

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

### Lending to individuals - November 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	6,567	5,870	Oct 25	6,707	Sep 25	-	-7,265	Apr 20	17,437	Jun 21	
1-month	BZ2E	Apr 93	0.3	0.2	May 25	0.4	Jun 25	Oct 25	-0.4	Apr 20	1.3	Oct 03	
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	4.1	4.0	Oct 25	4.4	Apr 25	Sep 22	-2.5	Jun 20	16.5	Nov 03	
12-month	BZ2K	Mar 94/Q1 88	3.9	3.7	Oct 25	4.1	Dec 22	Jan 23	0.2	Mar 11	15.1	Jun 04	
Secured lending													
Changes	VTVJ	Apr 93/Q1 87	4,490	4,156	Oct 25	5,199	Sep 25	-	-1,869	Jul 21	17,131	Jun 21	
Gross lending	VTVK	Apr 93/Q1 87(c)	23,652	22,839	Aug 25	24,295	Oct 25	-	4,272	Dec 93	42,361	Jun 21	
Repayments	B86L	Jan 99	19,397	19,304	Jun 25	22,514	Oct 25	-	5,327	Jan 99	27,120	Jun 21	
1-month	VTYF	Apr 93	0.3	0.2	Oct 25	0.8	Mar 25	Sep 25	-0.1	Sep 23	1.4	Oct 03	
3-month(ann)(b)	VTYG	Jun 93/Q2 87	3.3	2.8	Jul 25	3.4	Sep 25	Oct 25	-0.3	Jun 23	17.0	Nov 03	
12-month	VTYI	Mar 94/Q1 88	3.3	3.2	Oct 25	3.4	Jan 23	Jan 21	0.0	Mar 24	15.4	Apr 04	
Approvals of loans secured on dwellings													
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	24,926	24,569	Oct 25	25,279	Sep 25	-	4,123	Nov 93	32,846	Feb 07	
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	64,530	64,410	Jun 25	65,010	Oct 25	-	9,374	May 20	132,771	Dec 03	
Consumer credit													
Changes	B3PS	Apr 93/Q2 87	2,077	1,713	Oct 25	2,094	Nov 23	-	-7,448	Apr 20	2,263	Jan 05	
Credit Card	VZQX	Apr 93/Q2 87	986	667	Oct 25	1,192	Apr 25	-	-4,926	Apr 20	1,303	Mar 04	
Other	B4TU	Apr 93/Q2 87	1,091	1,047	Oct 25	1,243	Jun 23	-	-2,889	May 20	1,551	Oct 02	
1-month	B3PW	Apr 93	0.8	0.7	Oct 25	0.9	Apr 25	Jan 24	-3.4	Apr 20	1.9	Feb 97	
3-month(ann)(b)	B3PY	Jun 93/Q2 87	9.1	8.6	Oct 25	9.7	Jan 24	Apr 18	-24.8	May 20	20.8	Sep 96	
12-month	B4TC	Mar 94/Q1 88	8.1	7.5	Oct 25	8.4	May 24	Apr 24	-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 - November 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	5,788	-4,770	Oct 25	6,273	Aug 25	-	-10,395	Jul 09	31,097	Mar 20
Equity	ZID5	Jan 03	255	-2,167	Oct 25	4,915	May 24	-	-4,411	May 22	9,597	Jun 09
Bonds(b)	Z93T	Jan 03	-86	-1,250	Oct 25	2,133	Sep 25	-	-5,586	Mar 09	11,031	May 18
Commercial paper(b)	B32L	Jan 03	-183	-356	Oct 25	23	Aug 25	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	4,591	-1,640	Oct 25	5,223	Jun 25	-	-15,547	Jul 09	33,190	Mar 20
Loans to non-financial businesses												
