

MLAR STATISTICS: December 2013 edition

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MLAR: Table 1.11 - Residential loans to individuals : Balances on & off balance sheet

Sub table refs

2012 Q2

2012 Q3

2012 Q4

2013 Q1

2013 Q2

2013 Q3

A								
Loans: by type & whether securitised								
<u>Amounts</u>								
Residential lending to individuals								
Regulated :								
1	Unsecuritised	£m	853,364	860,812	867,418	871,397	876,507	886,159
2	Securitised	£m	93,547	92,090	89,103	85,749	84,087	80,282
3	Sub total	£m	946,911	952,902	956,522	957,146	960,594	966,441
Non regulated								
4	Unsecuritised	£m	246,530	241,705	238,802	238,231	237,210	236,518
5	Securitised	£m	30,036	32,713	33,341	32,566	31,911	30,830
6	Sub total	£m	276,566	274,417	272,143	270,797	269,121	267,348
Total: Reg + Non reg								
7	Unsecuritised	£m	1,099,894	1,102,516	1,106,221	1,109,628	1,113,717	1,122,677
8	Securitised	£m	123,584	124,803	122,444	118,315	115,998	111,112
9	Sub total	£m	1,223,477	1,227,319	1,228,665	1,227,942	1,229,715	1,233,790

MLAR: Table 1.21 - Residential loans to individuals : Business flows

Sub table refs			2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2	2013 Q3
A	Residential loans to individuals : Regulated							
	Business flows							
1	Gross advances :	£m	32,450	34,951	34,428	29,282	36,062	42,988
2	Net advances :	£m	6,372	7,453	5,665	2,499	6,068	8,052
3	New commitments :	£m	35,476	31,923	32,123	30,900	41,334	43,338
	Balance outstanding							
4	Loans (exc overdrafts)	£m	853,364	860,812	867,418	871,397	876,507	886,159
5	Commitments stock :	£m	55,898	53,198	42,324	53,454	55,683	56,508
	Overdrafts (secured)							
6	Net movement in qtr	£m	-340	-34	-30	-18	-41	-34
7	Overdraft balances	£m	1,474	1,440	1,410	1,392	1,351	1,317
8	Aggregate of credit limits	£m	1,985	1,952	1,906	1,870	1,843	1,783

MLAR: Table 1.21 - Residential loans to individuals : Business flows

Sub table refs

2012 Q2 2012 Q3 2012 Q4 2013 Q1 2013 Q2 2013 Q3

B							
	Residential loans to individuals : Non regulated						
	Business flows						
1	Gross advances : £m	4,476	4,644	4,969	4,699	5,587	6,524
2	Net advances : £m	-1,709	-1,851	-1,458	-1,279	-947	-847
3	New commitments : £m	4,335	4,011	4,770	4,555	6,178	7,126
	Balance outstanding						
4	Loans (exc overdrafts) £m	246,530	241,705	238,802	238,231	237,210	236,518
5	Commitments stock : £m	14,854	14,181	10,317	13,637	12,196	12,700
	Overdrafts (secured)						
6	Net movement in qtr £m	-145	-14	-10	-5	-15	-12
7	Overdraft balances £m	384	370	360	355	339	327
8	Aggregate of credit limits £m	572	553	544	529	505	472

MLAR: Table 1.21 - Residential loans to individuals : Business flows

Sub table refs

2012 Q2 2012 Q3 2012 Q4 2013 Q1 2013 Q2 2013 Q3

C							
Residential loans to individuals : All (Req+Non req)							
	Business flows						
1	Gross advances £m	36,927	39,595	39,397	33,981	41,649	49,512
2	Net advances £m	4,663	5,602	4,208	1,221	5,121	7,206
3	New commitments £m	39,811	35,934	36,893	35,456	47,512	50,464
	Balance outstanding						
4	Loans (exc overdrafts) £m	1,099,894	1,102,516	1,106,221	1,109,628	1,113,717	1,122,677
5	Commitments stock : £m	70,751	67,380	52,641	67,091	67,880	69,208
	Overdrafts (secured)						
6	Net movement in qtr £m	-485	-48	-40	-23	-56	-47
7	Overdraft balances £m	1,858	1,810	1,770	1,747	1,691	1,644
8	Aggregate of credit limits £m	2,557	2,506	2,450	2,398	2,348	2,255

