

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

Lending to individuals - July 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	6,298	5,001	May 26	9,542	Jun 26	-	-7,405	Apr 20	17,429	Jun 21	
1-month	BZ2E	Apr 93	0.3	0.2	May 25	0.5	Jun 26	May 26	-0.4	Apr 20	1.3	Oct 03	
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	4.3	4.1	May 26	4.6	Apr 26	Jun 26	-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	Jun 26	0.2	Mar 11	15.1	Jun 04	
Secured lending													
Changes	VTVJ	Apr 93/Q1 87	4,292	3,242	May 26	7,677	Jun 26	-	-1,790	Jul 21	17,118	Jun 21	
Gross lending	VTVC	Apr 93/Q1 87(c)	25,872	24,744	Feb 26	26,858	Jun 26	-	4,275	Dec 93	42,338	Jun 21	
Repayments	B86L	Jan 99	21,266	21,196	Jun 26	22,687	May 26	-	5,320	Jan 99	27,168	Jun 21	
1-month	VTYF	Apr 93	0.2	0.1	May 25	0.4	Jun 26	May 26	-0.1	Apr 25	1.4	Oct 03	
3-month(ann)(b)	VTYG	Jun 93/Q2 87	3.6	3.4	May 26	3.7	Jun 26	Aug 17	-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	Jun 26	0.0	Mar 24	15.4	Apr 04	
Approvals of loans secured on dwellings													
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	23,766	23,275	Jun 26	28,645	Apr 26	-	4,123	Nov 93	32,839	Feb 07	
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	56,053	56,032	Jan 24	58,215	Jun 26	-	9,360	May 20	132,807	Dec 03	
Consumer credit													
Changes	B3PS	Apr 93/Q2 87	2,006	1,865	Jun 26	2,105	Nov 25	-	-7,458	Apr 20	2,264	Jan 05	
Credit Card	VZQX	Apr 93/Q2 87	864	633	May 26	954	Jun 26	-	-4,935	Apr 20	1,303	Mar 04	
Other	B4TU	Apr 93/Q2 87	1,142	911	Jun 26	1,219	Mar 26	-	-2,894	May 20	1,552	Oct 02	
1-month	B3PW	Apr 93	0.8	0.7	Jun 26	0.9	Nov 25	Mar 26	-3.4	Apr 20	1.9	Feb 97	
3-month(ann)(b)	B3PY	Jun 93/Q2 87	9.2	9.0	Jun 26	9.5	Apr 26	Feb 26	-24.8	May 20	20.8	Sep 96	
12-month	B4TC	Mar 94/Q1 88	9.2	9.1	Jun 26	9.3	Jul 18	Jan 16	-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 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	8	-2,417	Jun 26	1,234	May 26	-	-10,394	Jul 09	31,000	Mar 20	
Equity	ZID5	Jan 03	-828	-1,315	Jun 26	275	Nov 25	-	-4,446	May 22	9,592	Jun 09	
Bonds(b)	Z93T	Jan 03	-2,273	-2,536	Mar 26	-1,932	Jun 26	-	-5,586	Mar 09	11,031	May 18	
Commercial paper(b)	B32L	Jan 03	966	-491	Jun 26	971	Apr 26	-	-4,272	Mar 21	7,014	Apr 20	
Loans by MFIs	B93K	Jan 98	-881	-1,049	Oct 25	4,696	Jun 26	-	-15,537	Jul 09	33,096	Mar 20	
Loans to non-financial businesses													
Changes	ZLV6	May 11	1,821	1,577	Jun 26	5,125	Apr 26	-	-7,483	Jun 20	33,136	Mar 20	