Changes	ZLV6	May 11	6,267	-1,219	Oct 25	8,718	May 25	-	-7,780	Jun 20	33,489	Mar 20
12-month	ZO8K	Apr 12	5.3	5.1	Oct 25	5.9	Sep 25	-	-5.4	Nov 12	11.9	May 20
Loans to non-financial businesses: of which large												
Changes	ZM8F	May 11	6,034	-1,128	Oct 25	8,166	May 25	-	-18,105	Jun 20	32,505	Mar 20
12-month	ZO8O	Apr 12	7.2	6.9	Oct 25	8.3	Sep 25	Apr 22	-14.4	Apr 21	16.4	Apr 20
Loans to non-financial businesses: of which SMEs												
Changes	ZM87	May 11	233	-92	Oct 25	1,022	Jul 25	Sep 19	-2,088	Oct 22	17,965	May 20
12-month	ZO8M	Apr 12	1.9	1.6	Oct 25	2.9	Jul 21	-	-5.1	Apr 22	26.2	Feb 21
Gross lending to and repayments by non-financial businesses (excluding overdrafts): large												
Gross lending	ZM8J	Apr 11	21,237	18,846	Oct 25	23,161	Aug 25	-	7,606	Aug 13	40,243	Mar 20
Repayments	ZM8K	Apr 11	16,488	16,097	Oct 25	19,320	Sep 25	-	8,815	Sep 12	30,680	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs												
Gross lending	ZM8B	Apr 11	6,066	5,923	Oct 25	6,410	Sep 22	-	2,777	Nov 12	25,039	May 20
Repayments	ZM8C	Apr 11	5,408	5,224	Oct 25	5,646	Sep 25	-	3,332	Mar 13	6,650	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 - November 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	15,328	8,755	Oct 25	25,414	Jan 25	-	-34,836	Dec 22	72,730	Sep 22	
1-month	B68P	Jul 09	0.5	0.3	Oct 25	0.9	Jan 25	Sep 25	-1.2	Dec 22	3.2	Mar 20	
3-month(ann)(b)	B55Q	Sep 09/Q1 98	5.4	4.9	Oct 25	5.8	Mar 25	Feb 16	-11.8	Dec 22	34.0	May 20	
12-month	B56Q	Jun 10/Q4 98	4.6	4.1	Oct 25	5.5	Oct 22	Apr 22	-4.3	Sep 23	15.2	Feb 21	
M4: Households													
Changes	VVHS	Oct 97/Q2 63	8,133	6,723	Oct 25	8,753	Sep 25	-	-4,688	Mar 23	26,744	May 20	
1-month	VVHT	Oct 97	0.4	0.3	Oct 25	0.5	Jan 25	Sep 25	-0.3	Mar 23	1.8	May 20	
3-month(ann)(b)	VVHU	Dec 97/Q2 63	4.8	4.2	Oct 25	5.5	Dec 24	Dec 12	-0.7	May 23	18.4	May 20	
12-month	VVHW	Sep 98/Q1 64	4.0	3.7	Oct 25	4.4	Sep 25	Mar 14	0.8	Nov 23	12.2	Mar 21	
M4: PNFCs													
Changes	VVHM	Oct 97/Q4 63	1,062	703	Aug 25	3,039	Oct 25	-	-7,359	Jul 21	26,796	May 20	
1-month	VVHN	Oct 97	0.2	0.1	Aug 25	0.5	Oct 25	Jun 25	-2.2	Jan 00	5.6	May 20	
3-month(ann)(b)	VVHO	Dec 97/Q3 63	4.9	4.7	Oct 25	5.5	Mar 25	Apr 24	-10.9	Nov 08	84.6	May 20	
12-month	VVHQ	Sep 98/Q1 64	2.3	2.2	Oct 25	2.5	Mar 25	-	-5.1	Oct 23	30.3	Jan 21	
M4: Non-intermediate OFCs													
Changes	B64Q	Jul 09/Q1 98	6,134	-1,007	Oct 25	6,877	Apr 25	-	-33,092	Dec 22	65,520	Sep 22	
1-month	B67P	Jul 09	1.6	-0.3	Oct 25	1.8	Apr 25	Feb 16	-8.0	Dec 22	16.2	Sep 22	
