

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

Lending to individuals - July 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	6,476	6,170	Apr 22	7,080	Jun 22	-	-7,240	Apr 20	17,247	Jun 21
1-month	BZ2E	Apr 93	0.4	0.3	Apr 22	0.5	Mar 22	Jun 22	-0.4	Apr 20	1.3	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	4.9	4.8	Jun 22	5.3	May 22	Jul 95	-2.6	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	4.6	4.1	Jun 22	4.7	May 22	Apr 22	0.2	Mar 11	15.1	Jun 04
Secured lending												
Changes	VTVJ	Apr 93/Q1 87	5,051	4,418	Apr 22	5,308	Jun 22	-	-1,985	Jul 21	16,915	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	26,132	24,599	Jun 22	28,597	May 22	-	4,271	Dec 93	42,159	Jun 21
Repayments	B86L	Jan 99	20,795	19,387	Jun 22	22,183	May 22	-	5,324	Jan 99	27,248	Jun 21
1-month	VTYF	Apr 93	0.3	0.2	Nov 21	0.4	May 22	Jun 22	-0.1	Jul 21	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	4.4	4.2	Jun 22	4.9	May 22	Jun 93	0.2	Dec 10	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	4.3	3.8	Jun 22	4.6	May 22	Sep 95	0.5	Nov 11	15.4	Apr 04
Approvals of loans secured on dwellings												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	26,862	25,244	Jun 22	27,660	Mar 22	-	4,123	Nov 93	32,847	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	63,770	63,184	Jun 22	65,800	May 22	-	9,283	May 20	132,638	Dec 03
Consumer credit												
Changes	B3PS	Apr 93/Q2 87	1,425	1,082	May 22	1,772	Jun 22	-	-7,346	Apr 20	2,260	Jan 05
Credit Card	VZQX	Apr 93/Q2 87	740	698	May 22	945	Jun 22	Dec 04	-4,875	Apr 20	1,280	Mar 04
Other	B4TU	Apr 93/Q2 87	685	383	May 22	827	Jun 22	-	-2,930	May 20	1,550	Oct 02
1-month	B3PW	Apr 93	0.7	0.5	May 22	0.9	Jun 22	Mar 22	-3.3	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	8.8	8.6	May 22	9.5	Jun 22	Apr 15	-24.7	May 20	20.7	Sep 96
12-month	B4TC	Mar 94/Q1 88	6.9	6.6	Jun 22	7.2	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 - July 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	-4,213	-5,314	Jun 22	-2,781	Apr 22	-	-10,398	Jul 09	31,236	Mar 20
Equity	ZID5	Jan 03	-1,894	-3,297	Jun 22	-1,317	Jan 22	-	-4,479	May 22	9,606	Jun 09
Bonds(b)	Z93T	Jan 03	-555	-5,816	Jun 22	1,362	Apr 22	-	-5,816	Jun 22	11,031	May 18
Commercial paper(b)	B32L	Jan 03	-789	-1,403	Mar 22	-81	Jun 22	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	-3,053	-7,091	Apr 21	3,518	Jun 22	-	-15,718	Jul 09	33,178	Mar 20
Loans to non-financial businesses												
Changes	ZLV6	May 11	-2,063	-2,136	May 22	2,709	Jun 22	-	-7,415	Jun 20	33,709	Mar 20
12-month	ZO8K	Apr 12	1.3	0.8	Mar 22	2.0	Jun 22	-	-5.4	Nov 12	11.8	May 20
Loans to non-financial businesses: of which large												
Changes	ZM8F	May 11	-1,805	-3,235	Apr 21	4,105	Jun 22	-	-17,605	Jun 20	32,793	Mar 20
12-month	ZO8O	Apr 12	5.4	5.0	Mar 22	6.7	Jun 22	Oct 19	-14.4	Apr 21	16.3	Apr 20
Loans to non-financial businesses: of which SMEs												
Changes	ZM87	May 11	-258	-1,396	Jun 22	752	Mar 21	-	-1,615	Sep 21	17,898	May 20
12-month	ZO8M	Apr 12	-4.6	-4.8	Jun 22	-4.3	Jan 22	Feb 22	-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	15,689	11,794	Jan 22	19,770	Jun 22	-	7,606	Aug 13	40,426	Mar 20
Repayments	ZM8K	Apr 11	15,993	15,206	Jun 22	16,615	May 22	-	8,821	Sep 12	30,425	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs												
Gross lending	ZM8B	Apr 11	5,212	5,000	Jun 22	5,509	May 22	-	2,772	Nov 12	24,996	May 20
Repayments	ZM8C	Apr 11	6,059	6,039	Jun 22	6,161	May 22	-	3,335	Mar 13	6,389	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 - July 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	16,841	-6,035	Jun 22	22,026	May 22	-	-7,625	Dec 13	69,862	Mar 20
