

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

Lending to individuals - February 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						
Total												
Changes	BZ2C	Apr 93/Q1 87	6,775	6,039	Jan 26	14,453	Mar 25	-	-7,271	Apr 20	17,435	Jun 21
1-month	BZ2E	Apr 93	0.3	0.2	May 25	0.4	Sep 25	Jan 26	-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	Jan 26	-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	Jan 26	0.2	Mar 11	15.1	Jun 04
Secured lending												
Changes	VTVJ	Apr 93/Q1 87	4,840	4,211	Jan 26	5,259	Sep 25	-	-1,854	Jul 21	17,127	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	23,949	23,550	Jan 26	24,292	Oct 25	-	4,274	Dec 93	42,390	Jun 21
Repayments	B86L	Jan 99	18,442	17,730	May 25	18,824	Jan 26	-	5,326	Jan 99	27,141	Jun 21
1-month	VTYF	Apr 93	0.3	0.2	Jan 26	0.8	Mar 25	Dec 25	-0.1	Sep 23	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	3.3	3.2	Jan 26	3.4	Nov 25	Dec 25	-0.3	Jun 23	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	3.4	3.3	Jan 26	3.7	Dec 22	Dec 25	0.0	Mar 24	15.4	Apr 04
Approvals of loans secured on dwellings												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	26,772	24,684	Jan 26	28,615	Aug 22	-	4,123	Nov 93	32,846	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	62,584	60,246	Jan 26	64,501	Nov 25	-	9,369	May 20	132,795	Dec 03
Consumer credit												
Changes	B3PS	Apr 93/Q2 87	1,935	1,828	Jan 26	2,125	Nov 25	-	-7,457	Apr 20	2,264	Jan 05
Credit Card	VZQX	Apr 93/Q2 87	767	643	Oct 25	889	Jan 26	-	-4,933	Apr 20	1,306	Mar 04
Other	B4TU	Apr 93/Q2 87	1,168	939	Jan 26	1,242	Jun 23	-	-2,889	May 20	1,551	Oct 02
1-month	B3PW	Apr 93	0.8	0.7	Jan 26	0.9	Nov 25	Apr 25	-3.4	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	9.1	8.6	Oct 25	9.5	Jan 26	Aug 23	-24.8	May 20	20.8	Sep 96
12-month	B4TC	Mar 94/Q1 88	8.5	8.3	Jan 26	8.7	Mar 24	Nov 15	-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 - February 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	2,578	-1,066	Dec 25	5,118	Jan 26	-	-10,393	Jul 09	31,089	Mar 20
Equity	ZID5	Jan 03	-2,405	-2,764	Jul 25	-1,911	Jan 26	-	-4,412	May 22	9,595	Jun 09
Bonds(b)	Z93T	Jan 03	2,466	927	Jan 26	3,666	Sep 24	-	-5,586	Mar 09	11,031	May 18
Commercial paper(b)	B32L	Jan 03	305	-1,674	Dec 25	1,204	Jan 26	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	4,290	2,557	Jan 26	6,091	Dec 25	-	-15,559	Jul 09	33,170	Mar 20
Loans to non-financial businesses												
Changes	ZLV6	May 11	3,655	1,317	Dec 25	7,985	Jan 26	-	-7,594	Jun 20	33,522	Mar 20
12-month	ZO8K	Apr 12	7.7	6.9	Jan 26	9.2	Feb 21	Oct 20	-5.4	Nov 12	11.9	May 20
Loans to non-financial businesses: of which large												
Changes	ZM8F	May 11	3,248	924	Dec 25	7,636	Jan 26	-	-17,942	Jun 20	32,518	Mar 20
12-month	ZO8O	Apr 12	10.4	9.4	Jan 26	11.7	May 20	-	-14.3	Apr 21	16.4	Apr 20
Loans to non-financial businesses: of which SMEs												
Changes	ZM87	May 11	407	349	Jan 26	1,136	Jul 25	-	-1,806	Oct 22	17,961	May 20
12-month	ZO8M	Apr 12	2.8	2.4	Jan 26	2.9	Jul 21	-	-5.1	Apr 22	26.3	Jan 21
Gross lending to and repayments by non-financial businesses (excluding overdrafts): large												
Gross lending	ZM8J	Apr 11	22,418	19,637	Jan 26	23,200	Aug 25	-	7,606	Aug 13	40,223	Mar 20
Repayments	ZM8K	Apr 11	17,300	16,967	Jan 26	19,770	Dec 25	-	8,814	Sep 12	30,659	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs												
Gross lending	ZM8B	Apr 11	5,954	5,798	Jan 26	6,090	Nov 25	-	2,778	Nov 12	25,042	May 20
Repayments	ZM8C	Apr 11	5,475	5,263	Jan 26	5,654	Sep 25	-	3,332	Mar 13	6,657	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 - February 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	10,754	-7,314	Jan 26	14,001	Dec 25	-	-37,329	Dec 22	73,001	Sep 22