MLAR: Table 1.22 - Residential loans to individuals : Interest rate analysis

Sub table refs		2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2	2013 Q3
A	<u>Residential loans to individuals : Regulated</u>						
	<i>Interest rates : basis, link to Bank Rate & wtd avges</i>						
	Percent of business at fixed rates						
1	Gross advances %	56.94%	56.89%	65.26%	72.35%	77.13%	79.34%
2	Balances outstanding %	32.09%	31.54%	32.00%	32.52%	33.53%	35.04%
	Percent of business above Bank Rate						
	Gross advances						
3	Less than 2% above %	9.60%	7.27%	5.99%	10.83%	15.80%	22.55%
4	2 < 3 % above %	36.30%	33.73%	38.82%	43.91%	46.20%	43.99%
5	3 < 4 % above %	37.34%	38.97%	35.25%	29.76%	26.91%	23.64%
6	4% or more above %	16.76%	20.03%	19.94%	15.49%	11.09%	9.82%
	Balances outstanding						
7	Less than 2% above %	19.97%	19.63%	19.12%	18.95%	19.01%	19.46%
8	2 < 3 % above %	29.48%	29.76%	30.16%	31.01%	32.20%	33.32%
9	3 < 4 % above %	27.22%	28.67%	25.96%	26.50%	26.48%	26.56%
10	4% or more above %	23.32%	21.94%	24.77%	23.55%	22.31%	20.66%
	Overall wtd avge interest rates						
	Gross advances						
11	Fixed rate loans %	4.17%	4.30%	4.06%	3.73%	3.50%	3.32%
12	Variable rate loans %	3.08%	3.19%	3.13%	3.09%	2.92%	2.84%
13	All loans %	3.70%	3.82%	3.74%	3.56%	3.37%	3.22%
	Balances outstanding						
14	Fixed rate loans %	4.62%	4.55%	4.46%	4.34%	4.18%	3.99%
15	Variable rate loans %	2.97%	3.00%	3.07%	3.09%	3.08%	3.10%
16	All loans %	3.50%	3.49%	3.51%	3.49%	3.45%	3.41%

MLAR: Table 1.22 - Residential loans to individuals : Interest rate analysis

Sub table refs

		2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2	2013 Q3
B	<u>Residential loans to individuals : Non regulated</u>						
	<i>Interest rates : basis, link to Bank Rate & wtd avges</i>						
	Percent of business at fixed rates						
1	Gross advances %	52.41%	49.20%	51.70%	60.31%	63.23%	64.01%
2	Balances outstanding %	13.19%	12.99%	13.01%	13.27%	13.58%	14.45%
	Percent of business above Bank Rate						
	Gross advances						
3	Less than 2% above %	4.89%	3.92%	3.53%	3.81%	2.94%	2.79%
4	2 < 3 % above %	10.30%	6.22%	9.35%	13.37%	15.34%	20.75%
5	3 < 4 % above %	53.05%	59.13%	59.18%	57.77%	61.29%	63.81%
6	4% or more above %	31.76%	30.74%	27.94%	25.05%	20.43%	12.65%
	Balances outstanding						
7	Less than 2% above %	37.39%	36.40%	36.23%	36.09%	35.49%	34.76%
8	2 < 3 % above %	19.67%	19.79%	19.58%	19.41%	19.58%	20.11%
9	3 < 4 % above %	16.56%	17.74%	16.11%	16.61%	17.33%	18.33%
10	4% or more above %	26.38%	26.06%	28.08%	27.89%	27.60%	26.80%
	Overall wtd avge interest rates						
	Gross advances						
11	Fixed rate loans %	4.64%	4.62%	4.45%	4.29%	4.15%	4.05%
12	Variable rate loans %	3.98%	4.14%	4.09%	4.11%	4.01%	3.94%
13	All loans %	4.33%	4.38%	4.28%	4.22%	4.10%	4.01%
	Balances outstanding						
14	Fixed rate loans %	4.93%	4.86%	4.76%	4.66%	4.52%	4.39%
15	Variable rate loans %	3.05%	3.07%	3.15%	3.16%	3.17%	3.18%
16	All loans %	3.30%	3.30%	3.36%	3.36%	3.35%	3.35%

