

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

Lending to individuals - August 2026

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	6,874	6,178	Jul 26	9,517	Jun 26	-	-7,387	Apr 20	17,397	Jun 21	
1-month	BZ2E	Apr 93	0.3	0.2	May 25	0.5	Jun 26	Jul 26	-0.4	Apr 20	1.3	Oct 03	
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	4.7	4.3	Jul 26	5.6	Mar 25	Apr 22	-2.5	Jun 20	16.5	Nov 03	
12-month	BZ2K	Mar 94/Q1 88	4.3	4.2	May 26	4.4	Aug 22	Jul 26	0.2	Mar 11	15.1	Jun 04	
Secured lending													
Changes	VTVJ	Apr 93/Q1 87	4,410	4,082	Jul 26	7,595	Jun 26	-	-1,830	Jul 21	17,082	Jun 21	
Gross lending	VTVC	Apr 93/Q1 87(c)	23,648	23,560	Dec 25	25,307	Jul 26	-	4,272	Dec 93	42,148	Jun 21	
Repayments	B86L	Jan 99	20,370	20,162	Mar 26	21,091	Jul 26	-	5,323	Jan 99	27,130	Jun 21	
1-month	VTYF	Apr 93	0.3	0.2	Jul 26	0.4	Jun 26	Apr 26	-0.1	Apr 25	1.4	Oct 03	
3-month(ann)(b)	VTYG	Jun 93/Q2 87	3.8	3.5	Jul 26	3.9	Apr 26	Apr 25	-0.4	Jun 23	17.0	Nov 03	
12-month	VTYI	Mar 94/Q1 88	3.6	3.5	May 26	3.7	Dec 22	Jul 26	0.0	Mar 24	15.4	Apr 04	
Approvals of loans secured on dwellings													
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	22,509	22,408	Apr 25	23,491	Jul 26	-	4,123	Nov 93	32,840	Feb 07	
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	54,918	52,541	Dec 23	55,928	Jul 26	-	9,360	May 20	132,806	Dec 03	
Consumer credit													
Changes	B3PS	Apr 93/Q2 87	2,464	2,097	Jul 26	-	-	-	-7,460	Apr 20	2,464	Aug 26	
Credit Card	VZQX	Apr 93/Q2 87	1,182	924	Jul 26	1,307	Mar 04	-	-4,938	Apr 20	1,307	Mar 04	
Other	B4TU	Apr 93/Q2 87	1,282	1,172	Jul 26	1,412	Aug 17	-	-2,895	May 20	1,552	Oct 02	
1-month	B3PW	Apr 93	1.0	0.8	Jul 26	1.2	Mar 16	Mar 17	-3.4	Apr 20	1.9	Feb 97	
3-month(ann)(b)	B3PY	Jun 93/Q2 87	10.6	9.5	Jul 26	10.9	Oct 17	Sep 17	-24.8	May 20	20.8	Sep 96	
12-month	B4TC	Mar 94/Q1 88	9.6	9.3	Jul 26	9.7	Jun 18	Mar 18	-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 - August 2026

