

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

### Lending to individuals - April 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	821	697	Dec 23	14,059	Mar 25	Dec 08	-7,344	Apr 20	17,487	Jun 21	
1-month	BZ2E	Apr 93	0.0	-0.1	Jul 21	0.7	Mar 25	Jan 24	-0.4	Apr 20	1.3	Oct 03	
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	4.2	3.3	Feb 25	5.4	Mar 25	Sep 22	-2.5	Jun 20	16.5	Nov 03	
12-month	BZ2K	Mar 94/Q1 88	3.0	2.5	Feb 25	3.2	Mar 25	Apr 21	0.2	Mar 11	15.1	Jun 04	
Secured lending													
Changes	VTVJ	Apr 93/Q1 87	-759	-864	Jan 24	12,957	Mar 25	-	-1,769	Jul 21	17,199	Jun 21	
Gross lending	VTVC	Apr 93/Q1 87(c)	16,917	16,752	Nov 23	39,900	Mar 25	-	4,274	Dec 93	42,435	Jun 21	
Repayments	B86L	Jan 99	18,367	16,177	Jan 25	23,674	Mar 25	-	5,319	Jan 99	27,184	Jun 21	
1-month	VTYF	Apr 93	0.0	-0.1	Jan 24	0.8	Mar 25	Mar 24	-0.1	Jan 24	1.4	Oct 03	
3-month(ann)(b)	VTYG	Jun 93/Q2 87	3.8	2.7	Feb 25	5.1	Mar 25	Sep 22	-0.3	Jan 24	17.0	Nov 03	
12-month	VTYI	Mar 94/Q1 88	2.5	1.9	Feb 25	2.7	Mar 25	Oct 15	0.0	Mar 24	15.4	Apr 04	
Approvals of loans secured on dwellings													
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	23,044	22,456	Dec 24	23,607	Mar 25	-	4,123	Nov 93	32,845	Feb 07	
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	60,463	59,562	Feb 24	63,603	Mar 25	-	9,368	May 20	132,753	Dec 03	
Consumer credit													
Changes	B3PS	Apr 93/Q2 87	1,580	1,102	Mar 25	1,603	Jan 25	-	-7,483	Apr 20	2,300	Nov 23	
Credit Card	VZQX	Apr 93/Q2 87	826	433	Mar 25	931	Jan 25	-	-4,956	Apr 20	1,300	Mar 04	
Other	B4TU	Apr 93/Q2 87	754	668	Mar 25	786	Sep 24	Dec 18	-2,878	May 20	1,551	Oct 02	
1-month	B3PW	Apr 93	0.7	0.5	Mar 25	0.8	Jan 24	Jan 25	-3.4	Apr 20	1.9	Feb 97	
3-month(ann)(b)	B3PY	Jun 93/Q2 87	7.1	6.7	Jan 25	7.3	Feb 25	Mar 25	-24.8	May 20	20.8	Sep 96	
12-month	B4TC	Mar 94/Q1 88	6.7	6.2	Mar 25	7.3	Oct 24	Apr 19	-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 - April 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	-2,433	-2,878	Dec 24	-691	Mar 25	-	-10,397	Jul 09	31,101	Mar 20
Equity	ZID5	Jan 03	-3,221	-3,448	Jun 22	-2,532	Mar 25	-	-4,421	May 22	9,595	Jun 09
Bonds(b)	Z93T	Jan 03	-767	-1,582	Mar 25	1,066	Feb 25	-	-5,586	Mar 09	11,031	May 18
Commercial paper(b)	B32L	Jan 03	933	69	Mar 25	1,122	Apr 23	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	-898	-1,768	Jan 25	4,041	Mar 25	-	-15,641	Jul 09	33,186	Mar 20
Loans to non-financial businesses												