1-month	B68P	Jul 09	0.4	-0.2	Jan 26	0.5	Dec 25	Aug 25	-1.3	Dec 22	3.2	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	2.4	1.5	Jan 24	3.1	Jan 26	Feb 14	-12.1	Dec 22	34.0	May 20
12-month	B56Q	Jun 10/Q4 98	3.9	3.6	Jan 26	5.0	Dec 25	Jul 25	-4.3	Sep 23	15.2	Feb 21
M4: Households												
Changes	VVHS	Oct 97/Q2 63	5,773	4,292	Jan 26	9,111	Nov 25	-	-4,707	Mar 23	26,746	May 20
1-month	VVHT	Oct 97	0.3	0.2	Jan 26	0.5	Nov 25	Aug 25	-0.3	Mar 23	1.8	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	2.9	1.6	Nov 23	3.6	Jan 26	Jan 20	-0.7	May 23	18.4	May 20
12-month	VVHW	Sep 98/Q1 64	3.8	3.7	Oct 25	4.1	Dec 25	Jan 26	0.8	Nov 23	12.2	Mar 21
M4: PNFCS												
Changes	VVHM	Oct 97/Q4 63	548	-5,207	Jan 26	4,440	Dec 25	-	-6,973	Jul 21	26,722	May 20
1-month	VVHN	Oct 97	0.1	-0.9	Jan 26	0.8	Dec 25	Aug 25	-2.2	Jan 00	5.7	Mar 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	-0.2	-1.1	Jul 25	0.2	Jan 26	May 01	-10.9	Nov 08	84.4	May 20
12-month	VVHQ	Sep 98/Q1 64	1.3	0.4	Jan 26	2.7	Dec 25	-	-5.1	Oct 23	30.3	Jan 21
M4: Non-intermediate OFCs												
Changes	B64Q	Jul 09/Q1 98	4,433	-6,399	Jan 26	4,956	Dec 25	-	-35,517	Dec 22	65,529	Sep 22
1-month	B67P	Jul 09	1.1	-1.6	Jan 26	1.2	Dec 25	Jul 20	-8.6	Dec 22	16.2	Sep 22
3-month(ann)(b)	B65Q	Sep 09/Q1 98	3.1	-6.7	Dec 24	5.0	Jan 26	-	-57.3	Dec 22	108.5	Sep 22
12-month	B66Q	Jun 10/Q4 98	8.7	7.5	Jan 26	13.4	Dec 25	-	-23.1	Sep 23	28.7	Sep 22
M4												
Changes	AUZJ	Jul 82/Q2 63	18,263	-3,518	Jan 26	26,542	Nov 25	-	-53,197	Nov 22	83,242	Mar 20
1-month	VQJS	Aug 82	0.6	-0.1	Jan 26	0.8	Nov 25	Dec 20	-1.7	Nov 22	3.3	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	3.6	3.3	Oct 25	4.7	Jan 26	Aug 25	-9.2	Dec 22	32.8	May 20
12-month	VQJW	Jul 83/Q1 64	3.6	3.0	Jan 26	4.7	Dec 25	Sep 25	-5.5	Jun 12	18.3	Feb 90
M4L excluding intermediate OFCs												
Changes	B58Q	Jul 09/Q1 98	-3,239	-13,208	Feb 24	10,322	Jan 26	-	-29,519	Oct 22	52,912	Mar 20
1-month	B66P	Jul 09	-0.1	-0.6	Feb 24	0.4	Jan 26	Nov 24	-1.3	Oct 22	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	3.3	1.9	Jan 25	6.6	Jan 26	Jan 21	-7.8	Dec 22	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	5.7	5.0	Oct 25	6.2	Jan 26	-	-2.7	Sep 23	6.8	Jun 16
M4L: Households												
Changes	VVNV	Oct 97/Q2 63	5,105	4,853	Jan 26	5,564	Dec 25	-	-5,665	Apr 20	15,123	Jun 21
1-month	VVNW	Oct 97	0.3	0.2	May 25	0.8	Mar 25	Jan 26	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	VVEI	Dec 97/Q3 63	3.8	3.7	Oct 25	3.9	Jan 26	Sep 25	-1.4	May 20	15.5	Oct 03
12-month	VVNZ	Sep 98/Q2 64	3.8	3.6	Oct 25	4.0	Dec 22	Jan 26	0.3	Mar 24	14.2	Apr 04
M4L: PNFCS												
Changes	VVNQ	Oct 97/Q2 63	2,609	329	Oct 25	2,676	Jan 26	-	-7,960	Jul 09	28,137	Mar 20
1-month	VVNR	Oct 97	0.5	0.1	Oct 25	1.0	Dec 25	Jan 26	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VVNS	Dec 97/Q3 63	8.7	8.3	Dec 25	10.4	Jan 26	Dec 18	-7.7	Aug 09	44.1	May 20
12-month	VVNU	Sep 98/Q2 64	7.7	7.5	Jan 26	10.0	Feb 21	-	-4.3	May 10	19.6	Feb 07
M4L: Non-intermediate OFCs												
Changes	B68Q	Jul 09/Q1 98	-10,954	-15,726	Feb 24	2,793	Jan 26	-	-33,125	Oct 22	23,394	Mar 20
1-month	B65P	Jul 09	-3.6	-6.5	Feb 24	0.9	Jan 26	-	-10.9	Oct 22	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	-7.4	-10.7	Apr 24	16.5	Jan 26	-	-55.7	Dec 22	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	14.5	13.3	Oct 25	19.1	Jan 26	-	-24.6	Sep 23	36.1	Jun 16
M4L												
Changes	VVVL	Oct 97/Q2 63	5,093	-20,620	Dec 24	21,609	Jan 26	-	-46,923	Mar 14	67,001	Mar 20
1-month	VVVM	Aug 82	0.2	-0.8	Dec 24	0.8	Jan 26	Dec 25	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VVVN	Oct 82/Q3 63	4.7	4.6	Jun 25	6.7	Jan 26	Sep 17	-10.7	Apr 14	27.7	Jul 88
12-month	VVVP	Jul 83/Q2 64	5.8	4.8	Nov 25	5.9	Jan 26	Dec 25	-6.6	Aug 12	24.7	Nov 88

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