

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

Lending to individuals - October 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					
			Total									
Changes	BZ2C	Apr 93/Q1 87	5,392	3,041	May 25	6,621	Sep 25	-	-7,243	Apr 20	17,430	Jun 21
1-month	BZ2E	Apr 93	0.3	0.2	May 25	0.4	Jun 25	Sep 25	-0.4	Apr 20	1.3	Oct 03
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	3.8	3.4	Jul 25	4.0	Sep 25	Jan 22	-2.5	Jun 20	16.5	Nov 03
12-month	BZ2K	Mar 94/Q1 88	3.7	3.5	Aug 25	3.9	Jan 23	Sep 25	0.2	Mar 11	15.1	Jun 04
Secured lending												
Changes	VTVJ	Apr 93/Q1 87	4,273	2,091	May 25	5,223	Sep 25	-	-1,854	Jul 21	17,141	Jun 21
Gross lending	VTVC	Apr 93/Q1 87(c)	24,534	22,889	Aug 25	24,828	Sep 25	-	4,274	Dec 93	42,383	Jun 21
Repayments	B86L	Jan 99	22,121	20,626	Sep 25	23,934	Mar 25	-	5,327	Jan 99	27,099	Jun 21
1-month	VTYF	Apr 93	0.3	0.1	May 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	2.9	Jul 25	3.4	Sep 25	Nov 18	-0.3	Jun 23	17.0	Nov 03
12-month	VTYI	Mar 94/Q1 88	3.2	3.0	Aug 25	3.4	Jan 23	Sep 25	0.0	Mar 24	15.4	Apr 04
Approvals of loans secured on dwellings												
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	24,493	23,334	Apr 25	25,205	Sep 25	-	4,123	Nov 93	32,846	Feb 07
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	65,018	64,735	Aug 25	65,647	Sep 25	-	9,373	May 20	132,770	Dec 03
Consumer credit												
Changes	B3PS	Apr 93/Q2 87	1,119	950	May 25	1,398	Sep 25	-	-7,435	Apr 20	2,276	Nov 23
Credit Card	VZQX	Apr 93/Q2 87	608	198	May 25	688	Sep 25	-	-4,920	Apr 20	1,301	Mar 04
Other	B4TU	Apr 93/Q2 87	512	456	Jun 24	710	Sep 25	Apr 98	-2,891	May 20	1,549	Oct 02
1-month	B3PW	Apr 93	0.5	0.4	May 25	0.6	Sep 25	Dec 24	-3.4	Apr 20	1.9	Feb 97
3-month(ann)(b)	B3PY	Jun 93/Q2 87	7.2	7.1	Jul 25	8.2	Sep 25	Mar 25	-24.8	May 20	20.8	Sep 96
12-month	B4TC	Mar 94/Q1 88	7.2	7.0	Jul 25	7.3	Oct 24	Sep 25	-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 - October 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	-4,782	-4,817	Feb 24	28	Sep 25	-	-10,395	Jul 09	31,096	Mar 20	
Equity	ZID5	Jan 03	-2,171	-2,764	Jul 25	-1,884	Sep 25	-	-4,411	May 22	9,597	Jun 09	
Bonds(b)	Z93T	Jan 03	-1,250	-1,519	Jun 25	2,133	Sep 25	-	-5,586	Mar 09	11,031	May 18	
Commercial paper(b)	B32L	Jan 03	-356	-817	Sep 25	23	Aug 25	-	-4,272	Mar 21	7,014	Apr 20	
Loans by MFIs	B93K	Jan 98	-1,650	-1,661	Jan 25	4,005	Sep 25	-	-15,571	Jul 09	33,204	Mar 20	
Loans to non-financial businesses													
