

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

Lending to individuals - May 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	8,270	5,538	Apr 22	9,601	Sep 21	-	-7,430	Apr 20	17,512	Jun 21
1-month	BZ2E	Apr 93	0.5	0.3	Apr 22	1.0	Jun 21	Sep 21	-0.4	Apr 20	1.3	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	5.0	4.7	Apr 22	5.1	Aug 21	May 08	-2.2	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	4.5	4.4	Mar 22	4.6	Feb 22	Apr 22	0.2	Mar 11	15.1	Jun 04
Secured lending												
Changes	VTVJ	Apr 93/Q1 87	7,426	4,160	Apr 22	9,221	Sep 21	-	-2,234	Jul 21	16,880	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	28,350	26,718	Apr 22	31,790	Sep 21	-	4,268	Dec 93	42,824	Jun 21
Repayments	B86L	Jan 99	21,845	21,620	Apr 22	27,621	Jun 21	-	5,318	Jan 99	27,621	Jun 21
1-month	VTYF	Apr 93	0.5	0.3	Apr 22	0.6	Sep 21	Feb 21	-0.1	Jul 21	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	4.7	4.0	Apr 22	5.2	Aug 21	-	0.2	Jul 09	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	4.4	4.3	Apr 22	4.6	Feb 22	May 21	0.5	Nov 11	15.4	Apr 04
Approvals of loans secured on dwellings												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	26,928	26,828	Apr 22	28,032	Mar 22	-	4,124	Nov 93	32,834	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	66,163	66,064	Apr 22	69,642	Mar 22	-	9,339	May 20	132,642	Dec 03
Consumer credit												
Changes	B3PS	Apr 93/Q2 87	844	190	Jan 22	1,377	Apr 22	-	-7,464	Apr 20	2,432	Mar 16
Credit Card	VZQX	Apr 93/Q2 87	443	-422	Jan 22	699	Apr 22	-	-4,911	Apr 20	1,574	Feb 22
Other	B4TU	Apr 93/Q2 87	401	262	Oct 21	678	Apr 22	-	-2,895	May 20	1,665	Mar 17
1-month	B3PW	Apr 93	0.4	0.1	Jan 22	0.7	Apr 22	Aug 21	-3.4	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	7.2	6.6	Feb 22	9.8	Apr 22	Mar 22	-25.0	May 20	20.7	Sep 96
12-month	B4TC	Mar 94/Q1 88	5.7	5.1	Mar 22	5.8	Feb 20	Apr 22	-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 - May 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	-7,267	-8,171	Jun 10	-2,565	Apr 22	-	-10,408	Jul 09	32,063	Mar 20
Equity	ZID5	Jan 03	-4,328	-	-	-3,782	Apr 22	-	-4,328	May 22	9,590	Jun 09
Bonds(b)	Z93T	Jan 03	-942	-2,323	Mar 22	1,362	Apr 22	-	-5,586	Mar 09	11,031	May 18
Commercial paper(b)	B32L	Jan 03	142	-1,663	Mar 22	359	Apr 22	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	-483	-1,693	Apr 22	5,528	Mar 22	-	-15,749	Jul 09	32,693	Mar 20
Loans to non-financial businesses												
Changes	ZLV6	May 11	-2,101	-2,600	Aug 21	2,106	Apr 22	-	-8,869	Jun 20	33,148	Mar 20
12-month	ZO8K	Apr 12	1.8	0.8	Mar 22	1.9	Apr 22	-	-5.3	Dec 12	11.9	May 20
Loans to non-financial businesses: of which large												
Changes	ZM8F	May 11	-1,891	-3,445	Apr 21	2,595	Apr 22	-	-19,605	Jun 20	32,563	Mar 20
12-month	ZO8O	Apr 12	6.5	5.0	Mar 22	7.0	Apr 22	Jan 19	-14.4	Apr 21	16.3	Apr 20
Loans to non-financial businesses: of which SMEs												
Changes	ZM87	May 11	-210	-489	Apr 22	64	Apr 21	-	-1,607	Oct 21	18,293	May 20
12-month	ZO8M	Apr 12	-4.9	-5.3	Apr 22	-4.7	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	15,748	12,380	Jan 22	15,981	Apr 22	-	7,606	Aug 13	40,452	Mar 20
Repayments	ZM8K	Apr 11	16,877	16,106	Apr 22	18,955	Feb 22	-	8,818	Sep 12	30,650	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs												
Gross lending	ZM8B	Apr 11	5,452	5,122	Apr 22	5,455	Mar 21	-	2,759	Nov 12	24,980	May 20
Repayments	ZM8C	Apr 11	5,942	5,877	Apr 22	6,169	Feb 22	-	3,346	Mar 13	6,169	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 - May 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	20,308	1,762	Apr 22	24,605	Mar 22	-	-7,695	Dec 13	70,370	Mar 20