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	7,703	19	Jul 26	8,808	Mar 24	-	-10,394	Jul 09	31,001	Mar 20	
Equity	ZID5	Jan 03	-1,611	-2,229	Mar 26	-703	Jul 26	-	-4,451	May 22	9,593	Jun 09	
Bonds(b)	Z93T	Jan 03	543	-2,273	Jul 26	1,031	May 26	-	-5,586	Mar 09	11,031	May 18	
Commercial paper(b)	B32L	Jan 03	-152	-491	Jun 26	966	Jul 26	-	-4,272	Mar 21	7,014	Apr 20	
Loans by MFIs	B93K	Jan 98	5,727	-861	Jul 26	9,941	Mar 26	-	-15,537	Jul 09	33,096	Mar 20	
Loans to non-financial businesses													
Changes	ZLV6	May 11	4,085	1,919	Jul 26	5,150	Apr 26	-	-7,460	Jun 20	33,111	Mar 20	
12-month	ZO8K	Apr 12	7.4	7.0	Jan 26	7.5	Jul 26	-	-5.4	Nov 12	11.9	May 20	
Loans to non-financial businesses: of which large													
Changes	ZM8F	May 11	3,188	1,002	Jul 26	3,852	Apr 26	-	-17,684	Jun 20	32,360	Mar 20	
12-month	ZO8O	Apr 12	8.9	7.8	Dec 25	9.4	Jul 26	-	-14.3	Apr 21	16.4	Apr 20	
Loans to non-financial businesses: of which SMEs													
Changes	ZM87	May 11	897	684	Jun 26	917	Jul 26	-	-1,524	Sep 21	17,922	May 20	
12-month	ZO8M	Apr 12	4.6	4.1	Jul 26	6.3	Jun 21	-	-5.0	Apr 22	26.3	Feb 21	
Gross lending to and repayments by non-financial businesses (excluding overdrafts): large													
Gross lending	ZM8J	Apr 11	22,896	21,078	Jul 26	22,978	Mar 26	-	7,594	Aug 13	40,141	Mar 20	
Repayments	ZM8K	Apr 11	18,738	17,855	Mar 26	18,970	Jul 26	-	8,800	Sep 12	30,584	May 20	
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs													
Gross lending	ZM8B	Apr 11	6,003	5,791	May 26	6,413	Jul 26	-	2,762	Nov 12	25,061	May 20	
Repayments	ZM8C	Apr 11	4,950	4,525	Jul 25	5,227	Jul 26	-	3,337	Mar 13	6,639	Nov 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 - August 2026