Changes	ZLV6	May 11	-1,080	-2,004	Jun 25	-322	Sep 25	-	-7,903	Jun 20	33,548	Mar 20	
12-month	ZO8K	Apr 12	5.0	4.5	Jun 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	-1,142	-2,459	Jun 25	-388	Sep 25	-	-18,215	Jun 20	32,595	Mar 20	
12-month	ZO8O	Apr 12	6.9	6.8	Jun 25	8.2	Sep 25	-	-14.4	Apr 21	16.4	Apr 20	
Loans to non-financial businesses: of which SMEs													
Changes	ZM87	May 11	63	-300	Feb 25	66	Sep 25	-	-1,994	Oct 22	17,969	May 20	
12-month	ZO8M	Apr 12	1.6	1.3	Aug 25	2.9	Jul 21	Sep 25	-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	18,596	18,045	Sep 25	23,174	Aug 25	-	7,606	Aug 13	40,253	Mar 20	
Repayments	ZM8K	Apr 11	16,008	14,888	Aug 25	19,312	Sep 25	-	8,815	Sep 12	30,677	May 20	
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs													
Gross lending	ZM8B	Apr 11	5,905	5,574	Aug 25	5,941	Sep 25	-	2,774	Nov 12	25,042	May 20	
Repayments	ZM8C	Apr 11	5,156	5,072	Aug 25	5,644	Sep 25	-	3,333	Mar 13	6,675	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 - October 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	8,490	7,076	Jul 25	14,209	Sep 25	-	-35,649	Dec 22	72,071	Sep 22	
1-month	B68P	Jul 09	0.3	0.2	Jul 25	0.5	Sep 25	Dec 24	-1.3	Dec 22	3.2	Mar 20	
3-month(ann)(b)	B55Q	Sep 09/Q1 98	4.7	4.5	Sep 25	5.7	Mar 25	Jun 13	-11.6	Dec 22	34.0	May 20	
12-month	B56Q	Jun 10/Q4 98	4.1	3.9	Jul 25	4.5	Sep 25	Jun 25	-4.3	Sep 23	15.2	Feb 21	
M4: Households													
Changes	VVHS	Oct 97/Q2 63	6,821	5,082	Aug 25	8,243	Sep 25	-	-4,726	Mar 23	26,775	May 20	
1-month	VVHT	Oct 97	0.3	0.2	May 25	0.4	Sep 25	Aug 25	-0.3	Mar 23	1.8	May 20	
3-month(ann)(b)	VVHU	Dec 97/Q2 63	4.1	4.0	Jul 25	4.2	Sep 25	Aug 25	-0.7	May 23	18.4	May 20	
12-month	VVHW	Sep 98/Q1 64	3.7	3.6	Jun 24	4.4	Sep 25	Dec 22	0.8	Nov 23	12.2	Mar 21	
M4: PNFCs													
Changes	VVHM	Oct 97/Q4 63	3,023	2,728	Sep 25	5,372	Mar 25	-	-7,358	Jul 21	26,797	May 20	
1-month	VVHN	Oct 97	0.5	0.1	Aug 25	1.0	Mar 25	Sep 25	-2.2	Jan 00	5.6	May 20	
3-month(ann)(b)	VVHO	Dec 97/Q3 63	4.7	2.8	Sep 25	5.5	Mar 25	Feb 22	-10.9	Nov 08	84.6	May 20	
12-month	VVHQ	Sep 98/Q1 64	2.2	2.0	Sep 25	2.5	Mar 25	Jul 19	-5.1	Oct 23	30.3	Jan 21	
M4: Non-intermediate OFCs													
Changes	B64Q	Jul 09/Q1 98	-1,355	-2,520	Oct 24	3,238	Sep 25	-	-33,916	Dec 22	65,369	Sep 22	
1-month	B67P	Jul 09	-0.3	-0.7	Oct 24	0.8	Sep 25	Apr 21	-8.2	Dec 22	16.2	Sep 22	
3-month(ann)(b)	B65Q	Sep 09/Q1 98	7.6	-2.7	Dec 24	8.4	Sep 25	-	-56.2	Dec 22	108.4	Sep 22	
