

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

Lending to individuals - September 2022

Seasonally adjusted; changes/flows, one-month, three-month (annualised), and twelve-month growth rates

Series	Code	Start date	Changes/Flows(£mns)	Last occasion when value was					Series low(a)		Series high(a)		
			Growth rate(%)										
			Number	Lower	Higher	Same							
Total													
Changes	BZ2C	Apr 93/Q1 87	6,806	6,604	Jul 22	7,314	Aug 22	-	-7,286	Apr 20	17,481	Jun 21	
1-month	BZ2E	Apr 93	0.4	0.3	Apr 22	0.5	Mar 22	Aug 22	-0.4	Apr 20	1.4	Oct 03	
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	4.7	4.2	Feb 22	4.8	Jul 22	Aug 22	-2.5	Jun 20	16.5	Nov 03	
12-month	BZ2K	Mar 94/Q1 88	4.3	4.0	Jun 22	4.5	Aug 22	Aug 21	0.2	Mar 11	15.1	Jun 04	
Secured lending													
Changes	VTVJ	Apr 93/Q1 87	6,061	5,055	Jul 22	6,099	Aug 22	-	-1,590	Jul 21	17,143	Jun 21	
Gross lending	VTVC	Apr 93/Q1 87(c)	27,045	25,857	Aug 22	28,956	May 22	-	4,271	Dec 93	42,425	Jun 21	
Repayments	B86L	Jan 99	20,620	19,897	Jun 22	20,743	Aug 22	-	5,324	Jan 99	27,151	Jun 21	
1-month	VTYF	Apr 93	0.4	0.3	Jul 22	0.5	Mar 22	Aug 22	-0.1	Jul 21	1.4	Oct 03	
3-month(ann)(b)	VTYG	Jun 93/Q2 87	4.4	4.2	Aug 22	4.7	May 22	Apr 22	0.2	Dec 10	17.0	Nov 03	
12-month	VTYI	Mar 94/Q1 88	4.0	3.7	Jun 22	4.2	Aug 22	Jul 96	0.5	Nov 11	15.4	Apr 04	
Approvals of loans secured on dwellings													
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	27,212	26,920	Jul 22	29,134	Aug 22	-	4,123	Nov 93	32,852	Feb 07	
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	66,789	64,140	Jul 22	74,422	Aug 22	-	9,305	May 20	132,640	Dec 03	
Consumer credit													
Changes	B3PS	Apr 93/Q2 87	745	313	Dec 21	1,215	Aug 22	-	-7,348	Apr 20	2,261	Jan 05	
Credit Card	VZQX	Apr 93/Q2 87	78	-520	Dec 21	749	Aug 22	-	-4,886	Apr 20	1,283	Mar 04	
Other	B4TU	Apr 93/Q2 87	667	466	Aug 22	826	Jul 22	Oct 00	-2,930	May 20	1,551	Oct 02	
1-month	B3PW	Apr 93	0.4	0.2	Dec 21	0.6	Aug 22	Jan 22	-3.3	Apr 20	1.9	Feb 97	
3-month(ann)(b)	B3PY	Jun 93/Q2 87	7.1	5.1	Feb 22	9.3	Aug 22	Sep 07	-24.7	May 20	20.7	Sep 96	
12-month	B4TC	Mar 94/Q1 88	7.2	7.1	Aug 22	7.3	Feb 19	Mar 19	-9.9	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 - September 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	-757	-4,167	Jul 22	6,217	Aug 22	-	-10,397	Jul 09	31,261	Mar 20	
Equity	ZID5	Jan 03	-2,372	-3,308	Jun 22	-2,347	Aug 22	-	-4,485	May 22	9,605	Jun 09	
Bonds(b)	Z93T	Jan 03	-1,135	-5,816	Jun 22	173	Aug 22	-	-5,816	Jun 22	11,031	May 18	
Commercial paper(b)	B32L	Jan 03	-495	-789	Jul 22	742	Aug 22	-	-4,272	Mar 21	7,014	Apr 20	
