

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

Lending to individuals - May 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	4,551	3,025	May 25	6,152	Apr 26	-	-7,327	Apr 20	17,392	Jun 21
1-month	BZ2E	Apr 93	0.2	0.0	Apr 25	0.3	Apr 26	May 25	-0.4	Apr 20	1.3	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	4.0	3.9	Aug 25	4.6	Apr 26	Oct 25	-2.5	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	4.1	4.0	Apr 26	4.2	Nov 22	Feb 26	0.2	Mar 11	15.1	Jun 04
Secured lending												
Changes	VTVJ	Apr 93/Q1 87	2,889	1,879	May 25	4,439	Apr 26	-	-1,870	Jul 21	17,086	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	27,121	24,581	Feb 26	27,401	Apr 26	-	4,272	Dec 93	42,435	Jun 21
Repayments	B86L	Jan 99	22,898	22,570	Apr 26	24,108	Mar 25	-	5,320	Jan 99	27,029	Jun 21
1-month	VTYF	Apr 93	0.2	0.1	May 25	0.3	Apr 26	Feb 25	-0.1	Apr 25	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	3.4	3.3	Dec 25	3.9	Apr 26	Jan 26	-0.4	Jun 23	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	3.4	3.3	Apr 26	3.7	Dec 22	Feb 26	0.0	Mar 24	15.4	Apr 04
Approvals of loans secured on dwellings												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	23,082	22,402	Apr 25	28,449	Apr 26	-	4,123	Nov 93	32,888	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	56,205	52,564	Dec 23	66,034	Apr 26	-	9,367	May 20	132,788	Dec 03
Consumer credit												
Changes	B3PS	Apr 93/Q2 87	1,662	1,637	Dec 25	1,713	Apr 26	-	-7,462	Apr 20	2,265	Jan 05
Credit Card	VZQX	Apr 93/Q2 87	611	361	May 25	771	Apr 26	-	-4,946	Apr 20	1,304	Mar 04
Other	B4TU	Apr 93/Q2 87	1,051	941	Apr 26	1,248	Mar 26	Aug 16	-2,893	May 20	1,551	Oct 02
1-month	B3PW	Apr 93	0.7	0.6	Sep 25	0.8	Mar 26	Apr 26	-3.4	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	8.7	8.6	Oct 25	9.2	Apr 26	Sep 25	-24.8	May 20	20.8	Sep 96
12-month	B4TC	Mar 94/Q1 88	8.9	8.7	Apr 26	9.0	Jan 24	Mar 26	-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 - May 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	1,071	-729	Dec 25	5,448	Apr 26	Nov 11	-10,393	Jul 09	31,020	Mar 20
Equity	ZID5	Jan 03	-1,173	-1,606	Apr 26	265	Nov 25	-	-4,463	May 22	9,595	Jun 09
Bonds(b)	Z93T	Jan 03	1,031	-199	Apr 26	2,466	Feb 26	-	-5,586	Mar 09	11,031	May 18
Commercial paper(b)	B32L	Jan 03	522	347	Mar 26	971	Apr 26	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	1,803	-1,088	Oct 25	4,349	Apr 26	-	-15,538	Jul 09	33,082	Mar 20
Loans to non-financial businesses												
Changes	ZLV6	May 11	1,232	118	Oct 25	5,114	Apr 26	-	-7,658	Jun 20	33,153	Mar 20
12-month	ZO8K	Apr 12	7.7	7.0	Jan 26	9.4	Apr 26	Oct 20	-5.4	Nov 12	11.8	May 20
Loans to non-financial businesses: of which large												
Changes	ZM8F	May 11	1,299	969	Dec 25	3,950	Apr 26	-	-17,960	Jun 20	32,408	Mar 20
12-month	ZO8O	Apr 12	9.8	9.5	Jan 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	-67	-712	Mar 25	1,164	Apr 26	-	-1,625	Oct 22	17,953	May 20
12-month	ZO8M	Apr 12	3.9	3.7	Mar 26	4.2	Apr 26	-	-5.2	Apr 22	26.3	Feb 21
Gross lending to and repayments by non-financial businesses (excluding overdrafts): large												
Gross lending	ZM8J	Apr 11	20,863	19,867	Jan 26	22,563	Apr 26	-	7,606	Aug 13	40,218	Mar 20
Repayments	ZM8K	Apr 11	19,135	17,788	Mar 26	19,391	Apr 26	-	8,814	Sep 12	30,612	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs												
Gross lending	ZM8B	Apr 11	5,790	5,575	Aug 25	6,365	Apr 26	-	2,771	Nov 12	25,070	May 20
Repayments	ZM8C	Apr 11	5,103	5,084	Aug 25	5,393	Apr 26	-	3,335	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 - May 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	11,011	9,213	Apr 26	23,828	Mar 26	-	-37,361	Dec 22	73,119	Sep 22