12-month	B66Q	Jun 10/Q4 98	9.0	8.6	Sep 25	9.1	Feb 23	-	-23.2	Sep 23	28.7	Sep 22	
M4													
Changes	AUZJ	Jul 82/Q2 63	-7,252	-36,958	Sep 23	19,103	Sep 25	-	-52,417	Nov 22	82,625	Mar 20	
1-month	VQJS	Aug 82	-0.2	-1.2	Sep 23	0.6	Sep 25	Apr 23	-1.7	Nov 22	3.3	Mar 20	
3-month(ann)(b)	VQKA	Oct 82/Q2 63	3.2	2.8	Jul 25	4.7	Sep 25	Sep 24	-9.0	Dec 22	32.9	May 20	
12-month	VQJW	Jul 83/Q1 64	3.5	3.4	Aug 25	3.7	Sep 25	May 25	-5.5	Jun 12	18.3	Feb 90	
M4L excluding intermediate OFCs													
Changes	B58Q	Jul 09/Q1 98	12,977	10,043	Aug 25	19,559	Sep 25	-	-29,477	Oct 22	52,983	Mar 20	
1-month	B66P	Jul 09	0.5	0.4	Aug 25	0.8	Sep 25	Oct 24	-1.3	Oct 22	2.5	Mar 20	
3-month(ann)(b)	B59Q	Sep 09/Q1 98	7.3	6.4	Sep 25	9.6	May 20	Jun 16	-7.8	Dec 22	10.9	Mar 16	
12-month	B62Q	Jun 10/Q4 98	5.0	4.8	Aug 25	5.5	Jul 20	Sep 25	-2.7	Sep 23	6.8	Jun 16	
M4L: Households													
Changes	VVNV	Oct 97/Q2 63	4,740	4,724	Aug 25	5,230	Sep 25	-	-5,642	Apr 20	15,063	Jun 21	
1-month	VVNW	Oct 97	0.3	0.2	May 25	0.8	Mar 25	Sep 25	-0.4	Apr 20	1.4	Oct 03	
3-month(ann)(b)	VWEI	Dec 97/Q3 63	3.6	3.5	Jul 25	3.8	Sep 25	Jun 18	-1.4	May 20	15.5	Oct 03	
12-month	VWNZ	Sep 98/Q2 64	3.5	3.4	Aug 25	3.8	Jan 23	Sep 25	0.3	Mar 24	14.2	Apr 04	
M4L: PNFCs													
Changes	VVWQ	Oct 97/Q2 63	44	-453	Feb 24	3,223	Sep 25	-	-7,968	Jul 09	28,191	Mar 20	
1-month	VVNR	Oct 97	0.0	-0.1	Feb 24	0.7	Sep 25	Aug 23	-1.6	Jul 09	6.9	Mar 20	
3-month(ann)(b)	VVNS	Dec 97/Q3 63	5.9	5.5	May 25	9.2	Sep 25	Jan 08	-7.7	Aug 09	44.2	May 20	
12-month	VVNU	Sep 98/Q2 64	5.4	4.8	May 25	6.3	Sep 25	Jun 25	-4.3	May 10	19.6	Feb 07	
M4L: Non-intermediate OFCs													
Changes	B68Q	Jul 09/Q1 98	8,193	1,752	Aug 25	11,106	Sep 25	-	-33,125	Oct 22	23,394	Mar 20	
1-month	B65P	Jul 09	2.9	0.7	Aug 25	4.1	Sep 25	-	-10.9	Oct 22	8.5	Mar 20	
3-month(ann)(b)	B69Q	Sep 09/Q1 98	35.3	18.6	Sep 25	41.0	Oct 19	-	-55.7	Dec 22	72.6	Mar 16	
12-month	B72Q	Jun 10/Q4 98	13.4	12.0	Sep 25	17.5	Jul 20	-	-24.6	Sep 23	36.1	Jun 16	
M4L													
Changes	VVVL	Oct 97/Q2 63	16,714	14,649	Aug 25	23,252	Sep 25	-	-46,780	Mar 14	67,072	Mar 20	
1-month	VVVM	Aug 82	0.6	0.5	Aug 25	0.8	Sep 25	Dec 21	-2.1	Mar 14	2.6	Mar 20	
3-month(ann)(b)	VVVN	Oct 82/Q3 63	8.1	6.9	Sep 25	8.3	May 20	Nov 97	-10.7	Apr 14	27.7	Jul 88	
12-month	VVVP	Jul 83/Q2 64	4.3	3.6	Sep 25	4.4	Sep 22	Sep 20	-6.6	Aug 12	24.7	Nov 88	

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