

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

### Lending to individuals - August 2025

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	6,000	3,242	May 25	6,175	Jul 25	-	-7,255	Apr 20	17,463	Jun 21
1-month	BZ2E	Apr 93	0.3	0.2	May 25	0.4	Jun 25	Jul 25	-0.4	Apr 20	1.3	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	4.1	3.5	Jul 25	4.5	Apr 25	May 25	-2.5	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	3.5	3.4	Jul 25	3.6	Feb 23	Dec 15	0.2	Mar 11	15.1	Jun 04
Secured lending												
Changes	VTVJ	Apr 93/Q1 87	4,308	2,258	May 25	4,506	Jul 25	-	-1,803	Jul 21	17,172	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	22,668	20,985	May 25	24,493	Jul 25	-	4,273	Dec 93	42,461	Jun 21
Repayments	B86L	Jan 99	20,042	19,784	Jul 25	23,964	Mar 25	-	5,326	Jan 99	27,100	Jun 21
1-month	VTYF	Apr 93	0.3	0.1	May 25	0.8	Mar 25	Jul 25	-0.1	Sep 23	1.4	Oct 03
3-month(ann)(b)	VTYG	Jun 93/Q2 87	3.5	3.0	Jul 25	3.7	May 25	Jul 19	-0.3	Jan 24	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	3.0	2.9	Jul 25	3.1	Feb 23	Nov 20	0.0	Mar 24	15.4	Apr 04
Approvals of loans secured on dwellings												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	25,629	23,339	Apr 25	26,276	Jul 25	-	4,123	Nov 93	32,846	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	64,680	64,434	Jun 25	65,161	Jul 25	-	9,373	May 20	132,778	Dec 03
Consumer credit												
Changes	B3PS	Apr 93/Q2 87	1,692	1,669	Jul 25	1,993	Apr 25	-	-7,434	Apr 20	2,288	Nov 23
Credit Card	VZQX	Apr 93/Q2 87	743	735	Jun 25	784	Jul 25	-	-4,917	Apr 20	1,300	Mar 04
Other	B4TU	Apr 93/Q2 87	950	885	Jul 25	1,027	Jan 24	-	-2,889	May 20	1,551	Oct 02
1-month	B3PW	Apr 93	0.7	0.6	Jun 25	0.8	Apr 25	Jul 25	-3.4	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	8.4	7.2	Jul 25	8.6	Mar 24	Oct 23	-24.8	May 20	20.8	Sep 96
12-month	B4TC	Mar 94/Q1 88	7.1	7.0	Jul 25	7.3	Oct 24	Sep 22	-9.9	Feb 21	17.7	Oct 98

<sup>a</sup> The date shown reflects the most recent occurrence of this observation, as the observation may have also occurred prior to this.

<sup>b</sup> With effect from October 2020 reporting, references to quarterly data only exist for 3-month annualised growth rates, all others have been discontinued.

<sup>c</sup> Break in series at Q3 87. Comparisons are calculated back to Q3 87.

<sup>d</sup> Break in series at Oct 97. Comparisons are calculated back to Oct 97.

<sup>e</sup> With effect from October 2020 reporting, the previous peak column has been removed from the highs and lows tables.

