

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

### Lending to individuals - August 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						
<b>Total</b>												
Changes	BZ2C	Apr 93/Q1 87	7,212	6,624	Jul 22	7,854	May 22	-	-7,237	Apr 20	17,309	Jun 21
1-month	BZ2E	Apr 93	0.4	0.3	Apr 22	0.5	Mar 22	Jul 22	-0.4	Apr 20	1.3	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	4.8	4.4	Feb 22	4.9	Jul 22	Jun 22	-2.6	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	4.7	4.6	Jul 22	4.9	Sep 08	May 22	0.2	Mar 11	15.1	Jun 04
<b>Secured lending</b>												
Changes	VTVJ	Apr 93/Q1 87	6,136	5,143	Jul 22	6,801	May 22	-	-1,888	Jul 21	16,992	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	25,352	24,504	Jun 22	25,987	Jul 22	-	4,271	Dec 93	42,029	Jun 21
Repayments	B86L	Jan 99	20,377	19,384	Jun 22	20,804	Jul 22	-	5,324	Jan 99	27,244	Jun 21
1-month	VTYF	Apr 93	0.4	0.3	Jul 22	0.5	Mar 22	May 22	-0.1	Jul 21	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	4.3	3.8	Jan 22	4.4	Jul 22	Jun 22	0.2	Dec 10	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	4.4	4.3	Jul 22	4.6	May 22	Mar 22	0.5	Nov 11	15.4	Apr 04
<b>Approvals of loans secured on dwellings</b>												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	29,256	27,111	Jul 22	30,017	Nov 20	-	4,123	Nov 93	32,848	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	74,340	63,740	Jul 22	74,535	Jan 22	-	9,282	May 20	132,638	Dec 03
<b>Consumer credit</b>												
Changes	B3PS	Apr 93/Q2 87	1,077	1,053	May 22	1,482	Jul 22	Jan 01	-7,359	Apr 20	2,260	Jan 05
Credit Card	VZQX	Apr 93/Q2 87	658	340	Jan 22	708	Jul 22	-	-4,884	Apr 20	1,284	Mar 04
Other	B4TU	Apr 93/Q2 87	419	374	May 22	774	Jul 22	-	-2,937	May 20	1,550	Oct 02
1-month	B3PW	Apr 93	0.5	0.4	Jan 22	0.7	Jul 22	May 22	-3.3	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	8.8	8.4	May 22	9.4	Jun 22	Jul 22	-24.8	May 20	20.7	Sep 96
12-month	B4TC	Mar 94/Q1 88	7.0	6.6	Jun 22	7.2	Mar 19	Jul 22	-9.9	Feb 21	17.7	Oct 98

<sup>a</sup> The date shown reflects the most recent occurrence of this observation, as the observation may have also occurred prior to this.

<sup>b</sup> With effect from October 2020 reporting, references to quarterly data only exist for 3-month annualised growth rates, all others have been discontinued.

<sup>c</sup> Break in series at Q3 87. Comparisons are calculated back to Q3 87.

<sup>d</sup> Break in series at Oct 97. Comparisons are calculated back to Oct 97.

<sup>e</sup> With effect from October 2020 reporting, the previous peak column has been removed from the highs and lows tables.