Loans by MFIs	B93K	Jan 98	3,784	-2,945	Jul 22	8,098	Aug 22	-	-15,720	Jul 09	33,189	Mar 20	
Loans to non-financial businesses													
Changes	ZLV6	May 11	2,616	-1,605	Jul 22	7,592	Aug 22	-	-7,852	Jun 20	33,977	Mar 20	
12-month	ZO8K	Apr 12	4.0	3.2	Aug 22	9.1	Feb 21	-	-5.4	Nov 12	11.9	May 20	
Loans to non-financial businesses: of which large													
Changes	ZM8F	May 11	2,699	-1,355	Jul 22	7,661	Aug 22	-	-18,012	Jun 20	33,066	Mar 20	
12-month	ZO8O	Apr 12	9.3	8.3	Aug 22	11.7	May 20	-	-14.4	Apr 21	16.4	Apr 20	
Loans to non-financial businesses: of which SMEs													
Changes	ZM87	May 11	-83	-251	Jul 22	-70	Aug 22	Mar 19	-1,613	Jun 21	17,873	May 20	
12-month	ZO8M	Apr 12	-3.7	-4.3	Aug 22	-3.3	Nov 21	-	-5.2	Apr 22	26.2	Feb 21	
Gross lending to and repayments by non-financial businesses (excluding overdrafts): large													
Gross lending	ZM8J	Apr 11	22,080	21,230	Aug 22	35,685	Apr 20	-	7,607	Aug 13	40,717	Mar 20	
Repayments	ZM8K	Apr 11	19,056	16,765	Aug 22	19,069	Feb 22	-	8,822	Sep 12	30,587	May 20	
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs													
Gross lending	ZM8B	Apr 11	6,426	5,678	Aug 22	6,632	Oct 20	-	2,765	Nov 12	25,000	May 20	
Repayments	ZM8C	Apr 11	6,364	6,330	Aug 22	6,414	Jun 21	-	3,337	Mar 13	6,414	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 - September 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	74,351	4,368	Aug 22	-	-	-	-7,644	Dec 13	74,351	Sep 22
1-month	B68P	Jul 09	2.7	0.2	Aug 22	3.1	Mar 20	-	-0.4	Dec 13	3.1	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	14.7	2.3	Aug 22	17.1	Jul 20	-	-1.8	Sep 09	33.8	May 20
12-month	B56Q	Jun 10/Q4 98	7.0	4.7	Aug 22	7.7	Oct 21	Jul 16	1.0	Jul 10	15.4	Feb 21
M4: Households												
Changes	VVHS	Oct 97/Q2 63	8,075	3,167	Aug 22	9,890	Jun 21	-	-3,122	Oct 08	26,046	May 20
1-month	VVHT	Oct 97	0.5	0.2	Aug 22	0.6	Jun 21	Sep 16	-0.3	Oct 08	1.7	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	3.5	2.3	Aug 22	4.0	May 22	Sep 15	0.6	Jul 10	17.9	May 20
12-month	VVHW	Sep 98/Q1 64	3.6	3.4	Aug 22	4.0	May 22	Jul 22	1.8	Jun 11	12.2	Mar 21
M4: PNFCs												
Changes	VVHM	Oct 97/Q4 63	-1,562	-9,409	Jun 22	4,639	Aug 22	-	-9,409	Jun 22	27,348	May 20
1-month	VVHN	Oct 97	-0.3	-1.6	Jun 22	0.8	Aug 22	Feb 19	-2.2	Jan 00	5.7	May 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	2.2	-3.1	Aug 22	8.9	May 22	-	-11.0	Sep 08	85.7	May 20
12-month	VVHQ	Sep 98/Q1 64	3.3	3.0	Jun 22	4.5	Aug 22	-	-4.7	Nov 08	30.2	Jan 21
M4: Non-intermediate OFCs												
Changes	B64Q	Jul 09/Q1 98	67,837	-3,438	Aug 22	-	-	-	-12,905	Dec 13	67,837	Sep 22
