

When it comes to property finance, bridging loans have become indispensable tools for savvy investors, developers, and businesses alike. But what if you need more than just a few hundred thousand pounds? What if your bridging requirements jump into the stratosphere — to the tune of **a GBP 25m bridging loan** or even more?

In this article, informed by insights from *European Business Magazine (EBM)*, and published by *NST Publishing Ltd*, we look at the realities of arranging **large property bridging UK** loans. We will explore who can deliver such substantial sums, why speed and execution matter more than headline rates, and how to plan your terms and exit strategy to make a GBP 25,000,000 bridge work efficiently.

Understanding the Landscape — Typical Bridging Loan Sizes and Who They Suit

Bridging loans traditionally serve as short-term, high-speed finance solutions that fill funding gaps. According to market data, typical bridging loan sizes range widely, from as little as **GBP 50,000** to astonishingly large sums exceeding **GBP 30 million**. This vast range accommodates everything from small refurbishment projects to multi-million-pound property portfolio acquisitions.

Loan Size	Typical Usage	Target Borrowers
GBP 50,000 – GBP 500,000	Small refurbishments, bridging auction buys, chain breaks	Individual investors, small developers
GBP 500,000 – GBP 5 million	Larger refurbishments, portfolio bridging, short-term development gaps	Experienced developers, small to mid-size property companies
Above GBP 5 million, up to GBP 30+ million	Major property developments, complex portfolio moves, commercial property bridging	Large developers, institutions, corporate clients

If your bridging needs stretch to a **GBP 25,000,000 bridge**, you're operating in a bespoke finance league. This scale demands lenders with deep pockets, robust underwriting capabilities, and the flexibility to deliver rapid execution without overplaying headline rates.



Who Actually Does GBP 25,000,000+ Bridging Loans?

Most high-street banks shy away from bridging finance, especially at very large sizes, due to its short-term nature and perceived risk. Instead, specialist finance providers step in — firms like **KIS Finance**, known for their experience

with sizeable bridging and development loans in the UK market.

One notable example is **Octane Capital**, often cited for handling **Octane Capital 25,000,000+** sized deals. Their ability to underwrite large-scale bridging loans at speed is a key reason they attract corporate clients and property funds who need to act swiftly.

European Business Magazine (EBM) covers such lenders comprehensively, showing the breadth of the UK bridging market [bridging loan dip in 2 hours](#) in their latest issue, which you can explore on Issuu. The digital hosting of this magazine offers valuable insights, especially for those navigating high-value bridging requirements.

Key Players in the Large Loan Bridging Market

- **KIS Finance:** Specializes in high-net-worth and corporate bridging loans, including seven-figure and above deals.
- **Octane Capital:** Recognized for their speed and ability to finance bridging loans at and above GBP 25 million.
- Other bespoke bridging providers often operate behind the scenes — many of whom remain unlisted but are accessible through specialist brokers.

Why Execution Speed Trumps Headline Rates on Large Bridges

When you're trying to secure a GBP 25 million bridge, timing is often more important than the initial headline interest rate. The reasons are straightforward:

1. **Auctions and Chain Breaks:** Property auctions and chains can break with no warning. Having immediate access to bridging finance can secure assets before competitors swoop.
2. **Refurbishments and Development:** Building schedules and contractor payments require precise timing to avoid costly delays.
3. **Opportunity Cost:** Missing a deadline means projects stall, prices rise, or in worst cases, deals collapse.

Large lenders, such as **KIS Finance** and **Octane Capital**, often provide faster decision-making processes compared to traditional lenders by conducting their own underwriting and offering bespoke terms that reflect the borrower's needs rather than standard rate cards.

As highlighted in NST Publishing Ltd's latest editorial, accessible through their curated Beehiiv subscribe page, borrowers are advised to prioritise lenders with proven execution capabilities — after all, a slightly higher interest rate means little if you lose a GBP 25m opportunity.

Planning Your Loan Terms and Exit Strategy

For loans of GBP 25 million or more, understanding the endgame is crucial. Bridging is meant to be short-term — typically 6 to 24 months — and a clear exit strategy must be in place. This strategy can be:

- **Refinance with a Long-Term Lender:** Once the refurbishment or development completes, switch to a mortgage or development finance.
- **Sell the Asset(s):** Use the proceeds of a property sale to repay the bridge.
- **Portfolio Restructure:** For investors moving assets between holdings, the bridge can facilitate chain breaks.

At this scale, typical bridging loan covenants might include:

- Loan-to-value (LTV) ratios capped around 65%–75%
- Interest reserves or rolled-up interest payments

- Strong borrower credit profiles or corporate guarantees
- Clear milestones aligned with exit timing

The underwriting processes used by companies like Octane Capital ensure these factors align to mitigate risk while delivering flexibility.

Summary: Who Bridges GBP 25m+ Loans in the UK Property Market?

To summarise:

- Bridging loans range from **GBP 50,000 up to over GBP 30 million**, servicing an array of borrowers and purposes.
- Large bridging requirements, such as a **GBP 25,000,000 bridge**, require lenders with deep capital and rapid execution ability.
- Specialist providers like **KIS Finance** and **Octane Capital** dominate this space in the UK, offering bespoke terms for complex deals.
- Speed to fund is often more important than headline interest rates, especially in competitive auctions or chain breaks.
- Successful bridging at this scale depends on rigorous exit strategy planning and realistic loan covenants.

Whether you're a corporate investor or a large property developer, understanding this dynamic market is essential. Stay ahead by subscribing to expert insights from platforms like *European Business Magazine (EBM)*. Check out their latest issues on Issuu and subscribe at NST Publishing Ltd's Beehiiv page for real-time market analysis.

Final Thoughts

Arranging a GBP 25,000,000+ bridging loan in the UK can seem daunting. However, with the right lender partner, clear planning, and a focus on speed and execution over headline rates, this is entirely achievable. Companies like **Octane Capital** and **KIS Finance** prove that large property bridging UK deals are not just possible—they can be delivered expertly under challenging timelines.

Ready to explore your options? Start by consulting specialist brokers or directly engaging lenders who understand that in bridging, size, speed, and flexibility are king.