## Lending to businesses - August 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						
<b>Net finance raised by PNFCs</b>												
Net finance raised	VYVV	Oct 97	6,053	-4,220	Jul 22	9,621	Jun 20	-	-10,398	Jul 09	31,243	Mar 20
Equity	ZID5	Jan 03	-2,320	-3,303	Jun 22	-1,980	Jul 22	-	-4,482	May 22	9,606	Jun 09
Bonds(b)	Z93T	Jan 03	173	-555	Jul 22	1,362	Apr 22	-	-5,816	Jun 22	11,031	May 18
Commercial paper(b)	B32L	Jan 03	742	-789	Jul 22	961	Jan 22	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	8,075	-2,894	Jul 22	8,886	May 20	-	-15,727	Jul 09	33,199	Mar 20
<b>Loans to non-financial businesses</b>												
Changes	ZLV6	May 11	7,661	-1,962	Jul 22	15,836	Apr 20	-	-7,909	Jun 20	33,866	Mar 20
12-month	ZO8K	Apr 12	3.1	1.3	Jul 22	9.1	Feb 21	Jul 19	-5.4	Nov 12	11.9	May 20
<b>Loans to non-financial businesses: of which large</b>												
Changes	ZM8F	May 11	7,709	-1,702	Jul 22	15,614	Apr 20	-	-18,091	Jun 20	32,952	Mar 20
12-month	ZO8O	Apr 12	8.2	5.4	Jul 22	11.7	May 20	-	-14.4	Apr 21	16.4	Apr 20
<b>Loans to non-financial businesses: of which SMEs</b>												
Changes	ZM87	May 11	-49	-260	Jul 22	749	Mar 21	-	-1,613	Sep 21	17,890	May 20
12-month	ZO8M	Apr 12	-4.3	-4.6	Jul 22	-3.8	Dec 21	Jan 22	-5.2	Apr 22	26.2	Feb 21
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): large</b>												
Gross lending	ZM8J	Apr 11	21,666	15,589	Jul 22	35,315	Apr 20	-	7,606	Aug 13	40,524	Mar 20
Repayments	ZM8K	Apr 11	16,411	16,074	Jul 22	16,674	May 22	-	8,820	Sep 12	30,490	May 20
<b>Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs</b>												
Gross lending	ZM8B	Apr 11	5,661	5,249	Jul 22	6,398	Nov 20	-	2,766	Nov 12	25,001	May 20
Repayments	ZM8C	Apr 11	6,331	6,088	Jul 22	6,342	Feb 22	-	3,337	Mar 13	6,412	Jun 21

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<sup>b</sup> Not seasonally adjusted.

<sup>c</sup> With effect from October 2020 reporting, the previous peak column has been removed from the highs and lows tables.

