

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

### Lending to individuals - July 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	6,144	3,199	May 25	6,861	Jun 25	-	-7,265	Apr 20	17,465	Jun 21	
1-month	BZ2E	Apr 93	0.3	0.2	May 25	0.4	Jun 25	Feb 25	-0.4	Apr 20	1.3	Oct 03	
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	3.5	2.4	Jun 25	4.1	May 25	Jan 21	-2.5	Jun 20	16.5	Nov 03	
12-month	BZ2K	Mar 94/Q1 88	3.4	3.3	Jun 25	3.6	Feb 23	-	0.2	Mar 11	15.1	Jun 04	
Secured lending													
Changes	VTVJ	Apr 93/Q1 87	4,522	2,233	May 25	5,389	Jun 25	-	-1,802	Jul 21	17,174	Jun 21	
Gross lending	VTVK	Apr 93/Q1 87(c)	24,281	23,986	Jun 25	40,602	Mar 25	-	4,272	Dec 93	42,344	Jun 21	
Repayments	B86L	Jan 99	19,654	19,207	Jun 25	23,974	Mar 25	-	5,338	Jan 99	27,002	Jun 21	
1-month	VTYF	Apr 93	0.3	0.1	May 25	0.8	Mar 25	Jun 25	-0.1	Sep 23	1.4	Oct 03	
3-month(ann)(b)	VTYG	Jun 93/Q2 87	3.0	1.7	Jun 25	3.6	May 25	-	-0.3	Jan 24	17.0	Nov 03	
12-month	VTYI	Mar 94/Q1 88	2.9	2.8	Jun 25	3.1	Feb 23	Oct 20	0.0	Mar 24	15.4	Apr 04	
Approvals of loans secured on dwellings													
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	26,322	23,358	Apr 25	26,374	Jun 25	-	4,123	Nov 93	32,846	Feb 07	
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	65,352	64,571	Jun 25	65,775	Jan 25	-	9,373	May 20	132,777	Dec 03	
Consumer credit													
Changes	B3PS	Apr 93/Q2 87	1,622	1,471	Jun 25	1,978	Apr 25	-	-7,440	Apr 20	2,286	Nov 23	
Credit Card	VZQX	Apr 93/Q2 87	770	728	Jun 25	1,160	Apr 25	-	-4,919	Apr 20	1,300	Mar 04	
Other	B4TU	Apr 93/Q2 87	853	743	Jun 25	938	Feb 24	-	-2,887	May 20	1,549	Oct 02	
1-month	B3PW	Apr 93	0.7	0.6	Jun 25	0.8	Apr 25	Jan 25	-3.4	Apr 20	1.9	Feb 97	
3-month(ann)(b)	B3PY	Jun 93/Q2 87	7.0	6.9	May 25	7.7	Jun 25	Mar 19	-24.8	May 20	20.8	Sep 96	
12-month	B4TC	Mar 94/Q1 88	7.0	6.8	Jun 25	7.3	Oct 24	Nov 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 - July 2025

Seasonally adjusted; changes/flows, 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							
Net finance raised by PNFCs													
Net finance raised	VYVV	Oct 97	331	-2,175	Apr 25	1,083	Jun 25	-	-10,395	Jul 09	31,119	Mar 20	
Equity	ZID5	Jan 03	-2,861	-3,396	Apr 25	-2,078	Jun 25	-	-4,432	May 22	9,596	Jun 09	
Bonds(b)	Z93T	Jan 03	534	-1,519	Jun 25	1,066	Feb 25	-	-5,586	Mar 09	11,031	May 18	
Commercial paper(b)	B32L	Jan 03	-314	-1,056	Dec 24	570	Jun 25	-	-4,272	Mar 21	7,014	Apr 20	
Loans by MFIs	B93K	Jan 98	2,162	-524	Apr 25	5,066	Jun 25	-	-15,630	Jul 09	33,233	Mar 20	
