

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

Lending to individuals - September 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	6,980	6,026	Aug 25	14,250	Mar 25	-	-7,257	Apr 20	17,463	Jun 21	
1-month	BZ2E	Apr 93	0.4	0.3	Aug 25	0.8	Mar 25	Jun 25	-0.4	Apr 20	1.3	Oct 03	
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	4.1	3.5	Jul 25	4.4	Apr 25	Aug 25	-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	Mar 20	0.2	Mar 11	15.1	Jun 04	
Secured lending													
Changes	VTVJ	Apr 93/Q1 87	5,489	4,277	Aug 25	13,195	Mar 25	-	-1,803	Jul 21	17,172	Jun 21	
Gross lending	VTVK	Apr 93/Q1 87(c)	24,903	22,962	Aug 25	40,197	Mar 25	-	4,273	Dec 93	42,414	Jun 21	
Repayments	B86L	Jan 99	20,308	19,998	Aug 25	23,966	Mar 25	-	5,327	Jan 99	27,123	Jun 21	
1-month	VTYF	Apr 93	0.3	0.1	May 25	0.8	Mar 25	Aug 25	-0.1	Sep 23	1.4	Oct 03	
3-month(ann)(b)	VTYG	Jun 93/Q2 87	3.5	3.4	Aug 25	3.6	May 25	Jul 19	-0.3	Jan 24	17.0	Nov 03	
12-month	VTYI	Mar 94/Q1 88	3.2	3.0	Aug 25	3.4	Jan 23	Dec 20	0.0	Mar 24	15.4	Apr 04	
Approvals of loans secured on dwellings													
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	25,365	23,346	Apr 25	25,629	Aug 25	-	4,123	Nov 93	32,846	Feb 07	
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	65,944	64,963	Aug 25	65,982	Dec 24	-	9,375	May 20	132,777	Dec 03	
Consumer credit													
Changes	B3PS	Apr 93/Q2 87	1,491	984	May 25	1,749	Aug 25	May 98	-7,436	Apr 20	2,287	Nov 23	
Credit Card	VZQX	Apr 93/Q2 87	701	213	May 25	744	Aug 25	Jan 03	-4,918	Apr 20	1,300	Mar 04	
Other	B4TU	Apr 93/Q2 87	790	765	Jun 25	1,006	Aug 25	-	-2,890	May 20	1,551	Oct 02	
1-month	B3PW	Apr 93	0.6	0.4	May 25	0.7	Aug 25	Jun 25	-3.4	Apr 20	1.9	Feb 97	
3-month(ann)(b)	B3PY	Jun 93/Q2 87	8.6	7.3	Jul 25	10.0	Jan 24	Aug 25	-24.8	May 20	20.8	Sep 96	
12-month	B4TC	Mar 94/Q1 88	7.3	7.2	Aug 25	7.5	Sep 24	Oct 24	-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 - September 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	153	-1,939	Apr 25	6,233	Aug 25	-	-10,394	Jul 09	31,119	Mar 20	
Equity	ZID5	Jan 03	-1,871	-2,762	Jul 25	-640	Aug 25	-	-4,409	May 22	9,596	Jun 09	
Bonds(b)	Z93T	Jan 03	2,133	-1,118	Aug 25	3,666	Sep 24	-	-5,586	Mar 09	11,031	May 18	
Commercial paper(b)	B32L	Jan 03	-817	-1,056	Dec 24	23	Aug 25	-	-4,272	Mar 21	7,014	Apr 20	
Loans by MFIs	B93K	Jan 98	3,881	2,568	Jul 25	4,379	Aug 25	-	-15,633	Jul 09	33,232	Mar 20	
Loans to non-financial businesses													
