

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

Lending to individuals - May 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	2,913	1,167	Apr 25	14,007	Mar 25	-	-7,304	Apr 20	17,488	Jun 21	
1-month	BZ2E	Apr 93	0.2	0.1	Apr 25	0.7	Mar 25	Dec 24	-0.4	Apr 20	1.4	Oct 03	
3-month(ann)(b)	BZ2G	Jun 93/Q2 87	3.9	3.3	Feb 25	4.3	Apr 25	Feb 21	-2.5	Jun 20	16.5	Nov 03	
12-month	BZ2K	Mar 94/Q1 88	3.1	3.0	Apr 25	3.2	Mar 25	-	0.2	Mar 11	15.1	Jun 04	
Secured lending													
Changes	VTVJ	Apr 93/Q1 87	2,054	-776	Apr 25	12,985	Mar 25	-	-1,779	Jul 21	17,193	Jun 21	
Gross lending	VTVC	Apr 93/Q1 87(c)	20,398	16,934	Apr 25	39,888	Mar 25	-	4,274	Dec 93	42,417	Jun 21	
Repayments	B86L	Jan 99	17,581	16,141	Jan 25	18,170	Apr 25	-	5,322	Jan 99	27,171	Jun 21	
1-month	VTYF	Apr 93	0.1	0.0	Apr 25	0.8	Mar 25	Nov 24	-0.1	Jan 24	1.4	Oct 03	
3-month(ann)(b)	VTYG	Jun 93/Q2 87	3.5	2.8	Feb 25	3.8	Apr 25	Jul 19	-0.3	Jan 24	17.0	Nov 03	
12-month	VTYI	Mar 94/Q1 88	2.6	2.5	Apr 25	2.7	Mar 25	Nov 15	0.0	Mar 24	15.4	Apr 04	
Approvals of loans secured on dwellings													
Value (all loans)	VTVQ	Apr 93/Q1 87(d)	25,889	23,334	Apr 25	26,432	Sep 22	-	4,123	Nov 93	32,848	Feb 07	
No.(house purchase)	VTVX	Apr 93/Q1 87(d)	63,032	60,656	Apr 25	64,057	Mar 25	-	9,364	May 20	132,784	Dec 03	
Consumer credit													
Changes	B3PS	Apr 93/Q2 87	859	714	Apr 24	1,944	Apr 25	Oct 95	-7,451	Apr 20	2,291	Nov 23	
Credit Card	VZQX	Apr 93/Q2 87	147	132	Apr 24	1,156	Apr 25	-	-4,932	Apr 20	1,300	Mar 04	
Other	B4TU	Apr 93/Q2 87	711	678	Mar 25	788	Apr 25	-	-2,888	May 20	1,551	Oct 02	
1-month	B3PW	Apr 93	0.4	0.3	Apr 24	0.8	Apr 25	Mar 25	-3.4	Apr 20	1.9	Feb 97	
3-month(ann)(b)	B3PY	Jun 93/Q2 87	6.7	6.6	Jan 25	7.6	Apr 25	Dec 22	-24.8	May 20	20.7	Sep 96	
12-month	B4TC	Mar 94/Q1 88	6.5	6.2	Mar 25	6.7	Apr 25	Jan 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 - May 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	955	-2,255	Apr 25	1,898	Nov 24	-	-10,396	Jul 09	31,086	Mar 20
Equity	ZID5	Jan 03	-2,199	-3,382	Apr 25	-1,692	Feb 25	-	-4,411	May 22	9,596	Jun 09
Bonds(b)	Z93T	Jan 03	-1,137	-1,582	Mar 25	-767	Apr 25	-	-5,586	Mar 09	11,031	May 18
Commercial paper(b)	B32L	Jan 03	134	69	Mar 25	933	Apr 25	-	-4,272	Mar 21	7,014	Apr 20
Loans by MFIs	B93K	Jan 98	6,120	-679	Apr 25	6,239	Sep 23	-	-15,632	Jul 09	33,224	Mar 20
Loans to non-financial businesses												
