

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

Lending to individuals - June 2025

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	6,757	3,133	May 25	14,170	Mar 25	-	-7,273	Apr 20	17,465	Jun 21	
1-month	BZ2E	Apr 93	0.4	0.2	May 25	0.8	Mar 25	Aug 22	-0.4	Apr 20	1.3	Oct 03	
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	2.4	2.2	Jul 24	4.0	May 25	Jan 23	-2.5	Jun 20	16.5	Nov 03	
12-month	BZ2K	Mar 94/Q1 88	3.3	3.1	May 25	3.6	Feb 23	Nov 15	0.2	Mar 11	15.1	Jun 04	
Secured lending													
Changes	VTVJ	Apr 93/Q1 87	5,340	2,213	May 25	13,139	Mar 25	-	-1,785	Jul 21	17,174	Jun 21	
Gross lending	VTVC	Apr 93/Q1 87(c)	23,872	20,590	May 25	40,075	Mar 25	-	4,274	Dec 93	42,388	Jun 21	
Repayments	B86L	Jan 99	18,761	17,615	May 25	23,866	Mar 25	-	5,323	Jan 99	26,693	Jun 21	
1-month	VTYF	Apr 93	0.3	0.1	May 25	0.8	Mar 25	Jan 25	-0.1	Sep 23	1.4	Oct 03	
3-month(ann)(b)	VTYG	Jun 93/Q2 87	1.7	1.6	Jul 24	3.6	May 25	Feb 15	-0.3	Jan 24	17.0	Nov 03	
12-month	VTYI	Mar 94/Q1 88	2.8	2.6	May 25	3.1	Feb 23	Mar 25	0.0	Mar 24	15.4	Apr 04	
Approvals of loans secured on dwellings													
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	26,398	26,351	May 25	26,434	Sep 22	-	4,123	Nov 93	32,846	Feb 07	
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	64,167	63,288	May 25	64,172	Mar 25	-	9,368	May 20	132,785	Dec 03	
Consumer credit													
Changes	B3PS	Apr 93/Q2 87	1,417	920	May 25	1,956	Apr 25	-	-7,438	Apr 20	2,292	Nov 23	
Credit Card	VZQX	Apr 93/Q2 87	704	191	May 25	1,152	Apr 25	Mar 00	-4,918	Apr 20	1,300	Mar 04	
Other	B4TU	Apr 93/Q2 87	712	681	Mar 25	729	May 25	Apr 99	-2,889	May 20	1,550	Oct 02	
1-month	B3PW	Apr 93	0.6	0.4	May 25	0.8	Apr 25	Feb 25	-3.4	Apr 20	1.9	Feb 97	
3-month(ann)(b)	B3PY	Jun 93/Q2 87	7.5	6.8	May 25	7.6	Apr 25	Jul 18	-24.8	May 20	20.7	Sep 96	
12-month	B4TC	Mar 94/Q1 88	6.7	6.5	May 25	7.3	Oct 24	Apr 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 - June 2025