## Lending to businesses - August 2025

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	5,941	426	Jul 25	6,926	Aug 24	-	-10,394	Jul 09	31,115	Mar 20
Equity	ZID5	Jan 03	-719	-2,747	Jul 25	4,952	May 24	-	-4,392	May 22	9,598	Jun 09
Bonds(b)	Z93T	Jan 03	-1,118	-1,519	Jun 25	534	Jul 25	-	-5,586	Mar 09	11,031	May 18
Commercial paper(b)	B32L	Jan 03	23	-314	Jul 25	570	Jun 25	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	4,121	2,345	Jul 25	5,114	Jun 25	-	-15,634	Jul 09	33,230	Mar 20
Loans to non-financial businesses												
Changes	ZLV6	May 11	3,197	-2,196	Jun 25	5,300	Jul 25	-	-7,947	Jun 20	33,623	Mar 20
12-month	ZO8K	Apr 12	6.0	5.6	Jul 25	9.2	Feb 21	-	-5.4	Nov 12	11.9	May 20
Loans to non-financial businesses: of which large												
Changes	ZM8F	May 11	3,361	-2,418	Jun 25	4,571	Jul 25	-	-18,180	Jun 20	32,629	Mar 20
12-month	ZO8O	Apr 12	8.6	8.1	Jul 25	9.1	Sep 22	-	-14.3	Apr 21	16.4	Apr 20
Loans to non-financial businesses: of which SMEs												
Changes	ZM87	May 11	-164	-316	Feb 25	729	Jul 25	-	-1,708	Sep 21	17,924	May 20
12-month	ZO8M	Apr 12	1.2	1.0	Jul 25	1.3	Aug 21	Feb 17	-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	22,243	18,073	Jul 25	22,358	Aug 24	-	7,606	Aug 13	40,252	Mar 20
Repayments	ZM8K	Apr 11	14,823	13,482	May 25	14,963	Jul 25	-	8,814	Sep 12	30,668	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs												
Gross lending	ZM8B	Apr 11	5,511	5,509	Jul 25	5,524	Jun 25	-	2,778	Nov 12	25,031	May 20
Repayments	ZM8C	Apr 11	5,083	4,583	Jul 25	5,214	Jun 25	-	3,332	Mar 13	6,655	Nov 22

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<sup>b</sup> Not seasonally adjusted.

<sup>c</sup> With effect from October 2020 reporting, the previous peak column has been removed from the highs and lows tables.

