

LENDING TO INDIVIDUALS: HIGHS AND LOWS DECEMBER 2009

Growth Rates: Seasonally adjusted; one-month, three-month and six-month (annualised), and twelve-month

TOTAL NET LENDING

SERIES (inception date) %	Current rate	Last occasion when rate was					Previous peak in the rate (a)	Series low (b)		Series high (b)		
		Lower	Higher		Same							
1-month (Apr 93)	+0.1	+0.0	Oct-09	+0.3	Jul-08	Nov-09	+0.1	Sep-09	+0.0	Oct-09	+1.3	Nov-03
3-month (Jun 93)	+0.8	+0.7	Nov-09	+0.9	Apr-09	-	+10.1	Sep-07	+0.2	Jul-09	+16.5	Nov-03
6-month (Sep 93)	+0.6	+0.5	Nov-09	+0.8	Jun-09	Jul-09	+9.9	Sep-07	+0.4	Oct-09	+15.6	Feb-04
12-month (Mar 94)	+0.7	-	-	+0.8	Sep-09	Nov-09	+10.2	Sep-07	+0.7	Dec-09	+15.0	Jun-04

TOTAL SECURED LENDING

SERIES (inception date) %	Current rate	Last occasion when rate was					Previous peak in the rate (a)	Series low (b)		Series high (b)		
		Lower	Higher		Same							
1-month (Apr 93)	+0.1	+0.0	Jul-09	+0.3	Jul-08	Nov-09	+0.1	Apr-09	+0.0	Jul-09	+1.4	Sep-03
3-month (Jun 93)	+1.2	+0.7	Sep-09	+1.3	Feb-09	Nov-09	+1.3	Feb-09	+0.3	Jul-09	+17.0	Nov-03
6-month (Sep 93)	+1.0	+0.9	Nov-09	+1.1	Apr-09	May-09	+1.2	Feb-09	+0.6	Aug-09	+16.1	Feb-04
12-month (Mar 94)	+0.9	+0.8	Jul-09	+1.0	Nov-09	Oct-09	+1.0	Nov-09	+0.8	Jul-09	+15.3	Apr-04

TOTAL CONSUMER CREDIT

SERIES (inception date) %	Current rate	Last occasion when rate was					Previous peak in the rate (a)	Series low (b)		Series high (b)		
		Lower	Higher		Same							
1-month (Apr 93)	+0.0	-0.2	Nov-09	+0.1	May-09	Jun-09	-0.1	Sep-09	-0.2	Nov-09	+1.9	Feb-97
3-month (Jun 93)	-1.5	-2.0	Nov-09	-1.1	Aug-09	-	+0.8	Jun-09	-2.0	Nov-09	+21.0	Jan-98
6-month (Sep 93)	-1.6	-	-	-1.1	Oct-09	Nov-09	+0.6	Jun-09	-1.6	Dec-09	+19.1	Mar-98
12-month (Mar 94)	-0.5	-	-	-0.1	Oct-09	Nov-09	+7.1	May-08	-0.5	Dec-09	+18.3	Feb-97

BREAKDOWN OF LENDING TO INDIVIDUALS - BY VALUE

SERIES (inception date) £ mn unless otherwise stated	Change in Month	Last occasion when change was					Previous peak in the series (a)	Series low (b)		Series high (b)		
		Lower	Higher		Same							
Net Lending												
Total (Apr 93)	1,217	1,173	Nov-09	1,218	Apr-09	-	1,057	Aug-09	-560	Jul-09	12,022	Oct-03
Secured (Apr 93)	1,165	1,095	Oct-09	1,551	Nov-09	-	1,551	Nov-09	-232	Jul-09	10,646	Oct-06
Consumer Credit (Apr 93)	52	-379	Nov-09	63	Jun-09	-	-241	Sep-09	-554	Oct-09	2,443	Oct-02
Credit Card (Apr 93)	195	159	Oct-09	244	Nov-09	-	244	Nov-09	-181	Aug-06	1,113	Mar-04
Other (Apr 93)	-143	-623	Nov-09	-99	Jun-09	-	-341	Sep-09	-713	Oct-09	1,920	Feb-08
Gross Lending												
Secured (Apr 93)	13,544	12,749	Nov-09	14,002	Dec-08	-	12,248	Sep-09	4,354	Dec-93	32,413	Nov-06
Consumer Credit (Apr 93)	14,082	14,071	Oct-09	14,100	Nov-09	-	14,100	Nov-09	5,370	May-93	19,022	Jun-04
Credit Card (Apr 93)	10,139	10,102	Aug-09	10,301	Nov-09	-	10,301	Nov-09	2,811	May-93	11,400	Jan-05
Other (Apr 93)	3,761	3,719	Nov-09	3,833	Oct-09	-	3,868	Sep-09	2,366	Jul-93	7,703	Jun-04
Approvals (Secured)												
Value (e) (Apr 93) (c)	11,986	11,827	Oct-09	12,169	Nov-09	-	12,169	Nov-09	4,078	Aug-93	34,564	Nov-06
No.(f) (Jan 99) (d)	59,023	57,449	Oct-09	60,045	Nov-09	-	60,045	Nov-09	26,978	Nov-08	134,188	Nov-03

(a) This could be a local peak, rather than the all time high in the series

(b) The date shown reflects the most recent occurrence of this observation, as the observation may have also occurred prior to this.

(c) Break in series at Oct 97. Comparisons are calculated back to Oct 97 but original series starts in Apr 93

(d) Break in series at Jan-99. Comparisons are calculated back to Jan 99 but original series starts in Apr 93

(e) Value of all loans approved

(f) Number of loans approved for house purchase