1-month	B68P	Jul 09	0.4	0.3	Apr 26	0.8	Mar 26	Aug 25	-1.3	Dec 22	3.1	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	6.0	4.1	Mar 26	6.4	Apr 26	Aug 19	-12.0	Dec 22	33.9	May 20
12-month	B56Q	Jun 10/Q4 98	4.8	4.6	Apr 26	5.0	Dec 25	May 16	-4.3	Sep 23	15.2	Feb 21
M4: Households												
Changes	VVHS	Oct 97/Q2 63	5,374	4,780	Jan 26	5,739	Apr 26	-	-4,581	Mar 23	26,781	May 20
1-month	VVHT	Oct 97	0.3	0.2	Jan 26	0.5	Nov 25	Apr 26	-0.3	Mar 23	1.8	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	3.3	3.2	Feb 26	3.5	Apr 26	Mar 26	-0.6	May 23	18.4	May 20
12-month	VVHW	Sep 98/Q1 64	4.0	3.9	Apr 26	4.1	Dec 25	May 22	0.8	Nov 23	12.2	Mar 21
M4: PNFCs												
Changes	VVHM	Oct 97/Q4 63	-761	-1,369	Apr 26	5,237	Mar 26	-	-6,956	Jul 21	26,887	May 20
1-month	VVHN	Oct 97	-0.1	-0.2	Apr 26	0.9	Mar 26	Sep 23	-2.2	Jan 00	5.6	May 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	2.2	1.0	Mar 26	3.7	Apr 26	Jul 19	-10.9	Nov 08	84.5	May 20
12-month	VVHQ	Sep 98/Q1 64	2.3	2.0	Apr 26	2.7	Dec 25	-	-5.1	Oct 23	30.3	Jan 21
M4: Non-intermediate OFCs												
Changes	B64Q	Jul 09/Q1 98	6,398	4,843	Apr 26	12,986	Mar 26	-	-35,624	Dec 22	65,678	Sep 22
1-month	B67P	Jul 09	1.5	1.2	Apr 26	3.2	Mar 26	Aug 25	-8.6	Dec 22	16.3	Sep 22
3-month(ann)(b)	B65Q	Sep 09/Q1 98	26.4	12.5	Mar 26	26.6	Apr 26	Jun 16	-57.1	Dec 22	108.9	Sep 22
12-month	B66Q	Jun 10/Q4 98	12.7	12.1	Apr 26	13.4	Dec 25	Mar 26	-23.1	Sep 23	28.7	Sep 22
M4												
Changes	AUZJ	Jul 82/Q2 63	3,029	-1,669	Jan 26	6,611	Apr 26	-	-48,280	Nov 22	81,594	Mar 20
1-month	VQJS	Aug 82	0.1	-0.1	Jan 26	0.2	Apr 26	Jul 25	-1.6	Nov 22	3.2	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	4.7	3.9	Feb 26	7.0	Apr 26	Sep 25	-9.1	Dec 22	32.8	May 20
12-month	VQJW	Jul 83/Q1 64	4.3	3.6	Feb 26	4.5	Apr 26	Mar 26	-5.5	Jun 12	18.3	Feb 90
M4L excluding intermediate OFCs												
Changes	B58Q	Jul 09/Q1 98	-606	-3,078	Feb 26	11,536	Apr 26	Oct 12	-29,457	Oct 22	52,786	Mar 20
1-month	B66P	Jul 09	0.0	-0.1	Feb 26	0.5	Apr 26	May 24	-1.3	Oct 22	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	5.2	4.8	Apr 26	6.8	Jan 26	Oct 18	-7.8	Dec 22	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	5.9	5.8	Feb 26	6.4	Apr 26	Apr 20	-2.7	Sep 23	6.8	Jun 16
M4L: Households												
Changes	VVNV	Oct 97/Q2 63	4,175	3,201	May 25	4,999	Apr 26	-	-5,617	Apr 20	15,142	Jun 21
1-month	VVNW	Oct 97	0.2	0.0	Apr 25	0.3	Apr 26	May 25	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	VVEI	Dec 97/Q3 63	3.7	3.5	Jul 25	4.0	Apr 26	Oct 25	-1.4	May 20	15.5	Oct 03
12-month	VVNZ	Sep 98/Q2 64	3.8	3.5	Mar 26	3.9	Feb 26	Apr 26	0.3	Mar 24	14.2	Apr 04
M4L: PNFCs												
Changes	VVNQ	Oct 97/Q2 63	2,155	533	Oct 25	4,400	Apr 26	-	-7,926	Jul 09	28,075	Mar 20
1-month	VVNR	Oct 97	0.4	0.1	Oct 25	0.9	Apr 26	Apr 25	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VVNS	Dec 97/Q3 63	10.6	9.8	Mar 26	10.9	Apr 26	-	-7.7	Aug 09	44.1	May 20
12-month	VVNU	Sep 98/Q2 64	9.2	9.0	Mar 26	9.5	Apr 26	Nov 01	-4.3	May 10	19.6	Feb 07
M4L: Non-intermediate OFCs												
Changes	B68Q	Jul 09/Q1 98	-6,936	-10,822	Feb 26	2,138	Apr 26	-	-33,125	Oct 22	23,394	Mar 20
1-month	B65P	Jul 09	-2.3	-3.6	Feb 26	0.7	Apr 26	Jun 22	-10.9	Oct 22	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	4.8	-0.6	Apr 26	16.9	Jan 26	-	-55.7	Dec 22	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	13.3	12.0	Sep 25	17.2	Apr 26	Oct 25	-24.6	Sep 23	36.1	Jun 16
M4L												
Changes	VVVL	Oct 97/Q2 63	2,005	-20,562	Dec 24	6,465	Apr 26	-	-46,929	Mar 14	66,875	Mar 20
1-month	VVVM	Aug 82	0.1	-0.8	Dec 24	0.2	Apr 26	Apr 24	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VVVN	Oct 82/Q3 63	5.0	4.7	Jun 25	5.5	Apr 26	Feb 26	-10.7	Apr 14	27.7	Jul 88
12-month	VVVP	Jul 83/Q2 64	6.0	5.9	Feb 26	6.5	Apr 26	Sep 17	-6.6	Aug 12	24.7	Nov 88

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