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	980	-2,136	Apr 25	1,157	May 25	-	-10,395	Jul 09	31,107	Mar 20	
Equity	ZID5	Jan 03	-1,989	-2,188	May 25	-1,686	Feb 25	-	-4,403	May 22	9,595	Jun 09	
Bonds(b)	Z93T	Jan 03	-1,519	-1,582	Mar 25	-1,137	May 25	-	-5,586	Mar 09	11,031	May 18	
Commercial paper(b)	B32L	Jan 03	570	134	May 25	933	Apr 25	-	-4,272	Mar 21	7,014	Apr 20	
Loans by MFIs	B93K	Jan 98	4,864	-572	Apr 25	6,374	May 25	-	-15,642	Jul 09	33,204	Mar 20	
Loans to non-financial businesses													
Changes	ZLV6	May 11	-2,469	-3,256	Feb 24	8,623	May 25	-	-7,974	Jun 20	33,453	Mar 20	
12-month	ZO8K	Apr 12	4.5	3.6	Apr 25	5.4	May 25	-	-5.4	Nov 12	11.9	May 20	
Loans to non-financial businesses: of which large													
Changes	ZM8F	May 11	-2,841	-6,501	Jun 23	8,257	May 25	-	-18,238	Jun 20	32,557	Mar 20	
12-month	ZO8O	Apr 12	6.7	5.9	Apr 25	8.5	May 25	Jun 22	-14.4	Apr 21	16.4	Apr 20	
Loans to non-financial businesses: of which SMEs													
Changes	ZM87	May 11	372	366	May 25	606	Oct 24	-	-1,621	Oct 22	17,933	May 20	
12-month	ZO8M	Apr 12	0.3	-0.2	May 25	1.3	Aug 21	Sep 15	-5.2	Apr 22	26.3	Feb 21	
Gross lending to and repayments by non-financial businesses (excluding overdrafts): large													
Gross lending	ZM8J	Apr 11	17,712	17,159	Mar 25	19,153	May 25	-	7,606	Aug 13	40,270	Mar 20	
Repayments	ZM8K	Apr 11	15,792	13,510	May 25	16,121	Apr 25	-	8,814	Sep 12	30,692	May 20	
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs													
Gross lending	ZM8B	Apr 11	5,525	5,512	May 25	5,740	Mar 25	-	2,775	Nov 12	25,040	May 20	
Repayments	ZM8C	Apr 11	5,202	4,680	May 25	6,028	Mar 25	-	3,331	Mar 13	6,648	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 - June 2025

