Jul 19	5.5	Dec 21	Sep 94	-8.5	May 14	32.0	May 20
12-month	VQJW	Jul 83/Q1 64	5.7	5.0	Feb 20	6.4	Dec 21	May 02	-5.5	Jun 12	18.3	Feb 90
M4L excluding intermediate OFCs												
Changes	B58Q	Jul 09/Q1 98	5,547	3,089	Dec 21	12,126	Oct 21	-	-15,902	Jul 09	52,755	Mar 20
1-month	B66P	Jul 09	0.2	0.1	Dec 21	0.5	Oct 21	Sep 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	May 18	-3.0	Feb 10	10.8	Mar 16
12-month	B62Q	Jun 10/Q4 98	2.3	1.9	Dec 21	2.6	Oct 21	Jan 15	-1.1	May 13	6.8	Jun 16
M4L: Households												
Changes	VWNV	Oct 97/Q2 63	5,521	3,453	Dec 21	8,690	Sep 21	-	-5,089	Apr 20	15,242	Jun 21
1-month	VWNV	Oct 97	0.4	0.2	Dec 21	0.6	Sep 21	May 21	-0.3	Apr 20	1.4	Oct 03
3-month(ann)(b)	VWEI	Dec 97/Q3 63	3.4	2.2	Dec 21	3.6	Nov 21	Jun 19	-1.0	May 20	15.5	Oct 03
12-month	VWVZ	Sep 98/Q2 64	4.3	4.1	Dec 21	4.5	Sep 21	Nov 21	0.5	Nov 12	14.2	Apr 04
M4L: PNFCs												
Changes	VWVQ	Oct 97/Q2 63	1,215	-283	Nov 21	1,253	Dec 21	-	-8,175	Jul 09	28,188	Mar 20
1-month	VWNR	Oct 97	0.3	-0.1	Nov 21	1.1	Jun 21	Dec 21	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VWNS	Dec 97/Q3 63	1.9	-0.1	Dec 21	2.0	Mar 21	Oct 17	-7.6	Aug 09	44.7	May 20
12-month	VWVU	Sep 98/Q2 64	0.2	-0.6	Dec 21	2.7	Apr 21	Jun 21	-4.4	Mar 10	19.5	Feb 07
M4L: Non-intermediate OFCs												
Changes	B68Q	Jul 09/Q1 98	-1,189	-1,618	Dec 21	-332	Nov 21	-	-13,669	Feb 21	23,394	Mar 20
1-month	B65P	Jul 09	-0.4	-0.6	Dec 21	-0.1	Nov 21	Oct 17	-4.6	Feb 21	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	-4.3	-15.0	Sep 21	15.6	Dec 21	-	-30.8	Mar 21	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	-4.4	-5.0	Dec 21	-1.5	Oct 21	-	-7.5	Mar 14	36.1	Jun 16
M4L												
Changes	VWVU	Oct 97/Q2 63	-5,613	-24,809	Jul 21	16,985	Dec 21	-	-46,892	Mar 14	66,844	Mar 20
1-month	VWVU	Aug 82	-0.2	-0.9	Jul 21	0.6	Dec 21	May 20	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VWVU	Oct 82/Q3 63	5.1	4.1	Nov 21	5.8	Dec 21	Feb 16	-10.7	Apr 14	27.7	Jul 88
12-month	VWVP	Jul 83/Q2 64	2.3	2.1	Dec 21	2.8	Feb 21	Dec 18	-6.6	Aug 12	24.7	Oct 88

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