

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

Lending to individuals - June 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	7,054	6,414	Apr 22	8,938	May 22	-	-7,418	Apr 20	17,223	Jun 21
1-month	BZ2E	Apr 93	0.4	0.3	Dec 21	0.5	May 22	Apr 22	-0.4	Apr 20	1.3	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	5.1	4.4	Feb 22	5.5	May 22	Apr 22	-2.2	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	4.1	3.6	May 21	4.7	May 22	Sep 18	0.2	Mar 11	15.1	Jun 04
Secured lending												
Changes	VTVJ	Apr 93/Q1 87	5,273	4,874	Apr 22	8,036	May 22	-	-2,155	Jul 21	16,750	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	25,423	24,258	Jan 22	28,127	May 22	-	4,273	Dec 93	43,399	Jun 21
Repayments	B86L	Jan 99	20,250	19,791	Mar 22	21,185	May 22	-	5,316	Jan 99	28,266	Jun 21
1-month	VTYF	Apr 93	0.3	0.1	Oct 21	0.5	May 22	Apr 22	-0.1	Jul 21	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	4.7	4.4	Apr 22	5.2	May 22	Nov 20	0.2	Jul 09	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	3.8	3.5	Feb 21	4.6	May 22	May 96	0.5	Nov 11	15.4	Apr 04
Approvals of loans secured on dwellings												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	25,965	25,473	Nov 21	26,656	May 22	-	4,124	Nov 93	32,834	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	63,726	40,740	Jun 20	65,681	May 22	-	9,290	May 20	132,645	Dec 03
Consumer credit												
Changes	B3PS	Apr 93/Q2 87	1,781	903	May 22	2,052	Feb 22	-	-7,459	Apr 20	2,437	Mar 16
Credit Card	VZQX	Apr 93/Q2 87	998	386	May 22	1,588	Feb 22	-	-4,894	Apr 20	1,588	Feb 22
Other	B4TU	Apr 93/Q2 87	783	517	May 22	971	Feb 20	-	-2,881	May 20	1,671	Mar 17
1-month	B3PW	Apr 93	0.9	0.4	May 22	1.0	Feb 22	Apr 18	-3.4	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	8.7	7.7	May 22	10.3	Apr 22	-	-25.0	May 20	20.7	Sep 96
12-month	B4TC	Mar 94/Q1 88	6.5	5.8	May 22	6.9	Apr 19	May 19	-9.8	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 - June 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 PNFs												
Net finance raised	VYVV	Oct 97	-8,463	-10,412	Jul 09	-6,584	May 22	-	-10,412	Jul 09	31,985	Mar 20
Equity	ZID5	Jan 03	-3,504	-4,325	May 22	-2,989	Mar 22	-	-4,325	May 22	9,589	Jun 09
Bonds(b)	Z93T	Jan 03	-5,816	-	-	-942	May 22	-	-5,816	Jun 22	11,031	May 18
Commercial paper(b)	B32L	Jan 03	-81	-1,403	Mar 22	142	May 22	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	2,578	-552	May 22	5,531	Mar 22	-	-15,722	Jul 09	32,689	Mar 20
Loans to non-financial businesses												
Changes	ZLV6	May 11	902	-1,832	May 22	2,305	Apr 22	-	-9,192	Jun 20	33,148	Mar 20
12-month	ZO8K	Apr 12	2.0	1.8	May 22	9.1	Feb 21	Apr 22	-5.3	Dec 12	11.9	May 20
Loans to non-financial businesses: of which large												
Changes	ZM8F	May 11	1,260	-1,628	May 22	2,798	Apr 22	-	-20,010	Jun 20	32,601	Mar 20
12-month	ZO8O	Apr 12	6.7	6.6	May 22	7.1	Apr 22	-	-14.4	Apr 21	16.4	Apr 20
Loans to non-financial businesses: of which SMEs												
Changes	ZM87	May 11	-358	-494	Apr 22	-205	May 22	-	-1,612	Oct 21	18,274	May 20
12-month	ZO8M	Apr 12	-4.7	-4.9	May 22	-4.4	Jan 22	Feb 22	-5.3	Apr 22	26.2	Feb 21
Gross lending to and repayments by non-financial businesses (excluding overdrafts): large												
Gross lending	ZM8J	Apr 11	18,590	15,979	May 22	20,855	Feb 22	-	7,606	Aug 13	40,595	Mar 20
Repayments	ZM8K	Apr 11	15,271	15,240	Mar 22	16,706	May 22	-	8,818	Sep 12	30,613	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs												
Gross lending	ZM8B	Apr 11	5,020	4,875	Jan 22	5,509	May 22	-	2,771	Nov 12	24,997	May 20
Repayments	ZM8C	Apr 11	5,807	5,632	Mar 22	5,906	May 22	-	3,345	Mar 13	6,171	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 - June 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	-2,879	-5,350	Jul 18	20,422	May 22	-	-7,691	Dec 13	70,044	Mar 20