## Broad money and credit - August 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						
<b>M4 excluding intermediate OFCs</b>												
Changes	B54Q	Jul 09/Q1 98	4,023	-6,071	Jun 22	17,232	Jul 22	-	-7,625	Dec 13	69,966	Mar 20
1-month	B68P	Jul 09	0.1	-0.2	Jun 22	0.6	Jul 22	Jun 19	-0.4	Dec 13	3.1	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	2.2	1.6	Mar 19	4.9	Jul 22	-	-1.8	Sep 09	33.7	May 20
12-month	B56Q	Jun 10/Q4 98	4.7	4.4	Jun 22	4.8	Jul 22	Mar 16	1.0	Jul 10	15.4	Feb 21
<b>M4: Households</b>												
Changes	VVHS	Oct 97/Q2 63	3,177	2,526	Jun 22	3,934	Jul 22	-	-3,112	Oct 08	25,910	May 20
1-month	VVHT	Oct 97	0.2	0.1	Jun 22	0.3	May 22	Jul 22	-0.3	Oct 08	1.7	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	2.2	0.9	Apr 18	2.7	Jul 22	Apr 09	0.6	Jul 10	17.8	May 20
12-month	VVHW	Sep 98/Q1 64	3.4	3.0	Mar 19	3.6	Jul 22	May 19	1.8	Jun 11	12.2	Mar 21
<b>M4: PNFCs</b>												
Changes	VVHM	Oct 97/Q4 63	4,380	109	Jul 22	8,701	May 22	-	-9,351	Jun 22	27,296	May 20
1-month	VVHN	Oct 97	0.7	0.0	Jul 22	1.5	May 22	Sep 21	-2.2	Jan 00	5.7	May 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	-3.2	-9.2	Feb 11	-0.4	Jul 22	Dec 10	-11.0	Nov 08	85.8	May 20
12-month	VVHQ	Sep 98/Q1 64	4.4	4.0	Jul 22	5.5	May 22	Feb 12	-4.7	Nov 08	30.2	Jan 21
<b>M4: Non-intermediate OFCs</b>												
Changes	B64Q	Jul 09/Q1 98	-3,533	-3,686	Apr 22	13,189	Jul 22	-	-12,904	Dec 13	30,520	Mar 20
1-month	B67P	Jul 09	-0.9	-1.6	Mar 21	3.3	Jul 22	Apr 22	-4.9	Dec 13	9.1	Mar 20
3-month(ann)(b)	B65Q	Sep 09/Q1 98	10.8	4.8	Jun 22	23.9	Jul 22	-	-20.0	Sep 09	79.8	Jul 16
12-month	B66Q	Jun 10/Q4 98	11.0	10.2	Jun 22	11.8	Jul 22	-	-7.7	Jul 10	21.4	Apr 17
<b>M4</b>												
Changes	AUZJ	Jul 82/Q2 63	-5,655	-10,559	Jun 22	14,322	Jul 22	-	-31,372	Mar 14	82,249	Mar 20
1-month	VQJS	Aug 82	-0.2	-0.3	Jun 22	0.5	Jul 22	Jan 19	-1.5	Mar 14	3.2	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	-0.2	-0.6	May 18	3.0	Jul 22	Sep 99	-8.5	May 14	32.9	May 20
12-month	VQJW	Jul 83/Q1 64	3.8	3.6	Oct 19	4.4	Jul 22	Dec 19	-5.5	Jun 12	18.3	Feb 90
<b>M4L excluding intermediate OFCs</b>												
Changes	B58Q	Jul 09/Q1 98	3,670	-2,866	Jun 22	10,766	Jul 22	Dec 21	-15,752	Jul 09	52,828	Mar 20
1-month	B66P	Jul 09	0.2	-0.1	Jun 22	0.5	Jul 22	Feb 22	-0.7	Jul 09	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	2.0	0.8	Jun 22	3.6	Jul 22	Jun 18	-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	Jul 22	-1.1	May 13	6.8	Jun 16
<b>M4L: Households</b>												
Changes	VVNV	Oct 97/Q2 63	5,162	4,481	Jul 22	5,575	Jun 22	-	-5,341	Apr 20	14,972	Jun 21
1-month	VVNW	Oct 97	0.3	0.1	Oct 21	0.4	Jun 22	Jul 22	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	VWEI	Dec 97/Q3 63	4.0	3.7	Jan 22	4.2	Jul 22	Oct 21	-1.5	May 20	15.5	Oct 03
12-month	VVNZ	Sep 98/Q2 64	4.2	4.1	Jul 22	4.3	May 22	Apr 22	0.5	Nov 12	14.2	Apr 04
<b>M4L: PNFCs</b>												
Changes	VVNQ	Oct 97/Q2 63	1,375	649	Jul 22	2,206	Mar 22	-	-8,078	Jul 09	28,158	Mar 20
1-month	VVNR	Oct 97	0.3	0.1	Jul 22	0.5	Mar 22	Jan 22	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VVNS	Dec 97/Q3 63	0.3	-0.5	Jul 22	2.9	May 22	Mar 13	-7.6	Aug 09	44.1	May 20
12-month	VVNU	Sep 98/Q2 64	0.5	0.0	Jul 22	1.2	May 22	-	-4.3	May 10	19.6	Feb 07
<b>M4L: Non-intermediate OFCs</b>												
Changes	B68Q	Jul 09/Q1 98	-2,868	-6,756	Jun 22	5,637	Jul 22	-	-13,669	Feb 21	23,394	Mar 20
1-month	B65P	Jul 09	-1.0	-2.3	Jun 22	2.0	Jul 22	Jun 12	-4.6	Feb 21	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	-5.4	-13.3	Jun 22	6.9	Jul 22	-	-30.8	Mar 21	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	4.2	0.3	Jun 22	5.3	Jul 22	-	-7.5	Mar 14	36.1	Jun 16
<b>M4L</b>												
Changes	VVVL	Oct 97/Q2 63	-3,177	-5,825	Apr 22	10,797	Jul 22	-	-46,733	Mar 14	66,917	Mar 20
1-month	VVVM	Aug 82	-0.1	-0.2	Apr 22	0.4	Jul 22	Oct 20	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VVVN	Oct 82/Q3 63	1.6	0.8	Jun 22	3.3	Jul 22	Aug 20	-10.7	Apr 14	27.7	Jul 88
12-month	VVVP	Jul 83/Q2 64	3.5	2.6	Jun 22	3.9	Jul 22	Apr 94	-6.6	Aug 12	24.7	Oct 88

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<sup>c</sup> With effect from October 2020 reporting, the previous peak column has been removed from the highs and lows tables.