MLAR: Table 1.22 - Residential loans to individuals : Interest rate analysis

Sub table refs

			2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2	2013 Q3
C	Residential loans to individuals : All (Reg+Non reg)							
	<i>Interest rates : basis, link to Bank Rate & wtd avges</i>							
	Percent of business at fixed rates							
1	Gross advances	%	56.39%	55.98%	63.55%	70.69%	75.27%	77.32%
2	Balances outstanding	%	27.85%	27.48%	27.90%	28.39%	29.28%	30.70%
	Percent of business above Bank Rate							
	Gross advances							
3	Less than 2% above	%	9.03%	6.88%	5.68%	9.86%	14.08%	19.95%
4	2 < 3 % above	%	33.15%	30.50%	35.10%	39.69%	42.06%	40.92%
5	3 < 4 % above	%	39.24%	41.34%	38.27%	33.64%	31.52%	28.93%
6	4% or more above	%	18.58%	21.28%	20.95%	16.81%	12.34%	10.19%
	Balances outstanding							
7	Less than 2% above	%	23.88%	23.31%	22.81%	22.63%	22.52%	22.69%
8	2 < 3 % above	%	27.28%	27.58%	27.87%	28.52%	29.51%	30.54%
9	3 < 4 % above	%	24.83%	26.27%	23.83%	24.37%	24.53%	24.83%
10	4% or more above	%	24.01%	22.84%	25.48%	24.48%	23.44%	21.95%
	Overall wtd avge interest rates							
	Gross advances							
11	Fixed rate loans	%	4.22%	4.33%	4.10%	3.80%	3.58%	3.40%
12	Variable rate loans	%	3.20%	3.32%	3.30%	3.28%	3.14%	3.07%
13	All loans	%	3.78%	3.89%	3.81%	3.65%	3.47%	3.32%
	Balances outstanding							
14	Fixed rate loans	%	4.65%	4.59%	4.49%	4.37%	4.22%	4.03%
15	Variable rate loans	%	2.99%	3.01%	3.09%	3.10%	3.10%	3.12%
16	All loans	%	3.46%	3.45%	3.48%	3.47%	3.43%	3.40%

MLAR: Table 1.31 - Residential loans to individuals : Income multiple and LTV

(Per cent of Gross Advances)

Sub table refs		2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2	2013 Q3	
A	Residential loans to individuals : Regulated							
	Income multiple							
	Single:							
1	Less than 2.50	%	11.41%	11.17%	11.19%	11.35%	10.77%	9.99%
2	2.50 < 3.00	%	5.64%	5.53%	5.46%	5.57%	5.23%	4.75%
3	3.00 < 3.50	%	6.56%	6.44%	6.44%	6.46%	6.36%	5.97%
4	3.50 < 4.00	%	6.44%	6.54%	6.55%	6.60%	6.17%	5.88%
5	4.00 or over	%	11.09%	11.44%	11.73%	11.24%	11.28%	11.58%
6	Other	%	2.56%	2.96%	2.74%	2.87%	2.13%	2.29%
7	Total on Single income	%	43.70%	44.09%	44.11%	44.09%	41.94%	40.46%
8	<i>of which : Not evidenced</i>	%	7.13%	6.59%	6.67%	4.70%	4.73%	4.75%
	Joint:							
9	Less than 2.00	%	10.82%	10.66%	10.07%	10.34%	10.26%	9.51%
10	2.00 < 2.50	%	8.29%	8.28%	8.03%	8.08%	8.40%	8.75%
11	2.50 < 2.75	%	5.02%	5.05%	4.97%	4.88%	4.98%	4.68%
12	2.75 < 3.00	%	5.64%	5.54%	5.41%	5.48%	5.47%	5.03%
13	3.00 or over	%	25.92%	25.83%	26.85%	26.48%	28.37%	31.02%
14	Other	%	0.61%	0.55%	0.56%	0.65%	0.58%	0.55%
15	Total on Joint income	%	56.30%	55.91%	55.89%	55.91%	58.06%	59.54%
16	<i>of which : Not evidenced</i>	%	7.62%	6.38%	6.88%	5.79%	6.19%	6.09%
	LTV							
17	< = 75%	%	64.74%	65.77%	63.32%	63.83%	61.69%	61.61%
18	Over 75 < = 90%	%	32.71%	31.72%	34.38%	33.89%	35.52%	36.02%
19	Over 90 < = 95%	%	1.99%	2.11%	1.95%	1.87%	2.33%	1.93%
20	Over 95%	%	0.55%	0.41%	0.35%	0.41%	0.46%	0.45%
21	Total	%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	LTV and Income multiple							
	Over 90 < = 95%							
22	Single: 3.50 x or more	%	0.26%	0.30%	0.25%	0.27%	0.32%	0.26%
23	Joint : 2.75 x or more	%	0.89%	0.96%	0.92%	0.91%	1.20%	0.94%
24	Total HIM	%	1.16%	1.26%	1.17%	1.18%	1.52%	1.21%
	Over 95%							
25	Single: 3.50 x or more	%	0.16%	0.16%	0.09%	0.14%	0.15%	0.17%
26	Joint : 2.75 x or more	%	0.13%	0.11%	0.10%	0.10%	0.14%	0.09%
27	Total HIM	%	0.29%	0.27%	0.19%	0.24%	0.29%	0.26%
	High LTV (All over 90%)							
28	Single: 3.50 x or more	%	0.43%	0.46%	0.35%	0.41%	0.47%	0.43%
29	Joint : 2.75 x or more	%	1.02%	1.07%	1.02%	1.01%	1.33%	1.04%
30	Total HIM	%	1.45%	1.53%	1.36%	1.42%	1.80%	1.47%