Changes	ZLV6	May 11	8,597	1,246	Apr 25	15,851	Apr 20	-	-8,026	Jun 20	33,528	Mar 20
12-month	ZO8K	Apr 12	5.4	3.5	Apr 25	9.2	Feb 21	-	-5.4	Nov 12	11.9	May 20
Loans to non-financial businesses: of which large												
Changes	ZM8F	May 11	8,235	1,253	Apr 25	15,620	Apr 20	-	-18,241	Jun 20	32,530	Mar 20
12-month	ZO8O	Apr 12	8.4	5.9	Apr 25	9.1	Sep 22	-	-14.4	Apr 21	16.4	Apr 20
Loans to non-financial businesses: of which SMEs												
Changes	ZM87	May 11	362	-7	Apr 25	505	Jan 25	-	-1,718	Sep 21	17,920	May 20
12-month	ZO8M	Apr 12	-0.2	-0.8	Apr 25	1.3	Aug 21	Sep 18	-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	19,112	18,250	Apr 25	23,121	Aug 24	-	7,606	Aug 13	40,303	Mar 20
Repayments	ZM8K	Apr 11	13,585	13,538	Jun 24	16,051	Apr 25	-	8,814	Sep 12	30,685	May 20
Gross lending to and repayments by non-financial businesses (excluding overdrafts): SMEs												
Gross lending	ZM8B	Apr 11	5,494	5,487	Apr 25	5,735	Mar 25	-	2,773	Nov 12	25,041	May 20
Repayments	ZM8C	Apr 11	4,669	4,544	Jan 21	5,142	Apr 25	-	3,331	Mar 13	6,639	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 - May 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	5,207	3,995	Apr 25	13,988	Mar 25	-	-36,474	Dec 22	73,771	Sep 22
1-month	B68P	Jul 09	0.2	0.1	Apr 25	0.5	Mar 25	Dec 24	-1.3	Dec 22	3.2	Mar 20
3-month(ann)(b)	B55Q	Sep 09/Q1 98	3.3	2.8	Apr 25	5.9	Mar 25	Aug 22	-11.8	Dec 22	34.0	May 20
12-month	B56Q	Jun 10/Q4 98	3.8	3.3	Dec 24	3.9	Apr 25	Nov 22	-4.3	Sep 23	15.2	Feb 21
M4: Households												
Changes	VVHS	Oct 97/Q2 63	4,325	2,826	Apr 25	7,329	Mar 25	-	-4,808	Mar 23	26,654	May 20
1-month	VVHT	Oct 97	0.2	0.1	Apr 25	0.4	Mar 25	Nov 23	-0.3	Mar 23	1.7	May 20
3-month(ann)(b)	VVHU	Dec 97/Q2 63	3.0	1.8	Nov 23	3.2	Apr 25	Jan 19	-0.7	May 23	18.4	May 20
12-month	VVHW	Sep 98/Q1 64	4.7	4.2	Aug 24	4.9	Apr 25	Jul 13	0.8	Nov 23	12.2	Mar 21
M4: PNFCs												
Changes	VVHM	Oct 97/Q4 63	-3,789	-4,062	Apr 25	5,160	Mar 25	-	-7,365	Jul 21	26,765	May 20
1-month	VVHN	Oct 97	-0.7	-0.8	Feb 25	0.9	Mar 25	Apr 25	-2.2	Jan 00	5.6	May 20
3-month(ann)(b)	VVHO	Dec 97/Q3 63	-1.9	-2.3	Apr 25	5.5	Mar 25	-	-10.9	Nov 08	84.5	May 20
12-month	VVHQ	Sep 98/Q1 64	-0.1	-0.8	Sep 24	0.8	Apr 25	Mar 11	-5.2	Aug 23	30.3	Jan 21
M4: Non-intermediate OFCs												
Changes	B64Q	Jul 09/Q1 98	4,671	1,499	Mar 25	5,231	Apr 25	-	-34,710	Dec 22	66,065	Sep 22
1-month	B67P	Jul 09	1.2	0.4	Mar 25	1.4	Apr 25	Aug 22	-8.3	Dec 22	16.4	Sep 22