Changes	ZLV6	May 11	-396	-1,932	Jun 25	3,819	Aug 25	-	-7,889	Jun 20	33,563	Mar 20	
12-month	ZO8K	Apr 12	5.9	5.6	Jul 25	6.1	Aug 25	-	-5.4	Nov 12	11.9	May 20	
Loans to non-financial businesses: of which large													
Changes	ZM8F	May 11	-324	-2,149	Jun 25	3,940	Aug 25	-	-18,122	Jun 20	32,563	Mar 20	
12-month	ZO8O	Apr 12	8.3	8.1	Jul 25	8.7	Aug 25	Aug 22	-14.4	Apr 21	16.4	Apr 20	
Loans to non-financial businesses: of which SMEs													
Changes	ZM87	May 11	-72	-121	Aug 25	770	Jul 25	-	-1,706	Sep 21	17,924	May 20	
12-month	ZO8M	Apr 12	1.6	1.3	Aug 25	2.8	Jul 21	Mar 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	18,064	17,840	Jul 25	23,155	Aug 25	-	7,606	Aug 13	40,264	Mar 20	
Repayments	ZM8K	Apr 11	18,719	14,957	Aug 25	22,014	Jan 23	-	8,815	Sep 12	30,703	May 20	
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs													
Gross lending	ZM8B	Apr 11	5,938	5,562	Aug 25	5,962	Oct 24	-	2,775	Nov 12	25,042	May 20	
Repayments	ZM8C	Apr 11	5,630	5,050	Aug 25	6,015	Mar 25	-	3,335	Mar 13	6,654	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 - September 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	13,732	11,155	Aug 25	25,184	Jan 25	-	-35,714	Dec 22	72,418	Sep 22	
1-month	B68P	Jul 09	0.5	0.4	Aug 25	0.9	Jan 25	Mar 25	-1.3	Dec 22	3.2	Mar 20	
3-month(ann)(b)	B55Q	Sep 09/Q1 98	4.4	4.2	Aug 25	5.7	Mar 25	May 24	-11.6	Dec 22	34.0	May 20	
12-month	B56Q	Jun 10/Q4 98	4.4	4.2	Aug 25	5.5	Oct 22	Jul 17	-4.3	Sep 23	15.2	Feb 21	
M4: Households													
Changes	VVHS	Oct 97/Q2 63	7,900	5,193	Aug 25	8,985	Jan 25	-	-4,752	Mar 23	26,767	May 20	
1-month	VVHT	Oct 97	0.4	0.3	Aug 25	0.5	Jan 25	Jul 25	-0.3	Mar 23	1.8	May 20	
3-month(ann)(b)	VVHU	Dec 97/Q2 63	4.2	4.1	Aug 25	4.5	Mar 25	Nov 22	-0.7	May 23	18.4	May 20	
12-month	VVHW	Sep 98/Q1 64	4.3	3.8	Jul 24	4.4	Aug 25	Aug 24	0.8	Nov 23	12.2	Mar 21	
M4: PNFCs													
Changes	VVHM	Oct 97/Q4 63	2,597	653	Aug 25	5,293	Mar 25	-	-7,460	Jul 21	26,792	May 20	
1-month	VVHN	Oct 97	0.5	0.1	Aug 25	0.9	Mar 25	Oct 21	-2.2	Jan 00	5.6	May 20	
3-month(ann)(b)	VVHO	Dec 97/Q3 63	2.6	1.5	Aug 25	5.4	Mar 25	Sep 18	-10.9	Nov 08	84.6	May 20	
12-month	VVHQ	Sep 98/Q1 64	2.1	0.8	Aug 25	2.5	Mar 25	-	-5.1	Oct 23	30.3	Jan 21	
M4: Non-intermediate OFCs													
Changes	B64Q	Jul 09/Q1 98	3,235	-522	Jul 25	5,309	Aug 25	-	-34,022	Dec 22	65,394	Sep 22	
1-month	B67P	Jul 09	0.8	-0.1	Jul 25	1.4	Aug 25	Jun 25	-8.2	Dec 22	16.2	Sep 22	
3-month(ann)(b)	B65Q	Sep 09/Q1 98	8.5	8.3	Jul 25	17.0	Jun 25	Aug 25	-56.3	Dec 22	108.6	Sep 22	