MLAR: Table 1.31 - Residential loans to individuals : Income multiple and LTV

(Per cent of Gross Advances)

Sub table refs		2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2	2013 Q3
B	Residential loans to individuals : Non regulated						
	Income multiple						
	Single:						
1	Less than 2.50	5.61%	5.49%	4.90%	5.11%	5.45%	4.94%
2	2.50 < 3.00	0.95%	1.00%	1.02%	0.97%	1.11%	1.08%
3	3.00 < 3.50	0.85%	0.80%	0.80%	0.86%	0.97%	1.01%
4	3.50 < 4.00	0.71%	0.57%	0.61%	0.68%	0.85%	0.61%
5	4.00 or over	3.37%	2.47%	3.30%	2.80%	3.26%	3.72%
6	Other	75.31%	77.55%	77.02%	76.76%	76.13%	76.42%
7	Total on Single income	86.80%	87.88%	87.65%	87.18%	87.78%	87.77%
8	<i>of which : Not evidenced</i>	1.50%	1.69%	2.08%	2.13%	1.91%	2.62%
	Joint:						
9	Less than 2.00	3.94%	3.69%	3.59%	3.99%	4.05%	3.98%
10	2.00 < 2.50	1.10%	1.02%	0.95%	1.10%	1.04%	1.05%
11	2.50 < 2.75	0.43%	0.53%	0.44%	0.41%	0.56%	0.48%
12	2.75 < 3.00	0.39%	0.42%	0.44%	0.44%	0.35%	0.39%
13	3.00 or over	2.06%	1.86%	2.14%	2.20%	1.98%	2.18%
14	Other	5.29%	4.60%	4.79%	4.68%	4.25%	4.15%
15	Total on Joint income	13.20%	12.12%	12.35%	12.82%	12.22%	12.23%
16	<i>of which : Not evidenced</i>	0.79%	0.62%	0.95%	1.20%	0.73%	0.69%
	LTV						
17	< = 75%	85.66%	85.70%	86.65%	86.92%	88.06%	88.22%
18	Over 75 < = 90%	12.99%	13.48%	12.78%	12.26%	11.43%	11.17%
19	Over 90 < = 95%	0.10%	0.09%	0.08%	0.06%	0.05%	0.09%
20	Over 95%	1.25%	0.73%	0.50%	0.76%	0.46%	0.51%
21	Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	LTV and Income multiple						
	Over 90 < = 95%						
22	Single: 3.50 x or more	0.01%	0.01%	0.01%	0.01%	0.00%	0.02%
23	Joint : 2.75 x or more	0.03%	0.02%	0.02%	0.01%	0.01%	0.01%
24	Total HIM	0.04%	0.03%	0.03%	0.02%	0.01%	0.03%
	Over 95%						
25	Single: 3.50 x or more	0.21%	0.21%	0.11%	0.29%	0.24%	0.27%
26	Joint : 2.75 x or more	0.15%	0.02%	0.12%	0.04%	0.04%	0.04%
27	Total HIM	0.36%	0.23%	0.23%	0.33%	0.28%	0.31%
	High LTV (All over 90%)						
28	Single: 3.50 x or more	0.22%	0.22%	0.12%	0.30%	0.24%	0.28%
29	Joint : 2.75 x or more	0.18%	0.04%	0.14%	0.05%	0.06%	0.06%
30	Total HIM	0.40%	0.26%	0.26%	0.35%	0.30%	0.34%