Loans to non-financial businesses													
Changes	ZLV6	May 11	5,016	-2,300	Jun 25	8,845	May 25	-	-7,969	Jun 20	33,564	Mar 20	
12-month	ZO8K	Apr 12	5.5	4.5	Jun 25	9.2	Feb 21	May 25	-5.4	Nov 12	11.9	May 20	
Loans to non-financial businesses: of which large													
Changes	ZM8F	May 11	4,345	-2,516	Jun 25	8,449	May 25	-	-18,198	Jun 20	32,568	Mar 20	
12-month	ZO8O	Apr 12	8.0	6.7	Jun 25	8.5	May 25	-	-14.4	Apr 21	16.4	Apr 20	
Loans to non-financial businesses: of which SMEs													
Changes	ZM87	May 11	671	217	Jun 25	856	Mar 21	-	-1,711	Sep 21	17,923	May 20	
12-month	ZO8M	Apr 12	0.9	0.3	Jun 25	1.3	Aug 21	Feb 20	-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	17,685	17,633	Jun 25	19,074	May 25	-	7,606	Aug 13	40,265	Mar 20	
Repayments	ZM8K	Apr 11	15,032	13,479	May 25	15,761	Jun 25	-	8,814	Sep 12	30,667	May 20	
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs													
Gross lending	ZM8B	Apr 11	5,503	5,502	May 25	5,520	Jun 25	-	2,777	Nov 12	25,031	May 20	
Repayments	ZM8C	Apr 11	4,675	4,533	Jan 21	5,188	Jun 25	Mar 17	3,329	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 - July 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	7,102	5,767	May 25	11,445	Jun 25	-	-35,756	Dec 22	73,743	Sep 22	
1-month	B68P	Jul 09	0.2	0.1	Feb 25	0.4	Jun 25	May 25	-1.3	Dec 22	3.2	Mar 20	
3-month(ann)(b)	B55Q	Sep 09/Q1 98	3.4	3.0	Jun 25	5.9	Mar 25	May 25	-11.8	Dec 22	34.0	May 20	
12-month	B56Q	Jun 10/Q4 98	3.9	3.8	May 25	4.2	Jun 25	Apr 14	-4.3	Sep 23	15.2	Feb 21	
M4: Households													
Changes	VVHS	Oct 97/Q2 63	7,294	4,327	May 25	7,954	Jun 25	-	-4,746	Mar 23	26,740	May 20	
1-month	VVHT	Oct 97	0.4	0.2	May 25	0.5	Jan 25	Jun 25	-0.3	Mar 23	1.8	May 20	
3-month(ann)(b)	VVHU	Dec 97/Q2 63	4.0	3.2	Jun 25	4.5	Mar 25	Feb 25	-0.7	May 23	18.4	May 20	
12-month	VVHW	Sep 98/Q1 64	4.7	4.6	Jun 25	4.8	Apr 25	May 25	0.8	Nov 23	12.2	Mar 21	
M4: PNFCs													
Changes	VVHM	Oct 97/Q4 63	457	-3,288	May 25	1,018	Jun 25	-	-7,429	Jul 21	26,747	May 20	
1-month	VVHN	Oct 97	0.1	-0.6	May 25	0.2	Jun 25	Jul 24	-2.2	Jan 00	5.6	May 20	
3-month(ann)(b)	VVHO	Dec 97/Q3 63	-1.3	-4.3	Jun 25	5.6	Mar 25	May 25	-10.9	Nov 08	84.5	May 20	
12-month	VVHQ	Sep 98/Q1 64	0.5	0.0	May 25	0.8	Apr 25	Jun 25	-5.2	Aug 23	30.3	Jan 21	
M4: Non-intermediate OFCs													
Changes	B64Q	Jul 09/Q1 98	-649	-1,090	Dec 24	2,473	Jun 25	-	-34,028	Dec 22	66,072	Sep 22	
1-month	B67P	Jul 09	-0.2	-0.3	Dec 24	0.6	Jun 25	Feb 22	-8.2	Dec 22	16.4	Sep 22	