1-month	B68P	Jul 09	-0.1	-0.3	Jul 18	0.7	May 22	Oct 19	-0.4	Dec 13	3.1	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	2.8	1.6	Mar 19	6.9	May 22	Feb 22	-1.8	Sep 09	33.3	May 20
12-month	B56Q	Jun 10/Q4 98	4.4	3.8	Dec 19	5.4	May 22	Jan 20	1.0	Jul 10	15.4	Feb 21
M4: Households												
Changes	VVHS	Oct 97/Q2 63	1,477	-709	Apr 18	5,222	May 22	-	-2,962	Oct 08	25,593	May 20
1-month	VVHT	Oct 97	0.1	-0.1	Apr 18	0.3	May 22	Nov 16	-0.3	Oct 08	1.7	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	2.8	2.5	Nov 18	4.0	May 22	Oct 18	0.6	Jul 10	17.8	May 20
12-month	VVHW	Sep 98/Q1 64	3.7	3.6	Aug 19	4.1	May 22	Jun 17	1.8	Jun 11	12.2	Mar 21
M4: PNFCs												
Changes	VVHM	Oct 97/Q4 63	-5,390	-7,448	Jul 21	7,107	May 22	-	-7,448	Jul 21	25,700	May 20
1-month	VVHN	Oct 97	-0.9	-1.3	Jul 21	1.2	May 22	Jun 19	-2.2	Jan 00	5.7	Mar 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	0.3	-0.3	Sep 21	7.0	May 22	Mar 19	-11.1	Nov 08	81.8	May 20
12-month	VVHQ	Sep 98/Q1 64	3.0	2.6	Jan 20	5.6	May 22	Nov 19	-4.7	Nov 08	30.2	Jan 21
M4: Non-intermediate OFCs												
Changes	B64Q	Jul 09/Q1 98	1,033	-2,741	Apr 22	8,093	May 22	-	-12,858	Dec 13	30,546	Mar 20
1-month	B67P	Jul 09	0.3	-0.7	Apr 22	2.1	May 22	Aug 18	-4.9	Dec 13	9.1	Mar 20
3-month(ann)(b)	B65Q	Sep 09/Q1 98	6.6	-7.2	Feb 22	21.6	May 22	-	-20.0	Sep 09	80.3	Jul 16
12-month	B66Q	Jun 10/Q4 98	10.3	8.5	Apr 22	11.2	May 22	-	-7.7	Jul 10	21.3	Apr 17
M4												
Changes	AUZJ	Jul 82/Q2 63	-9,623	-14,630	Aug 20	17,002	May 22	-	-30,437	Mar 14	84,948	Mar 20
1-month	VQJS	Aug 82	-0.3	-0.5	Aug 20	0.6	May 22	Dec 17	-1.4	Mar 14	3.4	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	0.9	0.3	Aug 18	2.6	May 22	Sep 18	-8.3	May 14	33.0	May 20
12-month	VQJW	Jul 83/Q1 64	4.1	3.8	Dec 19	5.1	May 22	Dec 99	-5.5	Jun 12	18.3	Feb 90
M4L excluding intermediate OFCs												
Changes	B58Q	Jul 09/Q1 98	-3,759	-13,250	Jul 21	13,428	May 22	-	-15,791	Jul 09	51,897	Mar 20
1-month	B66P	Jul 09	-0.2	-0.6	Jul 21	0.6	May 22	Jan 19	-0.7	Jul 09	2.4	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	1.1	-0.9	Sep 21	5.7	May 22	Jan 20	-3.0	Feb 10	10.8	Mar 16
12-month	B62Q	Jun 10/Q4 98	2.3	2.0	Dec 21	3.9	May 22	Jan 15	-1.1	May 13	6.8	Jun 16
M4L: Households												
Changes	VVNV	Oct 97/Q2 63	5,681	5,242	Apr 22	7,299	May 22	-	-4,748	Apr 20	15,051	Jun 21
1-month	VVNW	Oct 97	0.4	0.3	Apr 22	0.5	May 22	Mar 22	-0.3	Apr 20	1.4	Oct 03
3-month(ann)(b)	VVEI	Dec 97/Q3 63	4.8	4.4	Apr 22	4.9	May 22	Mar 21	-1.0	May 20	15.5	Oct 03
12-month	VVNZ	Sep 98/Q2 64	3.6	3.2	Apr 21	4.3	May 22	May 21	0.5	Nov 12	14.2	Apr 04
M4L: PNFCs												
Changes	VVNQ	Oct 97/Q2 63	-2,670	-3,697	Apr 21	226	May 22	-	-8,096	Jul 09	27,662	Mar 20
1-month	VVNR	Oct 97	-0.6	-0.8	Apr 21	0.0	May 22	Jul 21	-1.6	Jul 09	6.7	Mar 20
3-month(ann)(b)	VVNS	Dec 97/Q3 63	-1.2	-2.3	Nov 21	2.5	May 22	Oct 09	-7.6	Aug 09	43.9	May 20
12-month	VVNU	Sep 98/Q2 64	-0.6	-1.3	Feb 15	1.2	May 22	Dec 21	-4.3	May 10	19.5	Feb 07
M4L: Non-intermediate OFCs												
Changes	B68Q	Jul 09/Q1 98	-6,769	-9,476	Apr 22	5,903	May 22	-	-13,669	Feb 21	23,394	Mar 20
1-month	B65P	Jul 09	-2.3	-3.2	Apr 22	2.1	May 22	-	-4.6	Feb 21	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	-13.3	-15.0	Sep 21	15.7	May 22	-	-30.8	Mar 21	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	0.2	0.1	Feb 22	6.3	May 22	-	-7.5	Mar 14	36.1	Jun 16
M4L												
Changes	VVVL	Oct 97/Q2 63	1,922	-4,103	Apr 22	8,640	May 22	-	-46,818	Mar 14	65,986	Mar 20
1-month	VVVM	Aug 82	0.1	-0.2	Apr 22	0.3	May 22	Mar 21	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VVVN	Oct 82/Q3 63	0.9	-1.5	Sep 21	2.5	May 22	Dec 15	-10.8	Apr 14	27.7	Jul 88
12-month	VVVP	Jul 83/Q2 64	2.6	2.3	Jan 22	4.0	May 22	-	-6.6	Aug 12	24.7	Oct 88

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