MLAR: Table 1.31 - Residential loans to individuals : Income multiple and LTV

(Per cent of Gross Advances)

Sub table refs		2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2	2013 Q3	
C	Residential loans to individuals : All (Reg+Non req)							
	Income multiple							
	Single:							
1	Less than 2.50	%	10.71%	10.51%	10.40%	10.48%	10.05%	9.32%
2	2.50 < 3.00	%	5.08%	5.00%	4.90%	4.93%	4.68%	4.27%
3	3.00 < 3.50	%	5.87%	5.78%	5.73%	5.69%	5.64%	5.32%
4	3.50 < 4.00	%	5.74%	5.84%	5.80%	5.78%	5.46%	5.18%
5	4.00 or over	%	10.15%	10.39%	10.66%	10.07%	10.21%	10.55%
6	Other	%	11.38%	11.71%	12.11%	13.09%	12.06%	12.06%
7	Total on Single income	%	48.93%	49.22%	49.60%	50.04%	48.09%	46.70%
8	<i>of which : Not evidenced</i>	%	6.45%	6.02%	6.09%	4.35%	4.35%	4.47%
	Joint:							
9	Less than 2.00	%	9.98%	9.85%	9.26%	9.47%	9.43%	8.78%
10	2.00 < 2.50	%	7.42%	7.43%	7.14%	7.12%	7.41%	7.74%
11	2.50 < 2.75	%	4.46%	4.52%	4.40%	4.26%	4.38%	4.13%
12	2.75 < 3.00	%	5.00%	4.94%	4.78%	4.78%	4.78%	4.42%
13	3.00 or over	%	23.03%	23.02%	23.73%	23.12%	24.83%	27.22%
14	Other	%	1.18%	1.03%	1.10%	1.21%	1.07%	1.03%
15	Total on Joint income	%	51.07%	50.78%	50.40%	49.96%	51.91%	53.30%
16	<i>of which : Not evidenced</i>	%	6.80%	5.71%	6.13%	5.15%	5.46%	5.38%
	LTV							
17	< = 75%	%	67.28%	68.10%	66.26%	67.02%	65.23%	65.11%
18	Over 75 < = 90%	%	30.32%	29.58%	31.65%	30.90%	32.29%	32.74%
19	Over 90 < = 95%	%	1.76%	1.87%	1.71%	1.62%	2.02%	1.69%
20	Over 95%	%	0.64%	0.44%	0.37%	0.46%	0.46%	0.46%
21	Total	%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
	LTV and Income multiple							
	Over 90 < = 95%							
22	Single: 3.50 x or more	%	0.23%	0.27%	0.22%	0.23%	0.28%	0.23%
23	Joint : 2.75 x or more	%	0.79%	0.85%	0.81%	0.79%	1.04%	0.82%
24	Total HIM	%	1.02%	1.11%	1.03%	1.02%	1.31%	1.05%
	Over 95%							
25	Single: 3.50 x or more	%	0.17%	0.16%	0.09%	0.16%	0.16%	0.18%
26	Joint : 2.75 x or more	%	0.13%	0.10%	0.10%	0.09%	0.13%	0.09%
27	Total HIM	%	0.30%	0.27%	0.20%	0.25%	0.29%	0.27%
	High LTV (All over 90%)							
28	Single: 3.50 x or more	%	0.40%	0.43%	0.32%	0.39%	0.44%	0.41%
29	Joint : 2.75 x or more	%	0.92%	0.95%	0.91%	0.88%	1.16%	0.91%
30	Total HIM	%	1.32%	1.38%	1.22%	1.27%	1.60%	1.32%