Changes	ZLV6	May 11	1,242	-400	Feb 25	1,978	Mar 25	-	-8,591	Jun 23	33,550	Mar 20
12-month	ZO8K	Apr 12	3.5	3.1	Mar 25	3.9	Sep 22	Dec 16	-5.4	Nov 12	11.9	May 20
Loans to non-financial businesses: of which large												
Changes	ZM8F	May 11	1,259	-105	Feb 25	1,823	Mar 25	Jan 22	-18,576	Jun 20	32,551	Mar 20
12-month	ZO8O	Apr 12	5.8	5.4	Mar 25	6.2	Dec 22	Feb 19	-14.4	Apr 21	16.4	Apr 20
Loans to non-financial businesses: of which SMEs												
Changes	ZM87	May 11	-18	-296	Feb 25	155	Mar 25	-	-1,717	Sep 21	17,918	May 20
12-month	ZO8M	Apr 12	-0.8	-1.2	Mar 25	-0.5	Sep 21	Apr 15	-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	18,162	17,077	Mar 25	18,475	Nov 24	-	7,606	Aug 13	40,262	Mar 20
Repayments	ZM8K	Apr 11	16,225	15,047	Feb 25	16,240	Mar 25	-	8,814	Sep 12	30,597	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs												
Gross lending	ZM8B	Apr 11	5,475	5,086	Feb 25	5,730	Mar 25	-	2,772	Nov 12	25,052	May 20
Repayments	ZM8C	Apr 11	5,205	5,154	Jan 25	6,037	Mar 25	-	3,328	Mar 13	6,625	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 - April 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	6,154	2,162	Feb 25	12,743	Mar 25	-	-36,210	Dec 22	73,756	Sep 22
1-month	B68P	Jul 09	0.2	0.1	Feb 25	0.4	Mar 25	Dec 24	-1.3	Dec 22	3.2	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	3.0	2.8	Aug 24	5.8	Mar 25	Jan 22	-11.8	Dec 22	34.0	May 20
12-month	B56Q	Jun 10/Q4 98	3.9	3.3	Dec 24	4.0	Mar 25	Apr 14	-4.3	Sep 23	15.2	Feb 21
M4: Households												
Changes	VVHS	Oct 97/Q2 63	2,999	2,424	Nov 24	7,267	Mar 25	-	-4,805	Mar 23	26,524	May 20
1-month	VVHT	Oct 97	0.2	0.1	Nov 24	0.4	Mar 25	Nov 23	-0.3	Mar 23	1.7	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	3.2	1.8	Nov 23	4.5	Mar 25	Dec 23	-0.8	May 23	18.3	May 20
12-month	VVHW	Sep 98/Q1 64	4.9	4.8	Sep 24	5.2	Mar 25	Apr 13	0.8	Nov 23	12.2	Mar 21
M4: PNFCs												
Changes	VVHM	Oct 97/Q4 63	-3,334	-4,297	Feb 25	5,609	Mar 25	-	-7,457	Jul 21	26,584	May 20
1-month	VVHN	Oct 97	-0.6	-0.8	Feb 25	1.0	Mar 25	Sep 24	-2.2	Jan 00	5.7	Mar 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	-1.4	-1.6	Oct 24	6.1	Mar 25	-	-11.0	Nov 08	84.4	May 20
12-month	VVHQ	Sep 98/Q1 64	0.9	0.0	Nov 24	2.6	Mar 25	Dec 24	-5.2	Aug 23	30.3	Jan 21
M4: Non-intermediate OFCs												
Changes	B64Q	Jul 09/Q1 98	6,489	-132	Mar 25	9,320	Jan 25	-	-34,379	Dec 22	66,090	Sep 22
1-month	B67P	Jul 09	1.7	0.0	Mar 25	2.6	Jan 25	Nov 21	-8.3	Dec 22	16.4	Sep 22
3-month(ann)(b)	B65Q	Sep 09/Q1 98	8.5	-5.3	Dec 24	12.1	Mar 25	-	-56.8	Dec 22	109.2	Sep 22
