

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

Lending to individuals - June 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	9,533	4,991	May 26	14,199	Mar 25	-	-7,365	Apr 20	17,434	Jun 21	
1-month	BZ2E	Apr 93	0.5	0.3	May 26	0.8	Mar 25	Mar 22	-0.4	Apr 20	1.3	Oct 03	
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	4.3	4.2	May 26	4.7	Apr 26	Apr 25	-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	Aug 21	0.2	Mar 11	15.1	Jun 04	
Secured lending													
Changes	VTVJ	Apr 93/Q1 87	7,727	3,269	May 26	13,098	Mar 25	-	-1,847	Jul 21	17,124	Jun 21	
Gross lending	VTVC	Apr 93/Q1 87(c)	27,363	27,242	May 26	27,512	Apr 26	-	4,272	Dec 93	42,472	Jun 21	
Repayments	B86L	Jan 99	21,268	20,215	Mar 26	22,739	May 26	-	5,320	Jan 99	27,179	Jun 21	
1-month	VTYF	Apr 93	0.5	0.2	May 26	0.8	Mar 25	Mar 22	-0.1	Apr 25	1.4	Oct 03	
3-month(ann)(b)	VTYG	Jun 93/Q2 87	3.7	3.5	May 26	4.0	Apr 26	Aug 22	-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 22	0.0	Mar 24	15.4	Apr 04	
Approvals of loans secured on dwellings													
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	23,281	22,768	May 26	28,631	Apr 26	-	4,123	Nov 93	32,839	Feb 07	
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	58,200	56,565	May 26	65,206	Apr 26	-	9,364	May 20	132,811	Dec 03	
Consumer credit													
Changes	B3PS	Apr 93/Q2 87	1,807	1,723	May 26	1,809	Apr 26	-	-7,463	Apr 20	2,264	Jan 05	
Credit Card	VZQX	Apr 93/Q2 87	932	620	May 26	956	Nov 25	-	-4,940	Apr 20	1,303	Mar 04	
Other	B4TU	Apr 93/Q2 87	875	800	Sep 25	1,103	May 26	Jan 00	-2,893	May 20	1,552	Oct 02	
1-month	B3PW	Apr 93	0.7	0.6	Sep 25	0.8	Mar 26	May 26	-3.4	Apr 20	1.9	Feb 97	
3-month(ann)(b)	B3PY	Jun 93/Q2 87	8.8	8.6	Oct 25	9.0	May 26	Aug 25	-24.8	May 20	20.8	Sep 96	
12-month	B4TC	Mar 94/Q1 88	9.1	9.0	May 26	9.3	Jul 18	Jan 06	-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 - June 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	-2,497	-4,232	Oct 25	1,250	May 26	-	-10,394	Jul 09	30,999	Mar 20
Equity	ZID5	Jan 03	-1,380	-1,574	Apr 26	-1,232	May 26	-	-4,457	May 22	9,594	Jun 09
Bonds(b)	Z93T	Jan 03	-1,932	-2,536	Mar 26	1,031	May 26	-	-5,586	Mar 09	11,031	May 18
Commercial paper(b)	B32L	Jan 03	-491	-1,674	Dec 25	522	May 26	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	4,723	1,925	May 26	9,958	Mar 26	-	-15,556	Jul 09	33,104	Mar 20
Loans to non-financial businesses												
Changes	ZLV6	May 11	1,478	1,111	May 26	5,157	Apr 26	-	-7,499	Jun 20	33,116	Mar 20
12-month	ZO8K	Apr 12	8.2	7.8	May 26	9.5	Apr 26	-	-5.4	Nov 12	11.8	May 20
Loans to non-financial businesses: of which large												
Changes	ZM8F	May 11	894	-692	Oct 25	1,004	May 26	-	-17,733	Jun 20	32,379	Mar 20
12-month	ZO8O	Apr 12	10.5	9.9	May 26	12.3	Apr 26	-	-14.3	Apr 21	16.4	Apr 20
Loans to non-financial businesses: of which SMEs												
Changes	ZM87	May 11	584	107	May 26	1,285	Apr 26	-	-1,599	Sep 21	17,952	May 20
12-month	ZO8M	Apr 12	4.1	4.0	May 26	4.3	Apr 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	20,791	19,822	Jan 26	20,884	May 26	-	7,606	Aug 13	40,213	Mar 20
Repayments	ZM8K	Apr 11	19,534	19,255	May 26	19,908	Dec 25	-	8,814	Sep 12	30,632	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs												
Gross lending	ZM8B	Apr 11	6,018	5,802	May 26	6,392	Apr 26	-	2,771	Nov 12	25,069	May 20
Repayments	ZM8C	Apr 11	5,474	5,049	May 26	5,645	Sep 25	-	3,338	Mar 13	6,643	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 - June 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	14,587	11,896	May 26	23,792	Mar 26	-	-37,316	Dec 22	73,069	Sep 22
1-month	B68P	Jul 09	0.5	0.4	May 26	0.8	Mar 26	Feb 26	-1.3	Dec 22	3.1	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	4.9	4.1	Mar 26	6.2	May 26	Apr 22	-12.0	Dec 22	33.9	May 20