MLAR: Table 1.32 - Residential loans to individuals : Nature of loan

Sub table refs		2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2	2013 Q3
A	Residential loans to individuals : Regulated						
	With Impaired credit history						
1	Advances %	0.28%	0.26%	0.30%	0.25%	0.21%	0.19%
2	Balances %	1.86%	1.81%	1.73%	1.70%	1.66%	1.62%
	By payment type						
	Advances						
3	Repayment (capital + interest) %	77.46%	79.63%	81.37%	80.58%	83.28%	84.08%
4	Interest only %	18.29%	16.86%	14.90%	14.60%	12.36%	11.52%
5	Combined %	2.97%	2.14%	2.05%	2.74%	2.79%	2.80%
6	Other %	1.27%	1.37%	1.68%	2.08%	1.58%	1.59%
	Balances						
7	Repayment (capital + interest) %	56.72%	57.36%	57.79%	58.73%	59.73%	60.93%
8	Interest only %	34.48%	34.03%	34.82%	33.28%	32.46%	31.51%
9	Combined %	7.58%	7.37%	6.51%	7.10%	6.91%	6.68%
10	Other %	1.22%	1.24%	0.87%	0.89%	0.90%	0.87%
	By drawing facility						
	Advances						
11	Loans with extra drawing facility %	15.81%	18.16%	6.09%	6.29%	4.61%	4.39%
12	Loans including unused facility £m	9,562	11,075	7,082	6,987	6,786	7,004
13	Unused facility £m	4,432	4,729	4,986	5,144	5,123	5,118
14	Net loans £m	5,130	6,346	2,096	1,843	1,663	1,886
15	Loans with no extra drawing facility %	84.19%	81.84%	93.91%	93.71%	95.39%	95.61%
	Balances						
16	Loans with extra drawing facility %	15.05%	15.47%	11.40%	11.21%	10.87%	10.46%
17	Loans including unused facility £m	155,463	160,638	126,905	126,200	124,459	122,288
18	Unused facility £m	27,039	27,504	27,983	28,557	29,179	29,596
19	Net loans £m	128,423	133,134	98,922	97,644	95,280	92,692
20	Loans with no extra drawing facility %	84.95%	84.53%	88.60%	88.79%	89.13%	89.54%

MLAR: Table 1.32 - Residential loans to individuals : Nature of loan

Sub table refs

		2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2	2013 Q3
B	Residential loans to individuals : Non regulated						
	With Impaired credit history						
1	Advances %	0.24%	0.21%	0.20%	0.20%	0.18%	0.18%
2	Balances N/A						
	By payment type						
	Advances						
3	Repayment (capital + interest) %	17.50%	17.85%	17.57%	17.66%	16.87%	17.20%
4	Interest only %	80.31%	80.88%	81.14%	80.79%	81.82%	81.14%
5	Combined %	1.63%	0.83%	0.91%	0.93%	0.83%	1.17%
6	Other %	0.56%	0.45%	0.37%	0.61%	0.48%	0.49%
	Balances						
7	Repayment (capital + interest) %	25.65%	25.35%	24.90%	24.82%	24.41%	23.99%
8	Interest only %	66.07%	66.37%	68.18%	68.03%	68.65%	69.28%
9	Combined %	6.36%	6.28%	5.93%	6.25%	6.06%	5.88%
10	Other %	1.92%	2.01%	0.99%	0.89%	0.89%	0.85%
	By drawing facility						
	Advances						
11	Loans with extra drawing facility %	4.49%	4.88%	4.16%	4.86%	3.72%	3.60%
12	Loans including unused facility £m	1,666	1,722	1,634	1,657	1,581	1,644
13	Unused facility £m	1,465	1,495	1,428	1,429	1,373	1,410
14	Net loans £m	201	227	207	228	208	235
15	Loans with no extra drawing facility %	95.51%	95.12%	95.84%	95.14%	96.28%	96.40%
	Balances						
16	Loans with extra drawing facility %	9.43%	9.66%	8.36%	8.14%	7.91%	7.69%
17	Loans including unused facility £m	37,638	37,992	34,540	34,004	33,496	33,237
18	Unused facility £m	14,393	14,639	14,580	14,612	14,734	15,055
19	Net loans £m	23,246	23,353	19,960	19,391	18,762	18,183
20	Loans with no extra drawing facility %	90.57%	90.34%	91.64%	91.86%	92.09%	92.31%

