



The percentage change in borrowings from one month to the next normally lies within a band of +1% to -1% without any real pattern being evident and a distinct lack of seasonality. The pattern year on year is quite similar other than the sharp fall in 2008 October when a pre-Christmas rise would have been the norm. It was therefore to be expected that there would be increases in November and December since when the changes have hovered around or below the zero mark.



Commercial Due Diligence
Commercial Recovery
Performance Improvement

A full set of Consumer Indicators are available on www.stepsolutions.co.uk **CLICK HERE** for full details