12-month	B56Q	Jun 10/Q4 98	5.0	4.8	May 26	5.5	Oct 22	Dec 25	-4.3	Sep 23	15.2	Feb 21
M4: Households												
Changes	VVHS	Oct 97/Q2 63	6,325	5,621	May 26	9,277	Nov 25	-	-4,550	Mar 23	26,782	May 20
1-month	VVHT	Oct 97	0.3	0.2	Jan 26	0.5	Nov 25	May 26	-0.3	Mar 23	1.8	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	3.6	3.4	May 26	3.8	Jan 26	Aug 17	-0.6	May 23	18.4	May 20
12-month	VVHW	Sep 98/Q1 64	3.9	3.8	Mar 26	4.1	Dec 25	May 26	0.8	Nov 23	12.2	Mar 21
M4: PNFCs												
Changes	VVHM	Oct 97/Q4 63	3,437	-505	May 26	5,239	Mar 26	-	-6,960	Jul 21	26,870	May 20
1-month	VVHN	Oct 97	0.6	-0.1	May 26	0.9	Mar 26	Feb 18	-2.2	Jan 00	5.6	May 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	1.3	1.1	Mar 26	2.6	May 26	Sep 05	-10.9	Nov 08	84.5	May 20
12-month	VVHQ	Sep 98/Q1 64	2.9	2.4	May 26	3.4	Sep 22	-	-5.1	Oct 23	30.3	Jan 21
M4: Non-intermediate OFCs												
Changes	B64Q	Jul 09/Q1 98	4,825	-6,810	Jan 26	6,780	May 26	-	-35,593	Dec 22	65,652	Sep 22
1-month	B67P	Jul 09	1.1	-1.7	Jan 26	1.6	May 26	May 25	-8.6	Dec 22	16.3	Sep 22
3-month(ann)(b)	B65Q	Sep 09/Q1 98	17.1	13.3	Mar 26	27.2	May 26	-	-57.0	Dec 22	109.2	Sep 22
12-month	B66Q	Jun 10/Q4 98	13.6	13.1	May 26	18.5	Oct 22	Dec 25	-23.1	Sep 23	28.7	Sep 22
M4												
Changes	AUZJ	Jul 82/Q2 63	27,419	2,182	May 26	47,200	Jan 25	-	-48,169	Nov 22	81,603	Mar 20
1-month	VQJS	Aug 82	0.8	0.1	May 26	1.5	Jan 25	Mar 26	-1.5	Nov 22	3.2	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	4.8	4.2	Feb 26	4.9	May 26	Jan 26	-9.1	Dec 22	32.8	May 20
12-month	VQJW	Jul 83/Q1 64	5.0	4.3	May 26	5.3	Sep 22	May 22	-5.5	Jun 12	18.3	Feb 90
M4L excluding intermediate OFCs												
Changes	B58Q	Jul 09/Q1 98	39,061	-86	May 26	52,817	Mar 20	-	-29,444	Oct 22	52,817	Mar 20
1-month	B66P	Jul 09	1.6	0.0	May 26	2.5	Mar 20	-	-1.3	Oct 22	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	8.4	5.4	May 26	9.6	May 20	Nov 25	-7.8	Dec 22	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	6.7	6.0	May 26	6.8	Jun 16	-	-2.7	Sep 23	6.8	Jun 16
M4L: Households												
Changes	VWNV	Oct 97/Q2 63	7,865	4,515	May 26	12,063	Mar 25	-	-5,618	Apr 20	15,124	Jun 21
1-month	VWNW	Oct 97	0.5	0.3	May 26	0.7	Mar 25	Jul 08	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	VWEI	Dec 97/Q3 63	4.2	3.9	May 26	5.5	Mar 25	Apr 22	-1.4	May 20	15.5	Oct 03
12-month	VWNZ	Sep 98/Q2 64	4.0	3.9	May 26	4.2	Aug 22	Dec 22	0.3	Mar 24	14.2	Apr 04
M4L: PNFCs												
Changes	VWNQ	Oct 97/Q2 63	2,656	2,259	May 26	4,612	Apr 26	-	-7,862	Jul 09	28,096	Mar 20
1-month	VWNR	Oct 97	0.5	0.4	May 26	0.9	Apr 26	Feb 26	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VWNS	Dec 97/Q3 63	7.7	7.1	Nov 25	10.9	May 26	Nov 18	-7.7	Aug 09	44.0	May 20
12-month	VWNU	Sep 98/Q2 64	8.9	7.9	Feb 26	9.3	May 26	Sep 08	-4.3	May 10	19.6	Feb 07
M4L: Non-intermediate OFCs												
Changes	B68Q	Jul 09/Q1 98	28,540	-6,860	May 26	-	-	-	-33,125	Oct 22	28,540	Jun 26
1-month	B65P	Jul 09	9.6	-2.3	May 26	-	-	-	-10.9	Oct 22	9.6	Jun 26
3-month(ann)(b)	B69Q	Sep 09/Q1 98	35.4	5.1	May 26	42.6	Nov 25	-	-55.7	Dec 22	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	19.3	13.4	May 26	22.6	Jun 20	Aug 19	-24.6	Sep 23	36.1	Jun 16
M4L												
Changes	VWVL	Oct 97/Q2 63	53,711	2,634	May 26	66,906	Mar 20	-	-46,927	Mar 14	66,906	Mar 20
1-month	VWVM	Aug 82	1.8	0.1	May 26	2.6	Mar 20	Jun 06	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VWVN	Oct 82/Q3 63	9.0	5.2	May 26	12.2	Apr 20	Apr 99	-10.8	Apr 14	27.7	Jul 88
12-month	VWVP	Jul 83/Q2 64	7.5	6.1	May 26	7.6	Sep 09	-	-6.6	Aug 12	24.7	Nov 88

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