

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

Lending to individuals - March 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	8,047	7,198	Feb 26	13,818	Mar 25	-	-7,231	Apr 20	17,396	Jun 21
1-month	BZ2E	Apr 93	0.4	0.3	Jan 26	0.7	Mar 25	Feb 26	-0.4	Apr 20	1.3	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	4.6	4.3	Feb 26	5.7	Mar 25	Jun 22	-2.5	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	3.7	3.5	Aug 25	4.1	Feb 26	Sep 25	0.2	Mar 11	15.1	Jun 04
Secured lending												
Changes	VTVJ	Apr 93/Q1 87	6,152	5,223	Feb 26	12,707	Mar 25	-	-1,841	Jul 21	17,089	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	28,704	24,022	Feb 26	40,575	Mar 25	-	4,274	Dec 93	42,385	Jun 21
Repayments	B86L	Jan 99	19,725	18,641	Feb 26	22,499	Oct 25	-	5,325	Jan 99	27,116	Jun 21
1-month	VTYF	Apr 93	0.4	0.3	Feb 26	0.8	Mar 25	May 22	-0.1	Sep 23	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	3.8	3.5	Feb 26	3.9	Apr 25	Jan 20	-0.4	May 23	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	3.0	2.9	Jul 25	3.4	Feb 26	Aug 25	0.0	Mar 24	15.4	Apr 04
Approvals of loans secured on dwellings												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	29,456	27,100	Feb 26	30,161	Nov 20	-	4,123	Nov 93	32,844	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	63,531	62,708	Feb 26	64,520	Nov 25	-	9,370	May 20	132,797	Dec 03
Consumer credit												
Changes	B3PS	Apr 93/Q2 87	1,895	1,881	Jan 26	1,975	Feb 26	-	-7,457	Apr 20	2,263	Jan 05
Credit Card	VZQX	Apr 93/Q2 87	665	644	Oct 25	725	Feb 26	Jul 02	-4,933	Apr 20	1,304	Mar 04
Other	B4TU	Apr 93/Q2 87	1,230	1,036	Jan 26	1,251	Feb 26	-	-2,888	May 20	1,551	Oct 02
1-month	B3PW	Apr 93	0.8	0.7	Dec 25	0.9	Nov 25	Feb 26	-3.4	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	9.6	9.3	Feb 26	10.1	Apr 23	Jan 26	-24.8	May 20	20.8	Sep 96
12-month	B4TC	Mar 94/Q1 88	8.9	8.6	Feb 26	9.0	Jan 24	-	-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 - March 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	3,557	2,934	Feb 26	5,495	Jan 26	Mar 98	-10,393	Jul 09	30,992	Mar 20
Equity	ZID5	Jan 03	-2,341	-2,425	Feb 26	-1,925	Jan 26	-	-4,411	May 22	9,595	Jun 09
Bonds(b)	Z93T	Jan 03	-2,536	-3,733	Aug 23	2,466	Feb 26	-	-5,586	Mar 09	11,031	May 18
Commercial paper(b)	B32L	Jan 03	347	305	Feb 26	1,204	Jan 26	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	9,852	4,257	Feb 26	33,058	Mar 20	-	-15,536	Jul 09	33,058	Mar 20
Loans to non-financial businesses												
Changes	ZLV6	May 11	6,977	4,198	Feb 26	8,420	Jan 26	-	-7,558	Jun 20	33,415	Mar 20
12-month	ZO8K	Apr 12	8.9	7.8	Feb 26	9.2	Feb 21	Sep 20	-5.4	Nov 12	11.8	May 20
Loans to non-financial businesses: of which large												
Changes	ZM8F	May 11	5,004	3,738	Feb 26	8,037	Jan 26	-	-17,905	Jun 20	32,410	Mar 20
12-month	ZO8O	Apr 12	11.7	10.6	Feb 26	16.4	Apr 20	May 20	-14.3	Apr 21	16.4	Apr 20
Loans to non-financial businesses: of which SMEs												
Changes	ZM87	May 11	1,973	461	Feb 26	2,242	Nov 20	-	-1,795	Oct 22	17,960	May 20
12-month	ZO8M	Apr 12	3.7	2.9	Feb 26	6.2	Jun 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	23,106	22,693	Feb 26	23,156	Aug 25	-	7,606	Aug 13	40,208	Mar 20
Repayments	ZM8K	Apr 11	17,226	17,197	Feb 26	19,775	Dec 25	-	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	6,493	6,046	Feb 26	6,662	Oct 20	-	2,780	Nov 12	25,046	May 20
Repayments	ZM8C	Apr 11	5,209	5,192	Oct 25	5,415	Feb 26	-	3,332	Mar 13	6,649	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 - March 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	22,125	14,196	Feb 26	31,148	Jan 25	-	-38,074	Dec 22	73,190	Sep 22
1-month	B68P	Jul 09	0.7	0.5	Feb 26	1.1	Jan 25	Oct 24	-1.4	Dec 22	3.1	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	4.0	2.8	Feb 26	5.6	Dec 25	Sep 21	-12.1	Dec 22	33.9	May 20