## Broad money and credit - August 2025

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	10,949	6,744	Jul 25	11,522	Jun 25	-	-36,091	Dec 22	73,777	Sep 22	
1-month	B68P	Jul 09	0.4	0.2	Jul 25	0.5	Mar 25	Jun 25	-1.3	Dec 22	3.2	Mar 20	
3-month(ann)(b)	B55Q	Sep 09/Q1 98	4.1	3.3	Jul 25	5.9	Mar 25	Dec 24	-11.8	Dec 22	34.0	May 20	
12-month	B56Q	Jun 10/Q4 98	4.2	3.9	Jul 25	4.3	Jan 25	Oct 17	-4.3	Sep 23	15.2	Feb 21	
M4: Households													
Changes	VVHS	Oct 97/Q2 63	5,372	4,231	May 25	7,084	Jul 25	-	-4,781	Mar 23	26,743	May 20	
1-month	VVHT	Oct 97	0.3	0.2	May 25	0.4	Jul 25	Feb 25	-0.3	Mar 23	1.8	May 20	
3-month(ann)(b)	VVHU	Dec 97/Q2 63	4.2	4.0	Jul 25	4.4	Mar 25	Nov 22	-0.7	May 23	18.4	May 20	
12-month	VVHW	Sep 98/Q1 64	4.4	4.2	Aug 24	4.6	Jul 25	Sep 13	0.8	Nov 23	12.2	Mar 21	
M4: PNFCs													
Changes	VVHM	Oct 97/Q4 63	613	320	Jul 25	953	Jun 25	-	-7,405	Jul 21	26,741	May 20	
1-month	VVHN	Oct 97	0.1	-0.6	May 25	0.2	Jun 25	Jul 25	-2.2	Jan 00	5.6	May 20	
3-month(ann)(b)	VVHO	Dec 97/Q3 63	1.4	-1.5	Jul 25	5.5	Mar 25	Jun 11	-10.9	Nov 08	84.5	May 20	
12-month	VVHQ	Sep 98/Q1 64	0.8	0.4	Jul 25	2.5	Mar 25	Apr 25	-5.2	Aug 23	30.3	Jan 21	
M4: Non-intermediate OFCs													
Changes	B64Q	Jul 09/Q1 98	4,964	-660	Jul 25	5,492	Apr 25	-	-34,342	Dec 22	66,112	Sep 22	
1-month	B67P	Jul 09	1.3	-0.2	Jul 25	1.5	Apr 25	May 25	-8.3	Dec 22	16.4	Sep 22	
3-month(ann)(b)	B65Q	Sep 09/Q1 98	7.5	7.4	Jul 25	14.6	Jun 25	-	-56.5	Dec 22	110.0	Sep 22	
12-month	B66Q	Jun 10/Q4 98	8.2	5.3	Jul 25	9.2	Feb 23	Apr 22	-23.1	Sep 23	28.7	Sep 22	
M4													
Changes	AUZJ	Jul 82/Q2 63	12,844	3,246	Jul 25	41,740	Jan 25	-	-52,044	Nov 22	83,165	Mar 20	
1-month	VQJS	Aug 82	0.4	0.1	Jul 25	1.4	Jan 25	Aug 23	-1.7	Nov 22	3.3	Mar 20	
3-month(ann)(b)	VQKA	Oct 82/Q2 63	3.3	2.5	Jul 25	7.8	Mar 25	Apr 11	-9.0	Dec 22	32.8	May 20	
12-month	VQJW	Jul 83/Q1 64	3.4	2.9	Jul 25	3.5	May 25	Mar 25	-5.5	Jun 12	18.3	Feb 90	
M4L excluding intermediate OFCs													
Changes	B58Q	Jul 09/Q1 98	9,972	7,770	Jul 25	19,825	Jun 25	-	-29,576	Oct 22	53,006	Mar 20	
1-month	B66P	Jul 09	0.4	0.3	Jul 25	0.8	Jun 25	May 25	-1.3	Oct 22	2.5	Mar 20	
3-month(ann)(b)	B59Q	Sep 09/Q1 98	6.5	6.3	Jul 25	6.9	Sep 22	Jun 21	-7.8	Dec 22	10.9	Mar 16	
12-month	B62Q	Jun 10/Q4 98	4.8	4.5	Jul 25	5.5	Jul 20	-	-2.7	Sep 23	6.8	Jun 16	
M4L: Households													
Changes	VWNV	Oct 97/Q2 63	4,729	3,108	May 25	5,169	Jul 25	-	-5,643	Apr 20	15,077	Jun 21	
1-month	VWNV	Oct 97	0.3	0.2	May 25	0.8	Mar 25	Jul 25	-0.4	Apr 20	1.4	Oct 03	
3-month(ann)(b)	VWEI	Dec 97/Q3 63	3.7	3.3	Jul 25	4.1	Apr 25	May 25	-1.4	May 20	15.5	Oct 03	
12-month	VWVZ	Sep 98/Q2 64	3.4	3.3	Jul 25	3.5	Feb 23	Jul 18	0.3	Mar 24	14.2	Apr 04	
M4L: PNFCs													
Changes	VWVQ	Oct 97/Q2 63	3,467	2,956	May 25	3,623	Jul 25	-	-8,053	Jul 09	28,199	Mar 20	
1-month	VWNR	Oct 97	0.7	0.6	May 25	0.8	Jul 25	Jan 19	-1.6	Jul 09	6.9	Mar 20	
3-month(ann)(b)	VWNS	Dec 97/Q3 63	9.6	9.2	Jul 25	14.2	Jul 20	-	-7.6	Aug 09	44.2	May 20	
12-month	VWNU	Sep 98/Q2 64	6.0	5.7	Jul 25	10.0	Feb 21	-	-4.3	May 10	19.6	Feb 07	
M4L: Non-intermediate OFCs													
Changes	B68Q	Jul 09/Q1 98	1,776	-1,021	Jul 25	10,723	Jun 25	-	-33,125	Oct 22	23,394	Mar 20	
1-month	B65P	Jul 09	0.7	-0.4	Jul 25	4.1	Jun 25	Aug 14	-10.9	Oct 22	8.5	Mar 20	
3-month(ann)(b)	B69Q	Sep 09/Q1 98	18.9	9.7	May 25	20.7	Jul 25	Mar 15	-55.7	Dec 22	72.6	Mar 16	
12-month	B72Q	Jun 10/Q4 98	12.2	10.8	Jul 25	12.9	Jun 25	Apr 12	-24.6	Sep 23	36.1	Jun 16	
M4L													
Changes	VWVL	Oct 97/Q2 63	14,749	9,111	Jul 25	18,831	Jan 25	-	-46,768	Mar 14	67,095	Mar 20	
1-month	VWVM	Aug 82	0.5	0.3	Jul 25	0.7	Jan 25	Jun 25	-2.1	Mar 14	2.6	Mar 20	
3-month(ann)(b)	VWVN	Oct 82/Q3 63	5.4	5.1	Jul 25	5.6	Mar 25	Jan 22	-10.7	Apr 14	27.7	Jul 88	
12-month	VWVP	Jul 83/Q2 64	3.6	3.0	Jul 25	3.8	Oct 22	Aug 22	-6.6	Aug 12	24.7	Nov 88	

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