3-month(ann)(b)	B65Q	Sep 09/Q1 98	7.1	-4.3	Dec 24	14.1	Jun 25	-	-56.5	Dec 22	110.4	Sep 22	
12-month	B66Q	Jun 10/Q4 98	5.3	3.4	Apr 25	7.4	Jun 25	Nov 19	-23.1	Sep 23	28.7	Sep 22	
M4													
Changes	AUZJ	Jul 82/Q2 63	3,566	-2,135	Apr 25	8,971	Jun 25	-	-52,558	Nov 22	83,166	Mar 20	
1-month	VQJS	Aug 82	0.1	-0.1	Apr 25	0.3	Jun 25	Nov 24	-1.7	Nov 22	3.3	Mar 20	
3-month(ann)(b)	VQKA	Oct 82/Q2 63	2.6	1.8	Jun 25	7.7	Mar 25	Jul 19	-9.1	Dec 22	32.9	May 20	
12-month	VQJW	Jul 83/Q1 64	2.9	2.7	Dec 24	3.3	Jun 25	Apr 19	-5.5	Jun 12	18.3	Feb 90	
M4L excluding intermediate OFCs													
Changes	B58Q	Jul 09/Q1 98	7,660	1,345	Apr 25	19,854	Jun 25	-	-29,580	Oct 22	53,014	Mar 20	
1-month	B66P	Jul 09	0.3	0.1	Apr 25	0.8	Jun 25	Dec 23	-1.3	Oct 22	2.5	Mar 20	
3-month(ann)(b)	B59Q	Sep 09/Q1 98	6.3	5.1	Jun 25	6.9	Sep 22	Mar 22	-7.8	Dec 22	10.9	Mar 16	
12-month	B62Q	Jun 10/Q4 98	4.5	3.9	May 25	4.6	Jun 25	Feb 20	-2.7	Sep 23	6.8	Jun 16	
M4L: Households													
Changes	VWNV	Oct 97/Q2 63	5,204	3,113	May 25	5,379	Jun 25	-	-5,675	Apr 20	15,138	Jun 21	
1-month	VWNV	Oct 97	0.3	0.2	May 25	0.8	Mar 25	Jun 25	-0.4	Apr 20	1.4	Oct 03	
3-month(ann)(b)	VWEI	Dec 97/Q3 63	3.4	1.9	Jun 25	3.7	May 25	Nov 22	-1.4	May 20	15.5	Oct 03	
12-month	VWVZ	Sep 98/Q2 64	3.3	3.1	Jun 25	3.5	Feb 23	Feb 20	0.3	Mar 24	14.2	Apr 04	
M4L: PNFCs													
Changes	VWVQ	Oct 97/Q2 63	3,446	2,897	May 25	3,753	Jun 25	-	-8,044	Jul 09	28,219	Mar 20	
1-month	VWNR	Oct 97	0.7	0.6	May 25	0.8	Jun 25	Jan 19	-1.6	Jul 09	6.9	Mar 20	
3-month(ann)(b)	VWNS	Dec 97/Q3 63	8.9	7.8	Jun 25	14.1	Jul 20	Jan 19	-7.6	Aug 09	44.2	May 20	
12-month	VWNU	Sep 98/Q2 64	5.6	5.4	Jun 25	10.0	Feb 21	Oct 19	-4.3	May 10	19.6	Feb 07	
M4L: Non-intermediate OFCs													
Changes	B68Q	Jul 09/Q1 98	-989	-5,047	Nov 24	10,723	Jun 25	-	-33,125	Oct 22	23,394	Mar 20	
1-month	B65P	Jul 09	-0.4	-2.0	Nov 24	4.1	Jun 25	Apr 24	-10.9	Oct 22	8.5	Mar 20	
3-month(ann)(b)	B69Q	Sep 09/Q1 98	20.8	9.7	May 25	22.1	Jun 25	-	-55.7	Dec 22	72.6	Mar 16	
12-month	B72Q	Jun 10/Q4 98	10.8	8.9	May 25	12.9	Jun 25	-	-24.6	Sep 23	36.1	Jun 16	
M4L													
Changes	VWVL	Oct 97/Q2 63	9,189	5,401	Apr 25	12,771	Jun 25	-	-46,772	Mar 14	67,103	Mar 20	
1-month	VWVM	Aug 82	0.3	0.2	Apr 25	0.5	Jun 25	Jul 24	-2.1	Mar 14	2.6	Mar 20	
3-month(ann)(b)	VWVN	Oct 82/Q3 63	5.1	4.6	Jun 25	5.6	Mar 25	Sep 99	-10.7	Apr 14	27.7	Jul 88	
12-month	VWVP	Jul 83/Q2 64	3.0	2.6	May 25	3.8	Oct 22	Jun 25	-6.6	Aug 12	24.7	Nov 88	

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