3-month(ann)(b)	B65Q	Sep 09/Q1 98	12.8	9.1	Apr 25	14.6	Mar 25	-	-56.7	Dec 22	109.5	Sep 22
12-month	B66Q	Jun 10/Q4 98	5.6	3.4	Apr 25	9.1	Feb 23	Mar 18	-23.1	Sep 23	28.8	Sep 22
M4												
Changes	AUZJ	Jul 82/Q2 63	6,931	-3,107	Apr 25	9,870	Mar 25	-	-51,958	Nov 22	83,375	Mar 20
1-month	VQJS	Aug 82	0.2	-0.1	Apr 25	0.3	Mar 25	Feb 25	-1.7	Nov 22	3.3	Mar 20
3-month(ann)(b)	VQKA	Oct 82/Q2 63	1.8	1.7	Apr 25	7.8	Mar 25	-	-9.1	Dec 22	32.8	May 20
12-month	VQJW	Jul 83/Q1 64	3.5	3.2	Apr 25	3.9	Feb 25	Dec 92	-5.5	Jun 12	18.3	Feb 90
M4L excluding intermediate OFCs												
Changes	B58Q	Jul 09/Q1 98	8,364	1,361	Apr 25	16,381	Mar 25	-	-29,632	Oct 22	52,932	Mar 20
1-month	B66P	Jul 09	0.4	0.1	Apr 25	0.7	Mar 25	Jan 25	-1.3	Oct 22	2.5	Mar 20
3-month(ann)(b)	B59Q	Sep 09/Q1 98	4.5	4.1	Apr 25	5.4	Mar 25	Nov 19	-7.8	Dec 22	10.9	Mar 16
12-month	B62Q	Jun 10/Q4 98	3.9	3.5	Apr 25	4.4	Sep 22	May 22	-2.7	Sep 23	6.8	Jun 16
M4L: Households												
Changes	VWNV	Oct 97/Q2 63	3,503	-671	Apr 25	12,138	Mar 25	-	-5,715	Apr 20	14,991	Jun 21
1-month	VWNV	Oct 97	0.2	0.0	Apr 25	0.7	Mar 25	Nov 24	-0.4	Apr 20	1.4	Oct 03
3-month(ann)(b)	VWEI	Dec 97/Q3 63	3.7	3.5	Feb 25	4.0	Apr 25	Oct 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	Apr 25	0.3	Mar 24	14.2	Apr 04
M4L: PNFCs												
Changes	VWVQ	Oct 97/Q2 63	2,502	2,093	Apr 25	3,780	Oct 24	-	-8,043	Jul 09	28,176	Mar 20
1-month	VWNR	Oct 97	0.5	0.2	Mar 25	0.8	Oct 24	Apr 25	-1.6	Jul 09	6.9	Mar 20
3-month(ann)(b)	VWNS	Dec 97/Q3 63	4.8	3.1	Apr 25	5.2	Dec 24	Jul 19	-7.6	Aug 09	44.1	May 20
12-month	VWNU	Sep 98/Q2 64	4.7	4.2	Apr 25	10.0	Feb 21	Mar 19	-4.3	May 10	19.6	Feb 07
M4L: Non-intermediate OFCs												
Changes	B68Q	Jul 09/Q1 98	2,359	-62	Apr 25	3,374	Mar 25	-	-33,125	Oct 22	23,394	Mar 20
1-month	B65P	Jul 09	0.9	0.0	Apr 25	1.3	Mar 25	Jan 25	-10.9	Oct 22	8.5	Mar 20
3-month(ann)(b)	B69Q	Sep 09/Q1 98	9.3	6.5	Apr 25	10.7	Mar 25	-	-55.7	Dec 22	72.6	Mar 16
12-month	B72Q	Jun 10/Q4 98	8.8	7.0	Apr 25	9.9	Feb 25	-	-24.6	Sep 23	36.1	Jun 16
M4L												
Changes	VWVL	Oct 97/Q2 63	12,366	5,555	Apr 25	18,671	Jan 25	-	-46,866	Mar 14	67,021	Mar 20
1-month	VWVM	Aug 82	0.4	0.2	Apr 25	0.7	Jan 25	Mar 25	-2.1	Mar 14	2.6	Mar 20
3-month(ann)(b)	VWVN	Oct 82/Q3 63	4.4	3.5	Apr 25	5.5	Mar 25	Apr 11	-10.7	Apr 14	27.7	Jul 88
12-month	VWVP	Jul 83/Q2 64	2.6	2.1	Apr 25	3.8	Oct 22	Jun 22	-6.6	Aug 12	24.7	Nov 88

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