1-month	B68P	Jul 09	0.7	0.1	Apr 22	0.9	Mar 22	Jun 21	-0.4	Dec 13	3.1	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	7.0	5.1	Apr 22	7.9	Apr 21	Aug 20	-1.8	Sep 09	33.4	May 20
12-month	B56Q	Jun 10/Q4 98	5.4	4.8	Apr 22	5.5	Mar 22	Jan 22	1.0	Jul 10	15.4	Feb 21
M4: Households												
Changes	VVHS	Oct 97/Q2 63	5,363	4,450	Dec 21	5,695	Apr 22	-	-3,077	Oct 08	25,695	May 20
1-month	VVHT	Oct 97	0.3	0.2	Oct 21	0.4	Mar 22	Apr 22	-0.3	Oct 08	1.7	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	4.1	3.0	Dec 21	4.2	Apr 22	Jan 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	Apr 22	1.8	Jun 11	12.2	Mar 21
M4: PNFCs												
Changes	VVHM	Oct 97/Q4 63	6,686	-1,159	Apr 22	12,182	Jan 21	-	-6,276	Jul 21	25,620	May 20
1-month	VVHN	Oct 97	1.1	-0.2	Apr 22	1.2	Jun 21	Feb 20	-2.2	Jan 00	5.7	Mar 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	7.0	4.4	Apr 22	9.6	Mar 22	-	-11.3	Nov 08	81.7	May 20
12-month	VVHQ	Sep 98/Q1 64	5.6	4.4	Apr 22	5.9	Nov 21	Feb 08	-4.7	Nov 08	30.2	Jan 21
M4: Non-intermediate OFCs												
Changes	B64Q	Jul 09/Q1 98	8,259	-2,774	Apr 22	13,636	Mar 22	-	-12,913	Dec 13	30,578	Mar 20
1-month	B67P	Jul 09	2.1	-0.7	Apr 22	3.6	Mar 22	Jul 19	-4.9	Dec 13	9.1	Mar 20
3-month(ann)(b)	B65Q	Sep 09/Q1 98	21.7	10.4	Apr 22	50.9	May 20	-	-20.0	Sep 09	80.5	Jul 16
12-month	B66Q	Jun 10/Q4 98	11.1	8.4	Apr 22	11.6	Feb 21	-	-7.7	Jul 10	21.4	Apr 17
M4												
Changes	AUJZ	Jul 82/Q2 63	16,371	-228	Apr 22	32,329	Feb 22	-	-30,978	Mar 14	85,364	Mar 20
1-month	VQJS	Aug 82	0.5	0.0	Apr 22	1.1	Feb 22	Jun 21	-1.4	Mar 14	3.4	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	2.6	1.7	Jul 19	4.9	Apr 22	Nov 92	-8.4	May 14	33.3	May 20
12-month	VQJW	Jul 83/Q1 64	5.1	4.9	Apr 22	5.4	Mar 22	Apr 00	-5.5	Jun 12	18.3	Feb 90
M4L excluding intermediate OFCs												
Changes	B58Q	Jul 09/Q1 98	13,036	-3,289	Apr 22	21,552	Mar 22	-	-15,852	Jul 09	51,876	Mar 20
1-month	B66P	Jul 09	0.6	-0.1	Apr 22	0.9	Mar 22	Oct 21	-0.7	Jul 09	2.4	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	5.6	4.1	Apr 22	5.8	Mar 22	-	-3.0	Feb 10	10.8	Mar 16
12-month	B62Q	Jun 10/Q4 98	3.9	3.6	Apr 22	4.4	Jan 21	Feb 21	-1.1	May 13	6.8	Jun 16
M4L: Households												
Changes	VWNV	Oct 97/Q2 63	7,296	5,199	Apr 22	8,699	Sep 21	-	-4,687	Apr 20	14,992	Jun 21
1-month	VWNV	Oct 97	0.5	0.3	Apr 22	0.6	Sep 21	Jul 08	-0.3	Apr 20	1.4	Oct 03
3-month(ann)(b)	VWEI	Dec 97/Q3 63	4.9	4.5	Apr 22	5.0	Jul 21	-	-1.0	May 20	15.5	Oct 03
12-month	VWVZ	Sep 98/Q2 64	4.3	4.2	Apr 22	4.5	Sep 21	Feb 22	0.5	Nov 12	14.2	Apr 04
M4L: PNFCs												
Changes	VWVQ	Oct 97/Q2 63	228	-328	Feb 22	1,035	Apr 22	-	-8,157	Jul 09	27,669	Mar 20
1-month	VWNR	Oct 97	0.0	-0.1	Feb 22	0.2	Apr 22	Nov 21	-1.6	Jul 09	6.7	Mar 20
3-month(ann)(b)	VWNS	Dec 97/Q3 63	2.5	2.0	Apr 22	2.6	Mar 22	Jan 22	-7.6	Aug 09	44.2	May 20
12-month	VWNU	Sep 98/Q2 64	1.1	0.7	Apr 22	2.7	Apr 21	-	-4.4	Mar 10	19.5	Feb 07
M4L: Non-intermediate OFCs												
Changes	B68Q	Jul 09/Q1 98	5,513	-9,522	Apr 22	13,945	Mar 22	-	-13,669	Feb 21	23,394	Mar 20
1-month	B65P	Jul 09	1.9	-3.2	Apr 22	5.0	Mar 22	-	-4.6	Feb 21	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	15.0	5.5	Apr 22	18.5	Mar 22	-	-30.8	Mar 21	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	6.1	5.4	Apr 22	8.7	Mar 22	-	-7.5	Mar 14	36.1	Jun 16
M4L												
Changes	VWVL	Oct 97/Q2 63	7,698	-4,245	Apr 22	12,272	Mar 22	-	-46,836	Mar 14	65,965	Mar 20
1-month	VWVM	Aug 82	0.3	-0.2	Apr 22	0.5	Mar 22	Aug 21	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VWVN	Oct 82/Q3 63	2.3	2.0	Oct 21	5.3	Apr 22	Jul 20	-10.8	Apr 14	27.7	Jul 88
12-month	VWVP	Jul 83/Q2 64	3.9	3.8	Feb 22	4.0	Apr 22	Jan 21	-6.6	Aug 12	24.7	Oct 88

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