12-month	B66Q	Jun 10/Q4 98	3.3	0.2	Mar 25	3.9	Apr 23	Nov 21	-23.1	Sep 23	28.8	Sep 22
M4												
Changes	AUZJ	Jul 82/Q2 63	-1,205	-4,068	Oct 24	8,674	Mar 25	-	-52,124	Nov 22	83,193	Mar 20
1-month	VQJS	Aug 82	0.0	-0.1	Oct 24	0.3	Mar 25	Dec 24	-1.7	Nov 22	3.3	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	1.8	-0.1	Dec 24	7.6	Mar 25	-	-9.1	Dec 22	32.8	May 20
12-month	VQJW	Jul 83/Q1 64	3.2	2.6	Dec 24	3.4	Mar 25	Jun 10	-5.5	Jun 12	18.3	Feb 90
M4L excluding intermediate OFCs												
Changes	B58Q	Jul 09/Q1 98	1,243	-1,332	Nov 24	16,973	Mar 25	-	-29,660	Oct 22	52,968	Mar 20
1-month	B66P	Jul 09	0.1	-0.1	Nov 24	0.7	Mar 25	Aug 24	-1.3	Oct 22	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	4.2	3.4	Feb 25	5.5	Mar 25	-	-7.8	Dec 22	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	3.6	3.3	Feb 25	4.4	Sep 22	Mar 25	-2.7	Sep 23	6.8	Jun 16
M4L: Households												
Changes	VWNV	Oct 97/Q2 63	-742	-1,977	Jul 21	12,725	Mar 25	-	-5,485	Apr 20	14,965	Jun 21
1-month	VWNV	Oct 97	0.0	-0.1	Jul 21	0.8	Mar 25	Mar 24	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	VWEI	Dec 97/Q3 63	4.2	3.6	Feb 25	5.7	Mar 25	Jun 22	-1.4	May 20	15.5	Oct 03
12-month	VWVZ	Sep 98/Q2 64	2.9	2.2	Feb 25	3.0	Mar 25	-	0.3	Mar 24	14.2	Apr 04
M4L: PNFCs												
Changes	VWVQ	Oct 97/Q2 63	1,840	958	Mar 25	3,767	Oct 24	-	-8,062	Jul 09	28,156	Mar 20
1-month	VWNR	Oct 97	0.4	0.2	Mar 25	0.8	Oct 24	Aug 24	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VWNS	Dec 97/Q3 63	2.8	2.3	Mar 25	5.1	Dec 24	Jan 25	-7.6	Aug 09	44.1	May 20
12-month	VWVU	Sep 98/Q2 64	4.2	3.9	Mar 25	10.0	Feb 21	Nov 19	-4.3	May 10	19.6	Feb 07
M4L: Non-intermediate OFCs												
Changes	B68Q	Jul 09/Q1 98	146	-239	Dec 24	3,290	Mar 25	-	-33,125	Oct 22	23,394	Mar 20
1-month	B65P	Jul 09	0.1	-0.1	Dec 24	1.3	Mar 25	Apr 23	-10.9	Oct 22	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	6.7	4.6	Feb 25	10.5	Mar 25	Aug 23	-55.7	Dec 22	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	7.1	6.6	Mar 25	9.9	Feb 25	-	-24.6	Sep 23	36.1	Jun 16
M4L												
Changes	VWVL	Oct 97/Q2 63	5,679	-20,145	Dec 24	11,979	Mar 25	-	-46,818	Mar 14	67,057	Mar 20
1-month	VWVM	Aug 82	0.2	-0.7	Dec 24	0.4	Mar 25	Feb 25	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VWVN	Oct 82/Q3 63	3.6	0.7	Feb 25	5.6	Mar 25	Jul 21	-10.7	Apr 14	27.7	Jul 88
12-month	VWVP	Jul 83/Q2 64	2.1	2.0	Mar 25	2.5	Feb 25	Nov 22	-6.6	Aug 12	24.7	Nov 88

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