MLAR: Table 1.32 - Residential loans to individuals : Nature of loan

Sub table refs

		2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2	2013 Q3
C	Residential loans to individuals : All (Reg + Non reg)						
	With Impaired credit history						
1	Advances	%	0.27%	0.25%	0.29%	0.24%	0.19%
2	Balances	N/A					
	By payment type						
	Advances						
3	Repayment (capital + interest)	%	70.19%	72.38%	73.32%	71.88%	74.37%
4	Interest only	%	25.81%	24.37%	23.26%	23.75%	21.68%
5	Combined	%	2.81%	1.99%	1.91%	2.49%	2.52%
6	Other	%	1.19%	1.26%	1.51%	1.88%	1.45%
	Balances						
7	Repayment (capital + interest)	%	49.76%	50.35%	50.69%	51.45%	52.20%
8	Interest only	%	41.56%	41.12%	42.02%	40.74%	39.47%
9	Combined	%	7.30%	7.13%	6.39%	6.91%	6.51%
10	Other	%	1.37%	1.41%	0.90%	0.89%	0.87%
	By drawing facility						
	Advances						
11	Loans with extra drawing facility	%	14.44%	16.60%	5.84%	6.09%	4.49%
12	Loans including unused facility	£m	11,229	12,797	8,716	8,644	8,648
13	Unused facility	£m	5,897	6,224	6,414	6,573	6,496
14	Net loans	£m	5,331	6,572	2,302	2,071	2,121
15	Loans with no extra drawing facility	%	85.56%	83.40%	94.16%	93.91%	95.51%
	Balances						
16	Loans with extra drawing facility	%	13.79%	14.19%	10.75%	10.55%	10.24%
17	Loans including unused facility	£m	193,101	198,630	161,445	160,204	157,955
18	Unused facility	£m	41,432	42,143	42,562	43,169	43,913
19	Net loans	£m	151,669	156,487	118,883	117,035	110,875
20	Loans with no extra drawing facility	%	86.21%	85.81%	89.25%	89.45%	89.76%

MLAR: Table 1.33 - Residential loans to individuals : Purpose of loan

Sub table refs		2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2	2013 Q3
A	Residential loans to individuals : Regulated						
	<i>By purpose of loan:</i>						
	<u>Advances</u>						
1	House purchase: %	58.71%	63.10%	62.72%	59.25%	60.88%	64.11%
	Owner occupation:						
2	FTBs %	18.69%	20.60%	21.82%	21.13%	22.02%	23.04%
3	Other %	39.66%	42.12%	40.52%	37.80%	38.42%	40.61%
4	Buy to let %	0.36%	0.38%	0.38%	0.32%	0.44%	0.45%
5	Further advance %	3.72%	3.38%	3.08%	3.82%	3.23%	2.93%
6	Remortgage %	34.43%	30.13%	31.04%	33.24%	32.08%	29.93%
7	Own borrowers %	4.33%	4.05%	3.39%	3.57%	2.74%	2.08%
8	From other lenders %	30.09%	26.08%	27.66%	29.67%	29.34%	27.84%
9	Other: %	3.15%	3.39%	3.16%	3.69%	3.81%	3.04%
10	Lifetime mortgage %	0.78%	0.80%	0.81%	0.88%	0.76%	0.79%
11	Other %	2.37%	2.59%	2.35%	2.81%	3.05%	2.24%
12	Total £m	32,450	34,951	34,428	29,282	36,062	42,988
	<u>Balances</u>						
13	House purchase: %	52.20%	52.46%	52.89%	53.71%	54.09%	54.63%
	Owner occupation:						
14	FTBs %	17.59%	17.72%	18.01%	18.25%	18.52%	18.81%
15	Other %	34.27%	34.40%	34.54%	35.13%	35.21%	35.46%
16	Buy to let %	0.33%	0.34%	0.34%	0.34%	0.36%	0.35%
17	Further advance %	4.90%	4.91%	4.52%	3.95%	3.90%	3.83%
18	Remortgage %	40.63%	40.06%	39.69%	39.95%	39.63%	39.09%
19	Own borrowers %	5.97%	5.94%	5.88%	5.97%	6.00%	5.82%
20	From other lenders %	34.66%	34.12%	33.81%	33.98%	33.64%	33.26%
21	Other: %	2.27%	2.56%	2.90%	2.38%	2.38%	2.45%
22	Lifetime mortgage %	0.69%	0.70%	0.69%	0.69%	0.70%	0.68%
23	Other %	1.58%	1.86%	2.21%	1.69%	1.68%	1.77%
24	Total £m	853,364	860,812	867,418	871,397	876,507	886,159
	<u>New commitments in Qtr</u>						
	(i) Percentages by purpose						
25	House purchase %	62.81%	63.74%	61.41%	60.47%	65.23%	63.73%
26	Remortgage %	30.53%	30.57%	32.94%	32.83%	29.22%	31.24%
27	Other (inc further advances) %	6.66%	5.69%	5.64%	6.70%	5.54%	5.03%
28	Total £m	35,476	31,923	32,123	30,900	41,334	43,338
	(ii) Amounts by purpose						
29	House purchase £m	22,282	20,348	19,728	18,684	26,964	27,619
30	Remortgage £m	10,831	9,759	10,582	10,145	12,078	13,538
31	Other (inc further advances) £m	2,362	1,816	1,813	2,071	2,292	2,181
32	Total £m	35,476	31,923	32,123	30,900	41,334	43,338