12-month	B56Q	Jun 10/Q4 98	4.5	4.1	Feb 26	5.0	Dec 25	Jul 22	-4.3	Sep 23	15.2	Feb 21
M4: Households												
Changes	VVHS	Oct 97/Q2 63	5,531	4,767	Jan 26	6,157	Feb 26	-	-4,575	Mar 23	26,745	May 20
1-month	VVHT	Oct 97	0.3	0.2	Jan 26	0.5	Nov 25	Feb 26	-0.3	Mar 23	1.8	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	3.3	3.2	Feb 26	3.9	Jan 26	Oct 21	-0.6	May 23	18.4	May 20
12-month	VVHW	Sep 98/Q1 64	3.8	3.7	Oct 25	3.9	Feb 26	Jan 26	0.8	Nov 23	12.2	Mar 21
M4: PNFCs												
Changes	VVHM	Oct 97/Q4 63	5,311	1,223	Feb 26	7,726	Jan 25	-	-6,891	Jul 21	26,667	May 20
1-month	VVHN	Oct 97	0.9	0.2	Feb 26	1.4	Jan 25	Sep 21	-2.2	Jan 00	5.6	May 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	1.1	0.7	Feb 26	6.5	Dec 25	-	-10.9	Nov 08	84.2	May 20
12-month	VVHQ	Sep 98/Q1 64	1.6	1.4	Feb 26	2.7	Dec 25	Jun 19	-5.1	Oct 23	30.3	Jan 21
M4: Non-intermediate OFCs												
Changes	B64Q	Jul 09/Q1 98	11,283	6,816	Feb 26	13,642	Jan 25	-	-36,437	Dec 22	65,693	Sep 22
1-month	B67P	Jul 09	2.8	1.7	Feb 26	3.8	Jan 25	Oct 23	-8.8	Dec 22	16.3	Sep 22
3-month(ann)(b)	B65Q	Sep 09/Q1 98	12.0	4.3	Feb 26	20.1	Jun 25	-	-57.6	Dec 22	108.8	Sep 22
12-month	B66Q	Jun 10/Q4 98	12.7	8.8	Feb 26	13.4	Dec 25	-	-23.1	Sep 23	28.7	Sep 22
M4												
Changes	AUZJ	Jul 82/Q2 63	25,694	21,224	Feb 26	47,710	Jan 25	-	-48,644	Nov 22	81,264	Mar 20
1-month	VQJS	Aug 82	0.8	0.7	Feb 26	1.5	Jan 25	Nov 25	-1.6	Nov 22	3.2	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	5.9	4.0	Feb 26	7.0	Mar 25	Oct 19	-9.2	Dec 22	32.8	May 20
12-month	VQJW	Jul 83/Q1 64	4.3	3.5	Feb 26	4.6	Dec 25	Jul 22	-5.5	Jun 12	18.3	Feb 90
M4L excluding intermediate OFCs												
Changes	B58Q	Jul 09/Q1 98	20,752	-2,832	Feb 26	25,380	Sep 22	-	-29,387	Oct 22	52,801	Mar 20
1-month	B66P	Jul 09	0.8	-0.1	Feb 26	1.1	Sep 22	Sep 25	-1.3	Oct 22	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	4.8	3.6	Feb 26	6.9	Jan 26	Oct 17	-7.8	Dec 22	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	6.0	5.8	Feb 26	6.2	Jan 26	Nov 16	-2.7	Sep 23	6.8	Jun 16
M4L: Households												
Changes	VVNV	Oct 97/Q2 63	6,339	5,461	Feb 26	12,147	Mar 25	-	-5,633	Apr 20	15,097	Jun 21
1-month	VVNW	Oct 97	0.4	0.3	Feb 26	0.7	Mar 25	Sep 22	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	VVEI	Dec 97/Q3 63	4.1	4.0	Feb 26	5.5	Mar 25	Sep 22	-1.4	May 20	15.5	Oct 03
12-month	VVNZ	Sep 98/Q2 64	3.5	3.4	Aug 25	3.9	Feb 26	Sep 25	0.3	Mar 24	14.2	Apr 04
M4L: PNFCs												
Changes	VVNQ	Oct 97/Q2 63	6,171	2,572	Feb 26	7,007	Jun 21	-	-7,921	Jul 09	28,052	Mar 20
1-month	VVNR	Oct 97	1.2	0.5	Feb 26	1.6	Jun 21	May 05	-1.6	Jul 09	6.8	Mar 20
3-month(ann)(b)	VVNS	Dec 97/Q3 63	10.0	9.3	Feb 26	11.1	Jan 26	Nov 03	-7.6	Aug 09	44.1	May 20
12-month	VVNU	Sep 98/Q2 64	9.1	7.9	Feb 26	10.0	Feb 21	-	-4.3	May 10	19.6	Feb 07
M4L: Non-intermediate OFCs												
Changes	B68Q	Jul 09/Q1 98	8,242	-10,866	Feb 26	11,106	Sep 25	-	-33,125	Oct 22	23,394	Mar 20
1-month	B65P	Jul 09	2.8	-3.6	Feb 26	4.1	Sep 25	Oct 25	-10.9	Oct 22	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	0.4	-7.1	Feb 26	16.8	Jan 26	Jan 20	-55.7	Dec 22	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	16.2	14.6	Feb 26	19.2	Jan 26	-	-24.6	Sep 23	36.1	Jun 16
M4L												
Changes	VVVL	Oct 97/Q2 63	27,124	5,671	Feb 26	32,548	Sep 22	-	-46,914	Mar 14	66,890	Mar 20
1-month	VVVM	Aug 82	0.9	0.2	Feb 26	1.2	Sep 22	Sep 24	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VVVN	Oct 82/Q3 63	8.0	5.0	Feb 26	8.7	Nov 25	Feb 03	-10.7	Apr 14	27.7	Jul 88
12-month	VVVP	Jul 83/Q2 64	6.4	5.9	Feb 26	6.9	Jun 20	-	-6.6	Aug 12	24.7	Nov 88

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