12-month	B66Q	Jun 10/Q4 98	8.6	8.5	Aug 25	9.2	Feb 23	Jan 20	-23.2	Sep 23	28.7	Sep 22	
M4													
Changes	AUZJ	Jul 82/Q2 63	18,669	13,434	Aug 25	41,603	Jan 25	-	-52,099	Nov 22	83,252	Mar 20	
1-month	VQJS	Aug 82	0.6	0.4	Aug 25	1.4	Jan 25	Dec 20	-1.7	Nov 22	3.3	Mar 20	
3-month(ann)(b)	VQKA	Oct 82/Q2 63	4.7	3.5	Aug 25	7.7	Mar 25	Mar 22	-8.9	Dec 22	32.9	May 20	
12-month	VQJW	Jul 83/Q1 64	3.6	3.4	Aug 25	3.9	Feb 25	Jun 16	-5.5	Jun 12	18.3	Feb 90	
M4L excluding intermediate OFCs													
Changes	B58Q	Jul 09/Q1 98	19,465	10,241	Aug 25	19,974	Jun 25	-	-29,592	Oct 22	52,993	Mar 20	
1-month	B66P	Jul 09	0.8	0.4	Aug 25	1.1	Sep 22	Jun 25	-1.3	Oct 22	2.5	Mar 20	
3-month(ann)(b)	B59Q	Sep 09/Q1 98	6.5	6.4	Jul 25	6.6	Aug 25	Jun 21	-7.8	Dec 22	10.9	Mar 16	
12-month	B62Q	Jun 10/Q4 98	5.0	4.9	Aug 25	5.5	Jul 20	Sep 19	-2.7	Sep 23	6.8	Jun 16	
M4L: Households													
Changes	VWNV	Oct 97/Q2 63	5,279	4,738	Aug 25	5,422	Jul 25	-	-5,669	Apr 20	15,081	Jun 21	
1-month	VWNV	Oct 97	0.3	0.2	May 25	0.8	Mar 25	Aug 25	-0.4	Apr 20	1.4	Oct 03	
3-month(ann)(b)	VWEI	Dec 97/Q3 63	3.8	3.5	Jul 25	4.1	Apr 25	Aug 25	-1.4	May 20	15.5	Oct 03	
12-month	VWVZ	Sep 98/Q2 64	3.5	3.4	Aug 25	3.8	Jan 23	Feb 23	0.3	Mar 24	14.2	Apr 04	
M4L: PNFCs													
Changes	VWVQ	Oct 97/Q2 63	3,102	2,992	May 25	3,714	Aug 25	-	-8,051	Jul 09	28,200	Mar 20	
1-month	VWNR	Oct 97	0.6	0.5	Apr 25	0.8	Aug 25	May 25	-1.6	Jul 09	6.9	Mar 20	
3-month(ann)(b)	VWNS	Dec 97/Q3 63	9.3	8.1	Jun 25	10.1	Aug 25	May 08	-7.6	Aug 09	44.2	May 20	
12-month	VWVU	Sep 98/Q2 64	6.3	6.2	Aug 25	10.0	Feb 21	Nov 04	-4.3	May 10	19.6	Feb 07	
M4L: Non-intermediate OFCs													
Changes	B68Q	Jul 09/Q1 98	11,084	1,789	Aug 25	11,403	Nov 23	-	-33,125	Oct 22	23,394	Mar 20	
1-month	B65P	Jul 09	4.1	0.7	Aug 25	4.3	Sep 24	Jun 25	-10.9	Oct 22	8.5	Mar 20	
3-month(ann)(b)	B69Q	Sep 09/Q1 98	18.7	9.7	May 25	18.8	Aug 25	-	-55.7	Dec 22	72.6	Mar 16	
12-month	B72Q	Jun 10/Q4 98	12.0	10.8	Jul 25	12.2	Aug 25	-	-24.6	Sep 23	36.1	Jun 16	
M4L													
Changes	VWVL	Oct 97/Q2 63	23,070	14,847	Aug 25	23,745	Sep 24	-	-46,765	Mar 14	67,082	Mar 20	
1-month	VWVM	Aug 82	0.8	0.5	Aug 25	0.9	Sep 24	Nov 21	-2.1	Mar 14	2.6	Mar 20	
3-month(ann)(b)	VWVN	Oct 82/Q3 63	7.0	5.5	Aug 25	8.3	May 20	May 17	-10.7	Apr 14	27.7	Jul 88	
12-month	VWVP	Jul 83/Q2 64	3.6	3.0	Jul 25	3.7	Oct 22	Aug 25	-6.6	Aug 12	24.7	Nov 88	

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