12-month	ZO8K	Apr 12	7.5	7.0	Jan 26	8.2	Jun 26	-	-5.4	Nov 12	11.8	May 20	
Loans to non-financial businesses: of which large													
Changes	ZM8F	May 11	1,017	917	Jun 26	3,862	Apr 26	-	-17,719	Jun 20	32,382	Mar 20	
12-month	ZO8O	Apr 12	9.4	7.8	Dec 25	10.5	Jun 26	-	-14.3	Apr 21	16.4	Apr 20	
Loans to non-financial businesses: of which SMEs													
Changes	ZM87	May 11	805	659	Jun 26	1,263	Apr 26	-	-1,632	Oct 22	17,935	May 20	
12-month	ZO8M	Apr 12	4.1	4.0	May 26	4.3	Apr 26	Jun 26	-5.1	Apr 22	26.3	Feb 21	
Gross lending to and repayments by non-financial businesses (excluding overdrafts): large													
Gross lending	ZM8J	Apr 11	20,912	20,722	Jun 26	22,523	Apr 26	-	7,606	Aug 13	40,194	Mar 20	
Repayments	ZM8K	Apr 11	18,985	17,881	Mar 26	19,507	Jun 26	-	8,814	Sep 12	30,634	May 20	
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs													
Gross lending	ZM8B	Apr 11	6,427	6,035	Jun 26	6,549	Mar 26	-	2,769	Nov 12	25,071	May 20	
Repayments	ZM8C	Apr 11	5,281	5,049	May 26	5,496	Jun 26	-	3,337	Mar 13	6,645	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 - July 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	-10,113	-28,224	Sep 23	15,516	Jun 26	-	-36,556	Dec 22	73,381	Sep 22	
1-month	B68P	Jul 09	-0.3	-1.0	Sep 23	0.5	Jun 26	Jan 26	-1.3	Dec 22	3.1	Mar 20	
3-month(ann)(b)	B55Q	Sep 09/Q1 98	2.2	1.5	Jan 24	4.9	Jun 26	-	-12.0	Dec 22	33.9	May 20	
12-month	B56Q	Jun 10/Q4 98	4.3	4.1	Feb 26	4.9	Jun 26	Jun 22	-4.3	Sep 23	15.2	Feb 21	
M4: Households													
Changes	VVHS	Oct 97/Q2 63	3,814	2,820	Apr 25	6,191	Jun 26	-	-4,541	Mar 23	26,710	May 20	
1-month	VVHT	Oct 97	0.2	0.1	Apr 25	0.3	Jun 26	Jan 26	-0.3	Mar 23	1.8	May 20	
3-month(ann)(b)	VVHU	Dec 97/Q2 63	3.1	1.5	Nov 23	3.5	Jun 26	Feb 26	-0.7	May 23	18.4	May 20	
12-month	VVHW	Sep 98/Q1 64	3.6	3.2	May 24	3.9	Jun 26	Jun 24	0.8	Nov 23	12.2	Mar 21	
M4: PNFCs													
Changes	VVHM	Oct 97/Q4 63	80	-506	May 26	3,434	Jun 26	-	-6,956	Jul 21	26,872	May 20	
1-month	VVHN	Oct 97	0.0	-0.1	May 26	0.6	Jun 26	Jun 25	-2.2	Jan 00	5.6	May 20	
3-month(ann)(b)	VVHO	Dec 97/Q3 63	2.1	1.3	Jun 26	2.6	May 26	Dec 07	-10.9	Nov 08	84.5	May 20	
12-month	VVHQ	Sep 98/Q1 64	2.8	2.4	May 26	2.9	Jun 26	Sep 19	-5.1	Oct 23	30.3	Jan 21	
M4: Non-intermediate OFCs													
Changes	B64Q	Jul 09/Q1 98	-14,007	-27,108	Sep 23	5,891	Jun 26	-	-34,807	Dec 22	65,792	Sep 22	
1-month	B67P	Jul 09	-3.2	-7.0	Sep 23	1.4	Jun 26	-	-8.4	Dec 22	16.3	Sep 22	