1-month	B67P	Jul 09	16.6	-0.8	Aug 22	-	-	-	-4.9	Dec 13	16.6	Sep 22
3-month(ann)(b)	B65Q	Sep 09/Q1 98	103.8	11.0	Aug 22	-	-	-	-20.0	Sep 09	103.8	Sep 22
12-month	B66Q	Jun 10/Q4 98	28.7	11.1	Aug 22	-	-	-	-7.7	Jul 10	28.7	Sep 22
M4												
Changes	AUZJ	Jul 82/Q2 63	64,380	-4,124	Aug 22	82,366	Mar 20	-	-31,443	Mar 14	82,366	Mar 20
1-month	VQJS	Aug 82	2.1	-0.1	Aug 22	3.2	Mar 20	May 20	-1.5	Mar 14	3.2	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	10.3	0.0	Aug 22	18.0	Jul 20	Sep 95	-8.5	May 14	32.8	May 20
12-month	VQJW	Jul 83/Q1 64	5.4	3.9	Aug 22	6.0	Feb 22	Apr 95	-5.5	Jun 12	18.3	Feb 90
M4L excluding intermediate OFCs												
Changes	B58Q	Jul 09/Q1 98	25,943	4,181	Aug 22	31,390	Jun 21	-	-15,749	Jul 09	52,788	Mar 20
1-month	B66P	Jul 09	1.1	0.2	Aug 22	1.4	Jun 21	Aug 19	-0.7	Jul 09	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	7.3	2.2	Aug 22	9.6	May 20	Aug 16	-3.0	Feb 10	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	4.4	3.4	Aug 22	4.6	Nov 20	Jan 21	-1.1	May 13	6.8	Jun 16
M4L: Households												
Changes	VWNV	Oct 97/Q2 63	6,110	5,566	Aug 22	6,123	May 22	-	-5,390	Apr 20	15,081	Jun 21
1-month	VWNV	Oct 97	0.4	0.3	Jul 22	0.6	Sep 21	Aug 22	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	VWEI	Dec 97/Q3 63	4.3	4.2	Aug 22	4.5	May 22	Jul 22	-1.5	May 20	15.5	Oct 03
12-month	VWVZ	Sep 98/Q2 64	3.9	3.6	Jun 22	4.2	Aug 22	Sep 17	0.5	Nov 12	14.2	Apr 04
M4L: PNFCs												
Changes	VWVQ	Oct 97/Q2 63	499	-1,729	Jun 22	1,451	Aug 22	-	-8,081	Jul 09	28,151	Mar 20
1-month	VWNR	Oct 97	0.1	-0.4	Jun 22	0.3	Aug 22	Jul 22	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VWNS	Dec 97/Q3 63	2.3	0.3	Aug 22	2.8	May 22	Mar 22	-7.6	Aug 09	44.1	May 20
12-month	VWNU	Sep 98/Q2 64	0.9	0.5	Aug 22	1.2	May 22	-	-4.3	May 10	19.6	Feb 07
M4L: Non-intermediate OFCs												
Changes	B68Q	Jul 09/Q1 98	19,335	-2,836	Aug 22	23,394	Mar 20	-	-13,669	Feb 21	23,394	Mar 20
1-month	B65P	Jul 09	6.7	-1.0	Aug 22	8.5	Mar 20	-	-4.6	Feb 21	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	35.0	-5.3	Aug 22	41.0	Oct 19	-	-30.8	Mar 21	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	12.5	4.2	Aug 22	17.5	Jul 20	-	-7.5	Mar 14	36.1	Jun 16
M4L												
Changes	VWVL	Oct 97/Q2 63	33,957	-2,611	Aug 22	39,899	Jun 21	-	-46,751	Mar 14	66,877	Mar 20
1-month	VWVM	Aug 82	1.2	-0.1	Aug 22	1.5	Jun 21	Sep 18	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VWVN	Oct 82/Q3 63	6.4	1.8	Aug 22	6.7	Jun 21	Mar 16	-10.7	Apr 14	27.7	Jul 88
12-month	VWVP	Jul 83/Q2 64	4.6	3.6	Aug 22	5.9	Jul 20	-	-6.6	Aug 12	24.7	Nov 88

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