

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

### Lending to individuals - December 2025

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	6,126	6,022	Oct 25	6,737	Nov 25	-	-7,250	Apr 20	17,440	Jun 21	
1-month	BZ2E	Apr 93	0.3	0.2	May 25	0.4	Sep 25	Nov 25	-0.4	Apr 20	1.3	Oct 03	
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	4.0	3.4	Jul 25	4.1	Nov 25	Oct 25	-2.5	Jun 20	16.5	Nov 03	
12-month	BZ2K	Mar 94/Q1 88	4.0	3.9	Nov 25	4.1	Dec 22	Oct 18	0.2	Mar 11	15.1	Jun 04	
Secured lending													
Changes	VTVJ	Apr 93/Q1 87	4,601	4,593	Nov 25	5,262	Sep 25	-	-1,861	Jul 21	17,132	Jun 21	
Gross lending	VTVK	Apr 93/Q1 87(c)	22,966	22,825	Aug 25	23,471	Nov 25	-	4,274	Dec 93	42,399	Jun 21	
Repayments	B86L	Jan 99	18,801	17,707	May 25	19,435	Nov 25	-	5,326	Jan 99	27,143	Jun 21	
1-month	VTYF	Apr 93	0.3	0.1	May 25	0.8	Mar 25	Nov 25	-0.1	Sep 23	1.4	Oct 03	
3-month(ann)(b)	VTYG	Jun 93/Q2 87	3.2	2.8	Jul 25	3.4	Nov 25	Jun 19	-0.3	Jun 23	17.0	Nov 03	
12-month	VTYI	Mar 94/Q1 88	3.4	3.2	Oct 25	3.7	Dec 22	Nov 25	0.0	Mar 24	15.4	Apr 04	
Approvals of loans secured on dwellings													
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	24,090	23,328	Apr 25	24,877	Nov 25	-	4,123	Nov 93	32,845	Feb 07	
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	61,013	60,920	Jun 24	64,072	Nov 25	-	9,374	May 20	132,804	Dec 03	
Consumer credit													
Changes	B3PS	Apr 93/Q2 87	1,524	1,502	Sep 25	2,143	Nov 25	-	-7,444	Apr 20	2,263	Jan 05	
Credit Card	VZQX	Apr 93/Q2 87	747	661	Oct 25	981	Nov 25	Aug 25	-4,922	Apr 20	1,303	Mar 04	
Other	B4TU	Apr 93/Q2 87	778	708	Mar 25	1,162	Nov 25	Apr 17	-2,890	May 20	1,551	Oct 02	
1-month	B3PW	Apr 93	0.6	0.4	May 25	0.9	Nov 25	Sep 25	-3.4	Apr 20	1.9	Feb 97	
3-month(ann)(b)	B3PY	Jun 93/Q2 87	9.2	8.6	Oct 25	9.8	Jan 24	Nov 25	-24.8	May 20	20.8	Sep 96	
12-month	B4TC	Mar 94/Q1 88	8.2	7.5	Oct 25	8.4	May 24	Nov 25	-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 - December 2025