3-month(ann)(b)	B65Q	Sep 09/Q1 98	-1.5	-4.9	Dec 24	17.6	Jun 26	-	-56.8	Dec 22	109.7	Sep 22	
12-month	B66Q	Jun 10/Q4 98	9.8	9.1	Feb 26	13.5	Jun 26	-	-23.1	Sep 23	28.7	Sep 22	
M4													
Changes	AUZJ	Jul 82/Q2 63	-8,624	-36,891	Sep 23	28,472	Jun 26	-	-48,316	Nov 22	81,513	Mar 20	
1-month	VQJS	Aug 82	-0.3	-1.2	Sep 23	0.9	Jun 26	Jun 22	-1.6	Nov 22	3.2	Mar 20	
3-month(ann)(b)	VQKA	Oct 82/Q2 63	2.7	2.1	Jun 25	4.8	Jun 26	Jul 25	-9.1	Dec 22	32.8	May 20	
12-month	VQJW	Jul 83/Q1 64	4.5	4.3	May 26	5.0	Jun 26	Apr 26	-5.5	Jun 12	18.3	Feb 90	
M4L excluding intermediate OFCs													
Changes	B58Q	Jul 09/Q1 98	-12	-27	May 26	39,122	Jun 26	-	-29,433	Oct 22	52,807	Mar 20	
1-month	B66P	Jul 09	0.0	-0.1	Feb 26	1.6	Jun 26	May 26	-1.3	Oct 22	2.5	Mar 20	
3-month(ann)(b)	B59Q	Sep 09/Q1 98	6.4	5.4	May 26	8.4	Jun 26	May 17	-7.8	Dec 22	10.9	Mar 16	
12-month	B62Q	Jun 10/Q4 98	6.4	6.0	May 26	6.7	Jun 26	Apr 26	-2.7	Sep 23	6.8	Jun 16	
M4L: Households													
Changes	VWNV	Oct 97/Q2 63	5,076	4,609	May 26	7,992	Jun 26	-	-5,623	Apr 20	15,133	Jun 21	
1-month	VWNW	Oct 97	0.3	0.2	May 25	0.5	Jun 26	May 26	-0.4	Apr 20	1.4	Oct 03	
3-month(ann)(b)	VWEI	Dec 97/Q3 63	4.2	3.9	May 26	4.3	Jun 26	Apr 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	Jun 26	0.3	Mar 24	14.2	Apr 04	
M4L: PNFCs													
Changes	VWVQ	Oct 97/Q2 63	1,928	565	Oct 25	2,633	Jun 26	-	-7,837	Jul 09	28,087	Mar 20	
1-month	VWNR	Oct 97	0.4	0.1	Oct 25	0.5	Jun 26	May 26	-1.6	Jul 09	6.9	Mar 20	
3-month(ann)(b)	VWNS	Dec 97/Q3 63	5.5	5.0	May 25	7.7	Jun 26	Aug 08	-7.7	Aug 09	44.0	May 20	
12-month	VWNU	Sep 98/Q2 64	8.4	7.9	Feb 26	8.9	Jun 26	-	-4.3	May 10	19.6	Feb 07	
M4L: Non-intermediate OFCs													
Changes	B68Q	Jul 09/Q1 98	-7,016	-10,822	Feb 26	28,497	Jun 26	-	-33,125	Oct 22	28,497	Jun 26	
1-month	B65P	Jul 09	-2.2	-2.3	May 26	9.5	Jun 26	Jan 12	-10.9	Oct 22	9.5	Jun 26	
3-month(ann)(b)	B69Q	Sep 09/Q1 98	20.3	5.0	May 26	35.2	Jun 26	-	-55.7	Dec 22	72.6	Mar 16	
12-month	B72Q	Jun 10/Q4 98	17.2	13.4	May 26	19.3	Jun 26	Apr 26	-24.6	Sep 23	36.1	Jun 16	
M4L													
Changes	VWVL	Oct 97/Q2 63	305	-20,557	Dec 24	53,773	Jun 26	-	-46,938	Mar 14	66,896	Mar 20	
1-month	VWVM	Aug 82	0.0	-0.8	Dec 24	1.8	Jun 26	Jul 23	-2.1	Mar 14	2.6	Mar 20	
3-month(ann)(b)	VWVN	Oct 82/Q3 63	8.0	5.2	May 26	9.0	Jun 26	Feb 03	-10.8	Apr 14	27.7	Jul 88	
12-month	VWVP	Jul 83/Q2 64	7.2	6.1	May 26	7.5	Jun 26	Oct 99	-6.6	Aug 12	24.7	Nov 88	

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