



After borrowings reached a peak of some £237bn in September 2008, the amounts outstanding have gradually declined. During the early months of the credit recession these unsecured borrowings were used to fund household expenditure including higher mortgage interest rates but the latter have fallen sharply along with the base rate. As a consequence, repayments have exceeded new borrowings in most months out of the last 12. The figures represent the amounts outstanding month by month. With the borrowing on properties being of the order of £1,200bn, the sum of the two still remains at over £1.4 Trillion.



Commercial Due Diligence  
Commercial Recovery  
Performance Improvement



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