

## LENDING TO INDIVIDUALS: HIGHS AND LOWS SEPTEMBER 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)	+0.0	-	-	+0.1 Aug-09	Jul-09	+0.1 Aug-09	+0.0 Sep-09 +1.3 Nov-03
3-month (Jun 93)	+0.3	+0.2 Aug-09	+0.6 Jun-09	-	-	+1.0 Apr-09	+0.1 Jul-09 +16.5 Nov-03
6-month (Sep 93)	+0.4	-	-	+0.5 Jul-09	Aug-09	+9.8 Oct-07	+0.4 Sep-09 +15.6 Feb-04
12-month (Mar 94)	+0.8	-	-	+0.9 Jul-09	Aug-09	+10.2 Sep-07	+0.8 Sep-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	+0.2 Dec-08	Aug-09	+0.2 Dec-08	+0.0 Jul-09	+1.4 Sep-03
3-month (Jun 93)	+0.6	+0.4 Aug-09	+0.7 May-09	Jun-09	+1.4 Feb-09	+0.2 Jul-09	+17.0 Nov-03
6-month (Sep 93)	+0.6	-	-	+0.8 Jun-09	Aug-09	+1.2 Feb-09	+0.6 Sep-09 +16.1 Feb-04
12-month (Mar 94)	+0.8	-	-	+0.9 Aug-09	Jul-09	+0.9 Aug-09	+0.8 Sep-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)	-0.1	-0.2 Aug-09	+0.0 Jun-09	Jul-09	+0.1 May-09	-0.2 Aug-09	+1.9 Feb-97
3-month (Jun 93)	-1.6	-	-	-1.1 Aug-09	-	+0.8 Jun-09	-1.6 Sep-09 +21.0 Jan-98
6-month (Sep 93)	-0.4	-	-	-0.2 Aug-09	-	+6.7 Jul-08	-0.4 Sep-09 +19.1 Dec-96
12-month (Mar 94)	+0.5	-	-	+0.7 Aug-09	-	+7.1 May-08	+0.5 Sep-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			
<b>Net Lending</b>							
Total (Apr 93)	660	-612 Jul-09	911 Aug-09	-	911 Aug-09	-612 Jul-09	12,023 Oct-03
Secured (Apr 93)	922	-292 Jul-09	1,284 Aug-09	Apr-09	1,284 Aug-09	-292 Jul-09	10,798 Oct-06
Consumer Credit (Apr 93)	-262	-373 Aug-09	28 Jun-09	-	218 Apr-09	-373 Aug-09	2,459 Oct-02
Credit Card (Apr 93)	79	-6 Dec-08	178 Aug-09	-	178 Aug-09	-174 Aug-06	1,114 Mar-04
Other (Apr 93)	-341	-551 Aug-09	-116 Jun-09	-	54 May-09	-551 Aug-09	1,921 Feb-08
<b>Gross Lending</b>							
Secured (Apr 93)	12,070	11,895 Aug-09	13,140 Jan-09	-	28,722 Jan-08	4,352 Dec-93	32,294 Nov-06
Consumer Credit (Apr 93)	14,077	13,653 Aug-09	14,181 Jun-09	-	14,437 Apr-09	5,369 May-93	19,019 Jun-04
Credit Card (Apr 93)	10,260	10,083 Aug-09	10,353 Apr-09	-	10,353 Apr-09	2,812 May-93	11,409 Jan-05
Other (Apr 93)	3,820	3,553 Aug-09	3,952 Jun-09	-	4,142 Apr-09	2,367 Jul-93	7,710 Jun-04
<b>Approvals (Secured)</b>							
Value (e) (Apr 93) (c)	11,723	11,655 Jun-09	11,998 Aug-09	-	12,683 Jul-09	4,078 Aug-93	34,709 Nov-06
No.(f) (Jan 99) (d)	56,215	52,970 Aug-09	60,727 Mar-08	-	33,419 Sep-08	27,257 Nov-08	134,223 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