1-month	B68P	Jul 09	0.6	-0.2	Jun 22	0.8	May 22	Jun 20	-0.4	Dec 13	3.1	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	4.9	2.6	Jun 22	7.1	May 22	Apr 22	-1.8	Sep 09	33.8	May 20
12-month	B56Q	Jun 10/Q4 98	4.8	4.4	Jun 22	5.4	May 22	Apr 22	1.0	Jul 10	15.4	Feb 21
M4: Households												
Changes	VVHS	Oct 97/Q2 63	4,251	2,598	Jun 22	5,701	May 22	-	-3,103	Oct 08	25,976	May 20
1-month	VVHT	Oct 97	0.2	0.1	Jun 22	0.3	May 22	Apr 22	-0.3	Oct 08	1.7	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	2.9	2.5	Nov 18	4.1	May 22	Jun 22	0.6	Jul 10	17.9	May 20
12-month	VVHW	Sep 98/Q1 64	3.6	3.5	Jul 19	3.7	Jun 22	Aug 19	1.8	Jun 11	12.2	Mar 21
M4: PNFCS												
Changes	VVHM	Oct 97/Q4 63	70	-9,447	Jun 22	8,630	May 22	-	-9,447	Jun 22	27,257	May 20
1-month	VVHN	Oct 97	0.0	-1.6	Jun 22	1.5	May 22	Dec 21	-2.2	Jan 00	5.7	May 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	-0.5	-1.6	Jun 19	-0.1	Jun 22	Mar 19	-11.0	Nov 08	85.6	May 20
12-month	VVHQ	Sep 98/Q1 64	4.0	3.0	Jun 22	5.5	May 22	Sep 12	-4.7	Nov 08	30.2	Jan 21
M4: Non-intermediate OFCs												
Changes	B64Q	Jul 09/Q1 98	12,519	814	Jun 22	13,271	Mar 22	-	-12,904	Dec 13	30,402	Mar 20
1-month	B67P	Jul 09	3.1	0.2	Jun 22	3.5	Mar 22	Oct 20	-4.9	Dec 13	9.0	Mar 20
3-month(ann)(b)	B65Q	Sep 09/Q1 98	23.3	5.2	Jun 22	23.7	Nov 21	-	-20.0	Sep 09	79.8	Jul 16
12-month	B66Q	Jun 10/Q4 98	11.8	10.2	Jun 22	12.0	Jan 21	-	-7.7	Jul 10	21.4	Apr 17
M4												
Changes	AUZJ	Jul 82/Q2 63	14,331	-10,074	Jun 22	19,516	May 22	-	-31,322	Mar 14	82,209	Mar 20
1-month	VQJS	Aug 82	0.5	-0.3	Jun 22	0.6	May 22	Feb 20	-1.5	Mar 14	3.2	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	3.2	1.2	Jun 22	4.6	Apr 22	Apr 16	-8.5	May 14	33.0	May 20
12-month	VQJW	Jul 83/Q1 64	4.4	4.0	Jun 22	5.1	May 22	Feb 10	-5.5	Jun 12	18.3	Feb 90
M4L excluding intermediate OFCs												
Changes	B58Q	Jul 09/Q1 98	10,460	-3,040	Jun 22	12,330	May 22	-	-15,758	Jul 09	52,839	Mar 20
1-month	B66P	Jul 09	0.5	-0.1	Jun 22	1.0	Mar 22	May 22	-0.7	Jul 09	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	3.5	0.7	Jun 22	5.4	May 22	Jul 20	-3.0	Feb 10	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	3.4	2.3	Jun 22	3.9	May 22	Oct 18	-1.1	May 13	6.8	Jun 16
M4L: Households												
Changes	VWNV	Oct 97/Q2 63	4,322	3,941	Apr 22	5,474	Jun 22	-	-5,351	Apr 20	14,919	Jun 21
1-month	VWNV	Oct 97	0.3	0.1	Oct 21	0.4	Jun 22	Apr 22	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	VWEI	Dec 97/Q3 63	4.1	4.0	Jun 22	4.4	May 22	Feb 22	-1.5	May 20	15.5	Oct 03
12-month	VWVZ	Sep 98/Q2 64	4.1	3.6	Jun 22	4.3	May 22	Mar 22	0.5	Nov 12	14.2	Apr 04
M4L: PNFCS												
Changes	VWVQ	Oct 97/Q2 63	500	-1,760	Jun 22	2,164	Mar 22	-	-8,071	Jul 09	28,133	Mar 20
1-month	VWVNR	Oct 97	0.1	-0.4	Jun 22	0.5	Mar 22	May 22	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VWVNS	Dec 97/Q3 63	-0.7	-2.8	Nov 21	2.7	May 22	Jun 22	-7.6	Aug 09	44.0	May 20
12-month	VWVNU	Sep 98/Q2 64	0.0	-0.7	Jun 22	1.2	May 22	Aug 21	-4.3	May 10	19.6	Feb 07
M4L: Non-intermediate OFCs												
Changes	B68Q	Jul 09/Q1 98	5,639	-6,755	Jun 22	5,906	May 22	-	-13,669	Feb 21	23,394	Mar 20
1-month	B65P	Jul 09	2.0	-2.3	Jun 22	2.1	May 22	Jun 11	-4.6	Feb 21	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	6.9	-13.3	Jun 22	15.7	May 22	-	-30.8	Mar 21	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	5.3	0.3	Jun 22	6.3	May 22	Sep 17	-7.5	Mar 14	36.1	Jun 16
M4L												
Changes	VWVVL	Oct 97/Q2 63	10,494	3,309	Jun 22	13,628	Mar 22	-	-46,721	Mar 14	66,928	Mar 20
1-month	VWVVM	Aug 82	0.4	0.1	Jun 22	0.5	Mar 22	Sep 20	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VWVVN	Oct 82/Q3 63	3.2	0.7	Jun 22	5.1	Apr 22	Jan 18	-10.7	Apr 14	27.7	Jul 88
12-month	VWVVP	Jul 83/Q2 64	3.9	2.6	Jun 22	4.0	May 22	Jan 21	-6.6	Aug 12	24.7	Oct 88

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