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	16,155	-9,755	Jul 26	23,611	Mar 26	-	-36,270	Dec 22	73,448	Sep 22
1-month	B68P	Jul 09	0.5	-0.3	Jul 26	0.8	Mar 26	Jun 26	-1.3	Dec 22	3.1	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	2.8	2.2	Jul 26	4.8	Jun 26	Feb 26	-11.9	Dec 22	33.9	May 20
12-month	B56Q	Jun 10/Q4 98	4.4	4.3	Jul 26	4.9	Jun 26	Sep 25	-4.3	Sep 23	15.2	Feb 21
M4: Households												
Changes	VVHS	Oct 97/Q2 63	4,693	3,758	Jul 26	6,165	Jun 26	-	-4,558	Mar 23	26,715	May 20
1-month	VVHT	Oct 97	0.2	0.1	Apr 25	0.3	Jun 26	Jul 26	-0.3	Mar 23	1.8	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	2.9	1.5	Nov 23	3.0	Jul 26	Jan 20	-0.7	May 23	18.4	May 20
12-month	VVHW	Sep 98/Q1 64	3.6	3.2	May 24	3.8	Jun 26	Jul 26	0.8	Nov 23	12.2	Mar 21
M4: PNFCs												
Changes	VVHM	Oct 97/Q4 63	384	52	Jul 26	3,406	Jun 26	-	-6,908	Jul 21	26,854	May 20
1-month	VVHN	Oct 97	0.1	0.0	Jul 26	0.6	Jun 26	Jul 25	-2.2	Jan 00	5.6	May 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	2.7	2.1	Jul 26	3.9	Apr 26	Oct 18	-10.9	Nov 08	84.5	May 20
12-month	VVHQ	Sep 98/Q1 64	2.7	2.4	May 26	2.8	Jul 26	Dec 25	-5.1	Oct 23	30.3	Jan 21
M4: Non-intermediate OFCs												
Changes	B64Q	Jul 09/Q1 98	11,078	-13,564	Jul 26	13,042	Mar 26	-	-34,519	Dec 22	65,790	Sep 22
1-month	B67P	Jul 09	2.6	-3.1	Jul 26	3.2	Mar 26	-	-8.3	Dec 22	16.3	Sep 22
3-month(ann)(b)	B65Q	Sep 09/Q1 98	2.6	-1.5	Jul 26	17.3	Jun 26	-	-56.7	Dec 22	109.7	Sep 22
12-month	B66Q	Jun 10/Q4 98	11.2	9.8	Jul 26	13.5	Jun 26	-	-23.1	Sep 23	28.7	Sep 22
M4												
Changes	AUZJ	Jul 82/Q2 63	13,194	-8,375	Jul 26	27,734	Jun 26	-	-48,446	Nov 22	81,564	Mar 20
1-month	VQJS	Aug 82	0.4	-0.3	Jul 26	0.8	Jun 26	Dec 25	-1.6	Nov 22	3.2	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	4.0	2.6	Jul 26	4.8	Jun 26	Feb 26	-9.0	Dec 22	32.8	May 20
12-month	VQJW	Jul 83/Q1 64	4.4	4.3	May 26	4.5	Jul 26	Jul 17	-5.5	Jun 12	18.3	Feb 90
M4L excluding intermediate OFCs												
Changes	B58Q	Jul 09/Q1 98	3,921	-111	Jul 26	38,903	Jun 26	-	-29,434	Oct 22	52,807	Mar 20
1-month	B66P	Jul 09	0.2	0.0	Jul 26	1.5	Jun 26	Dec 24	-1.3	Oct 22	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	7.0	6.3	Jul 26	8.4	Jun 26	Sep 22	-7.8	Dec 22	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	6.1	6.0	May 26	6.4	Jul 26	Dec 25	-2.7	Sep 23	6.8	Jun 16
M4L: Households												
Changes	VWNV	Oct 97/Q2 63	5,636	4,962	Jul 26	7,763	Jun 26	-	-5,556	Apr 20	15,087	Jun 21
1-month	VWNW	Oct 97	0.3	0.2	May 25	0.5	Jun 26	Jul 26	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	VWEI	Dec 97/Q3 63	4.4	4.1	Jul 26	5.5	Mar 25	Jul 22	-1.4	May 20	15.5	Oct 03
12-month	VWVZ	Sep 98/Q2 64	4.0	3.9	May 26	4.2	Aug 22	Jul 26	0.3	Mar 24	14.2	Apr 04
M4L: PNFCs												
Changes	VWVQ	Oct 97/Q2 63	2,666	1,949	Jul 26	4,566	Apr 26	-	-7,837	Jul 09	28,087	Mar 20
1-month	VWVR	Oct 97	0.5	0.4	Jul 26	0.9	Apr 26	Jun 26	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VWVS	Dec 97/Q3 63	5.8	5.5	Jul 26	7.7	Jun 26	Sep 24	-7.7	Aug 09	44.0	May 20
12-month	VWVU	Sep 98/Q2 64	8.1	7.9	Feb 26	8.4	Jul 26	Oct 03	-4.3	May 10	19.6	Feb 07
M4L: Non-intermediate OFCs												
Changes	B68Q	Jul 09/Q1 98	-4,381	-7,022	Jul 26	28,497	Jun 26	-	-33,125	Oct 22	28,497	Jun 26
1-month	B65P	Jul 09	-1.4	-2.2	Jul 26	9.5	Jun 26	Dec 20	-10.9	Oct 22	9.5	Jun 26
3-month(ann)(b)	B69Q	Sep 09/Q1 98	24.9	20.3	Jul 26	35.2	Jun 26	May 20	-55.7	Dec 22	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	14.8	13.4	May 26	17.2	Jul 26	-	-24.6	Sep 23	36.1	Jun 16
M4L												
Changes	VWVL	Oct 97/Q2 63	-1,603	-20,553	Dec 24	197	Jul 26	-	-46,934	Mar 14	66,896	Mar 20
1-month	VWVM	Aug 82	-0.1	-0.8	Dec 24	0.0	Jul 26	Oct 24	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VWVN	Oct 82/Q3 63	7.3	5.2	May 26	7.9	Jul 26	Oct 19	-10.7	Apr 14	27.7	Jul 88
12-month	VWVP	Jul 83/Q2 64	6.5	6.1	May 26	7.2	Jul 26	Apr 26	-6.6	Aug 12	24.7	Nov 88

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