Seasonally adjusted; changes/flows, 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	
Net finance raised by PNFCs													
Net finance raised	VYVV	Oct 97	-1,365	-4,498	Oct 25	5,950	Nov 25	-	-10,395	Jul 09	31,098	Mar 20	
Equity	ZID5	Jan 03	-2,213	-2,761	Jul 25	253	Nov 25	-	-4,411	May 22	9,596	Jun 09	
Bonds(b)	Z93T	Jan 03	-2,526	-3,733	Aug 23	-86	Nov 25	-	-5,586	Mar 09	11,031	May 18	
Commercial paper(b)	B32L	Jan 03	-1,674	-1,817	May 21	-183	Nov 25	-	-4,272	Mar 21	7,014	Apr 20	
Loans by MFIs	B93K	Jan 98	5,880	4,922	Nov 25	6,546	May 25	-	-15,557	Jul 09	33,177	Mar 20	
Loans to non-financial businesses													
Changes	ZLV6	May 11	1,030	-769	Oct 25	6,228	Nov 25	-	-7,798	Jun 20	33,561	Mar 20	
12-month	ZO8K	Apr 12	5.8	5.3	Nov 25	5.9	Sep 25	-	-5.4	Nov 12	11.9	May 20	
Loans to non-financial businesses: of which large													
Changes	ZM8F	May 11	685	-968	Oct 25	5,968	Nov 25	-	-18,116	Jun 20	32,548	Mar 20	
12-month	ZO8O	Apr 12	7.7	7.2	Nov 25	8.3	Sep 25	-	-14.3	Apr 21	16.4	Apr 20	
Loans to non-financial businesses: of which SMEs													
Changes	ZM87	May 11	345	260	Nov 25	1,066	Jul 25	-	-1,938	Oct 22	17,965	May 20	
12-month	ZO8M	Apr 12	2.2	2.0	Nov 25	2.9	Jul 21	-	-5.1	Apr 22	26.2	Feb 21	
Gross lending to and repayments by non-financial businesses (excluding overdrafts): large													
Gross lending	ZM8J	Apr 11	21,535	21,322	Nov 25	23,231	Aug 25	-	7,606	Aug 13	40,282	Mar 20	
Repayments	ZM8K	Apr 11	19,756	16,837	Nov 25	22,025	Jan 23	-	8,814	Sep 12	30,657	May 20	
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs													
Gross lending	ZM8B	Apr 11	5,851	5,572	Aug 25	6,090	Nov 25	-	2,779	Nov 12	25,041	May 20	
Repayments	ZM8C	Apr 11	5,351	5,212	Oct 25	5,382	Nov 25	Mar 20	3,333	Mar 13	6,652	Nov 22	

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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 - December 2025