3-month(ann)(b)	B65Q	Sep 09/Q1 98	9.0	8.4	Oct 25	17.3	Jun 25	Sep 25	-56.4	Dec 22	108.8	Sep 22	
12-month	B66Q	Jun 10/Q4 98	11.1	9.0	Oct 25	18.5	Oct 22	-	-23.1	Sep 23	28.7	Sep 22	
M4													
Changes	AUZJ	Jul 82/Q2 63	24,418	-6,011	Oct 25	41,686	Jan 25	-	-54,019	Nov 22	83,233	Mar 20	
1-month	VQJS	Aug 82	0.8	-0.2	Oct 25	1.4	Jan 25	Mar 24	-1.7	Nov 22	3.3	Mar 20	
3-month(ann)(b)	VQKA	Oct 82/Q2 63	4.9	3.5	Oct 25	7.7	Mar 25	Jul 21	-8.9	Dec 22	32.8	May 20	
12-month	VQJW	Jul 83/Q1 64	4.3	3.5	Oct 25	4.8	Oct 22	Jan 18	-5.5	Jun 12	18.3	Feb 90	
M4L excluding intermediate OFCs													
Changes	B58Q	Jul 09/Q1 98	15,466	13,299	Oct 25	19,711	Sep 25	-	-29,406	Oct 22	52,958	Mar 20	
1-month	B66P	Jul 09	0.6	0.5	Oct 25	0.8	Sep 25	Nov 23	-1.3	Oct 22	2.5	Mar 20	
3-month(ann)(b)	B59Q	Sep 09/Q1 98	8.3	7.4	Oct 25	9.6	May 20	Feb 16	-7.8	Dec 22	10.9	Mar 16	
12-month	B62Q	Jun 10/Q4 98	5.7	5.0	Oct 25	6.3	Jun 20	-	-2.7	Sep 23	6.8	Jun 16	
M4L: Households													
Changes	VWNV	Oct 97/Q2 63	5,479	5,018	Oct 25	5,537	Jul 25	-	-5,662	Apr 20	15,131	Jun 21	
1-month	VWNV	Oct 97	0.3	0.2	May 25	0.8	Mar 25	Oct 25	-0.4	Apr 20	1.4	Oct 03	
3-month(ann)(b)	VWEI	Dec 97/Q3 63	3.9	3.7	Oct 25	4.1	Apr 25	Sep 25	-1.4	May 20	15.5	Oct 03	
12-month	VWVZ	Sep 98/Q2 64	3.7	3.5	Oct 25	3.8	Jan 23	Jan 18	0.3	Mar 24	14.2	Apr 04	
M4L: PNFCs													
Changes	VWVQ	Oct 97/Q2 63	4,095	92	Oct 25	6,991	Jun 21	-	-7,844	Jul 09	28,178	Mar 20	
1-month	VWNR	Oct 97	0.8	0.0	Oct 25	0.9	Oct 24	Aug 25	-1.6	Jul 09	6.9	Mar 20	
3-month(ann)(b)	VWNS	Dec 97/Q3 63	6.3	6.0	Oct 25	9.2	Sep 25	Feb 16	-7.7	Aug 09	44.2	May 20	
12-month	VWNU	Sep 98/Q2 64	6.1	5.4	Oct 25	6.3	Sep 25	Aug 25	-4.3	May 10	19.6	Feb 07	
M4L: Non-intermediate OFCs													
Changes	B68Q	Jul 09/Q1 98	5,893	1,752	Aug 25	8,189	Oct 25	-	-33,125	Oct 22	23,394	Mar 20	
1-month	B65P	Jul 09	2.0	0.7	Aug 25	2.9	Oct 25	Jul 22	-10.9	Oct 22	8.5	Mar 20	
3-month(ann)(b)	B69Q	Sep 09/Q1 98	42.8	35.2	Oct 25	49.1	Sep 19	-	-55.7	Dec 22	72.6	Mar 16	
12-month	B72Q	Jun 10/Q4 98	18.1	13.4	Oct 25	22.6	Jun 20	-	-24.6	Sep 23	36.1	Jun 16	
M4L													
Changes	VWVL	Oct 97/Q2 63	17,602	17,057	Oct 25	23,404	Sep 25	-	-46,871	Mar 14	67,047	Mar 20	
1-month	VWVM	Aug 82	0.6	0.5	Aug 25	0.8	Sep 25	Oct 25	-2.1	Mar 14	2.6	Mar 20	
3-month(ann)(b)	VWVN	Oct 82/Q3 63	8.5	8.2	Oct 25	12.2	Apr 20	May 02	-10.7	Apr 14	27.7	Jul 88	
12-month	VWVP	Jul 83/Q2 64	4.8	4.3	Oct 25	5.9	Jul 20	Nov 94	-6.6	Aug 12	24.7	Nov 88	

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