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	11,275	5,614	May 25	14,050	Mar 25	-	-35,752	Dec 22	73,692	Sep 22
1-month	B68P	Jul 09	0.4	0.2	May 25	0.5	Mar 25	Oct 23	-1.3	Dec 22	3.2	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	3.0	2.9	Apr 25	3.4	May 25	Jan 22	-11.8	Dec 22	34.0	May 20
12-month	B56Q	Jun 10/Q4 98	4.1	3.8	May 25	4.3	Jan 25	Nov 19	-4.3	Sep 23	15.2	Feb 21
M4: Households												
Changes	VVHS	Oct 97/Q2 63	7,833	4,293	May 25	8,948	Jan 25	-	-4,758	Mar 23	26,732	May 20
1-month	VVHT	Oct 97	0.4	0.2	May 25	0.5	Jan 25	Mar 25	-0.3	Mar 23	1.8	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	3.1	3.0	May 25	3.2	Apr 25	Jan 22	-0.7	May 23	18.4	May 20
12-month	VVHW	Sep 98/Q1 64	4.6	4.2	Aug 24	4.7	May 25	Mar 22	0.8	Nov 23	12.2	Mar 21
M4: PNFCs												
Changes	VVHM	Oct 97/Q4 63	986	-3,357	May 25	5,291	Mar 25	-	-7,395	Jul 21	26,728	May 20
1-month	VVHN	Oct 97	0.2	-0.6	May 25	0.9	Mar 25	Dec 21	-2.2	Jan 00	5.6	May 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	-4.4	-5.5	Jun 23	-1.5	May 25	-	-10.9	Nov 08	84.5	May 20
12-month	VVHQ	Sep 98/Q1 64	0.4	-0.1	May 25	0.8	Apr 25	Jun 11	-5.2	Aug 23	30.3	Jan 21
M4: Non-intermediate OFCs												
Changes	B64Q	Jul 09/Q1 98	2,456	1,525	Mar 25	4,678	May 25	-	-34,040	Dec 22	66,078	Sep 22
1-month	B67P	Jul 09	0.6	0.4	Mar 25	1.2	May 25	Jan 21	-8.2	Dec 22	16.4	Sep 22
3-month(ann)(b)	B65Q	Sep 09/Q1 98	14.1	13.0	May 25	14.2	Mar 25	Dec 21	-56.6	Dec 22	110.6	Sep 22
12-month	B66Q	Jun 10/Q4 98	7.4	5.6	May 25	9.1	Feb 23	-	-23.1	Sep 23	28.8	Sep 22
M4												
Changes	AUZJ	Jul 82/Q2 63	8,252	6,978	May 25	9,865	Mar 25	-	-52,552	Nov 22	83,278	Mar 20
1-month	VQJS	Aug 82	0.3	0.2	May 25	1.3	Jan 25	Mar 25	-1.7	Nov 22	3.3	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	1.6	0.0	Dec 24	1.8	May 25	Nov 22	-9.0	Dec 22	32.8	May 20
12-month	VQJW	Jul 83/Q1 64	3.3	3.2	Apr 25	3.5	May 25	Aug 93	-5.5	Jun 12	18.3	Feb 90
M4L excluding intermediate OFCs												
Changes	B58Q	Jul 09/Q1 98	18,873	8,462	May 25	25,199	Sep 22	-	-29,668	Oct 22	53,011	Mar 20
1-month	B66P	Jul 09	0.8	0.4	May 25	1.1	Sep 22	Sep 18	-1.3	Oct 22	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	4.9	4.7	May 25	5.6	Mar 25	-	-7.8	Dec 22	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	4.6	3.9	May 25	5.5	Jul 20	Nov 20	-2.7	Sep 23	6.8	Jun 16
M4L: Households												
Changes	VWNV	Oct 97/Q2 63	4,995	3,149	May 25	12,817	Mar 25	-	-5,500	Apr 20	14,969	Jun 21
1-month	VWNV	Oct 97	0.3	0.2	May 25	0.8	Mar 25	Feb 25	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	VWEI	Dec 97/Q3 63	1.8	1.7	Jul 24	3.8	May 25	Oct 13	-1.4	May 20	15.5	Oct 03
12-month	VWVZ	Sep 98/Q2 64	3.1	2.9	May 25	3.5	Feb 23	Mar 23	0.3	Mar 24	14.2	Apr 04
M4L: PNFCs												
Changes	VWVQ	Oct 97/Q2 63	3,546	2,735	May 25	3,804	Oct 24	-	-8,057	Jul 09	28,193	Mar 20
1-month	VWNR	Oct 97	0.8	0.6	May 25	1.5	Jun 21	Oct 24	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VWNS	Dec 97/Q3 63	7.5	5.2	May 25	14.1	Jul 20	Nov 01	-7.6	Aug 09	44.2	May 20
12-month	VWNU	Sep 98/Q2 64	5.3	4.7	May 25	10.0	Feb 21	Jun 19	-4.3	May 10	19.6	Feb 07
M4L: Non-intermediate OFCs												
Changes	B68Q	Jul 09/Q1 98	10,331	2,579	May 25	10,343	Sep 24	-	-33,125	Oct 22	23,394	Mar 20
1-month	B65P	Jul 09	4.0	1.0	May 25	4.3	Sep 24	Sep 15	-10.9	Oct 22	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	21.3	9.4	May 25	22.9	Oct 24	-	-55.7	Dec 22	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	12.6	8.9	May 25	17.5	Jul 20	-	-24.6	Sep 23	36.1	Jun 16
M4L												
Changes	VWVL	Oct 97/Q2 63	11,344	5,424	Apr 25	12,655	May 25	-	-46,878	Mar 14	67,100	Mar 20
1-month	VWVM	Aug 82	0.4	0.2	Apr 25	0.5	May 25	Mar 25	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VWVN	Oct 82/Q3 63	4.3	3.6	Apr 25	4.5	May 25	-	-10.7	Apr 14	27.7	Jul 88
12-month	VWVP	Jul 83/Q2 64	2.9	2.6	May 25	3.8	Oct 22	Jun 19	-6.6	Aug 12	24.7	Nov 88

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