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	13,152	9,509	Oct 25	16,654	Nov 25	-	-37,911	Dec 22	72,904	Sep 22	
1-month	B68P	Jul 09	0.4	0.3	Oct 25	0.6	Nov 25	Aug 25	-1.4	Dec 22	3.2	Mar 20	
3-month(ann)(b)	B55Q	Sep 09/Q1 98	5.4	5.0	Oct 25	5.7	Nov 25	Feb 16	-12.1	Dec 22	34.0	May 20	
12-month	B56Q	Jun 10/Q4 98	5.0	4.6	Nov 25	5.5	Oct 22	Jun 13	-4.3	Sep 23	15.2	Feb 21	
M4: Households													
Changes	VVHS	Oct 97/Q2 63	4,847	4,228	May 25	8,787	Nov 25	Nov 12	-4,699	Mar 23	26,745	May 20	
1-month	VVHT	Oct 97	0.2	0.1	Nov 24	0.4	Nov 25	May 25	-0.3	Mar 23	1.8	May 20	
3-month(ann)(b)	VVHU	Dec 97/Q2 63	4.2	4.0	Jul 25	5.0	Nov 25	Aug 25	-0.7	May 23	18.4	May 20	
12-month	VVHW	Sep 98/Q1 64	4.0	3.7	Oct 25	4.1	Nov 25	Mar 14	0.8	Nov 23	12.2	Mar 21	
M4: PNFCs													
Changes	VVHM	Oct 97/Q4 63	3,824	1,359	Nov 25	5,641	Mar 25	-	-7,213	Jul 21	26,872	May 20	
1-month	VVHN	Oct 97	0.7	0.2	Nov 25	1.0	Mar 25	Aug 22	-2.2	Jan 00	5.7	Mar 20	
3-month(ann)(b)	VVHO	Dec 97/Q3 63	6.2	5.5	Nov 25	7.0	Jan 25	Jul 17	-10.9	Nov 08	84.7	May 20	
12-month	VVHQ	Sep 98/Q1 64	2.7	2.5	Nov 25	3.4	Sep 22	Aug 19	-5.1	Oct 23	30.3	Jan 21	
M4: Non-intermediate OFCs													
Changes	B64Q	Jul 09/Q1 98	4,481	-898	Oct 25	6,508	Nov 25	-	-35,783	Dec 22	65,612	Sep 22	
1-month	B67P	Jul 09	1.1	-0.2	Oct 25	1.6	Nov 25	Jul 20	-8.6	Dec 22	16.2	Sep 22	
3-month(ann)(b)	B65Q	Sep 09/Q1 98	10.6	9.5	Nov 25	17.9	Jun 25	-	-57.4	Dec 22	108.9	Sep 22	
12-month	B66Q	Jun 10/Q4 98	13.4	11.0	Nov 25	18.6	Oct 22	-	-23.1	Sep 23	28.7	Sep 22	
M4													
Changes	AUZJ	Jul 82/Q2 63	9,890	-6,007	Oct 25	25,603	Nov 25	-	-53,233	Nov 22	83,652	Mar 20	
1-month	VQJS	Aug 82	0.3	-0.2	Oct 25	0.8	Nov 25	Jun 25	-1.7	Nov 22	3.3	Mar 20	
3-month(ann)(b)	VQKA	Oct 82/Q2 63	3.8	3.6	Oct 25	5.1	Nov 25	Aug 24	-9.3	Dec 22	33.0	May 20	
12-month	VQJW	Jul 83/Q1 64	4.7	4.3	Nov 25	4.8	Oct 22	Jan 95	-5.5	Jun 12	18.3	Feb 90	
M4L excluding intermediate OFCs													
Changes	B58Q	Jul 09/Q1 98	12,553	10,197	Aug 25	16,080	Nov 25	-	-29,444	Oct 22	52,934	Mar 20	
1-month	B66P	Jul 09	0.5	0.4	Aug 25	0.7	Nov 25	Oct 24	-1.3	Oct 22	2.5	Mar 20	
3-month(ann)(b)	B59Q	Sep 09/Q1 98	7.1	6.5	Sep 25	8.5	Nov 25	Dec 18	-7.8	Dec 22	10.9	Mar 16	
12-month	B62Q	Jun 10/Q4 98	6.1	5.8	Nov 25	6.3	Jun 20	Oct 16	-2.7	Sep 23	6.8	Jun 16	
M4L: Households													
Changes	VWNV	Oct 97/Q2 63	5,520	5,105	Oct 25	5,579	Nov 25	-	-5,665	Apr 20	15,096	Jun 21	
1-month	VWNV	Oct 97	0.3	0.2	May 25	0.8	Mar 25	Nov 25	-0.4	Apr 20	1.4	Oct 03	
3-month(ann)(b)	VWEI	Dec 97/Q3 63	3.9	3.7	Oct 25	4.1	Apr 25	Nov 25	-1.4	May 20	15.5	Oct 03	
12-month	VWVZ	Sep 98/Q2 64	3.8	3.6	Oct 25	4.0	Dec 22	Nov 25	0.3	Mar 24	14.2	Apr 04	
M4L: PNFCs													
Changes	VWVQ	Oct 97/Q2 63	4,728	4,523	Nov 25	7,017	Jun 21	-	-7,955	Jul 09	28,150	Mar 20	
1-month	VWNR	Oct 97	1.0	0.9	Nov 25	1.6	Jun 21	Jun 08	-1.6	Jul 09	6.9	Mar 20	
3-month(ann)(b)	VWNS	Dec 97/Q3 63	8.2	7.1	Nov 25	9.6	Sep 25	Aug 04	-7.7	Aug 09	44.1	May 20	
12-month	VWNU	Sep 98/Q2 64	7.1	6.2	Nov 25	10.0	Feb 21	-	-4.3	May 10	19.6	Feb 07	
M4L: Non-intermediate OFCs													
Changes	B68Q	Jul 09/Q1 98	2,305	1,752	Aug 25	5,977	Nov 25	-	-33,125	Oct 22	23,394	Mar 20	
1-month	B65P	Jul 09	0.8	0.7	Aug 25	2.1	Nov 25	Feb 12	-10.9	Oct 22	8.5	Mar 20	
3-month(ann)(b)	B69Q	Sep 09/Q1 98	25.6	18.6	Sep 25	43.0	Nov 25	Nov 11	-55.7	Dec 22	72.6	Mar 16	
12-month	B72Q	Jun 10/Q4 98	19.2	18.1	Nov 25	22.6	Jun 20	-	-24.6	Sep 23	36.1	Jun 16	
M4L													
Changes	VWVL	Oct 97/Q2 63	5,753	5,524	Apr 25	18,316	Nov 25	-	-46,885	Mar 14	67,023	Mar 20	
1-month	VWVM	Aug 82	0.2	-0.8	Dec 24	0.6	Nov 25	Apr 25	-2.1	Mar 14	2.6	Mar 20	
3-month(ann)(b)	VWVN	Oct 82/Q3 63	6.0	5.5	Aug 25	8.7	Nov 25	Nov 91	-10.7	Apr 14	27.7	Jul 88	
12-month	VWVP	Jul 83/Q2 64	5.8	4.8	Nov 25	5.9	Jul 20	Aug 19	-6.6	Aug 12	24.7	Nov 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.