MLAR: Table 1.33 - Residential loans to individuals : Purpose of loan

Sub table refs

		2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2	2013 Q3
B	Residential loans to individuals : Non regulated						
	<i>By purpose of loan:</i>						
	<u>Advances</u>						
1	House purchase: %	89.12%	89.85%	89.08%	89.05%	91.20%	90.59%
	Owner occupation:						
2	FTBs %	0.26%	0.33%	0.25%	0.25%	0.21%	0.20%
3	Other %	4.08%	3.68%	4.01%	3.62%	3.50%	3.61%
4	Buy to let %	84.77%	85.84%	84.83%	85.18%	87.49%	86.78%
5	Further advance %	1.33%	1.42%	1.14%	1.56%	1.43%	1.11%
6	Remortgage %	5.10%	5.07%	5.79%	5.76%	3.63%	4.34%
7	Own borrowers %	1.01%	1.00%	1.07%	1.07%	0.76%	0.78%
8	From other lenders %	4.10%	4.07%	4.72%	4.70%	2.87%	3.56%
9	Other: %	4.45%	3.65%	3.99%	3.62%	3.74%	3.96%
10	Lifetime mortgage %	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%
11	Other %	4.45%	3.64%	3.99%	3.62%	3.74%	3.96%
12	Total £m	4,476	4,644	4,969	4,699	5,587	6,524
	<u>Balances</u>						
13	Buy to let %	55.11%	55.68%	56.53%	57.88%	59.01%	60.04%
14	Lifetime mortgage %	0.80%	0.76%	0.76%	0.85%	0.84%	0.80%
15	Other non regulated %	44.09%	43.56%	42.70%	41.27%	40.15%	39.15%
16	Total £m	246,530	241,705	238,802	238,231	237,210	236,518
	<u>New commitments in Qtr</u>						
	(i) Percentages by purpose						
17	House purchase %	78.95%	79.37%	77.73%	79.11%	79.33%	72.12%
18	Remortgage %	15.15%	18.00%	16.38%	16.75%	15.84%	23.00%
19	Other (inc further advances) %	5.90%	2.63%	5.89%	4.14%	4.83%	4.89%
20	Total £m	4,335	4,011	4,770	4,555	6,178	7,126
	(ii) Amounts by purpose						
21	House purchase £m	3,423	3,184	3,708	3,604	4,901	5,139
22	Remortgage £m	657	722	781	763	979	1,639 (a)
23	Other (inc further advances) £m	256	105	281	188	298	348
24	Total £m	4,335	4,011	4,770	4,555	6,178	7,126

Notes to table

(a) Due to a reclassification by one reporting institution from commitments for house purchase to commitments for remortgage, the amount of non-regulated commitments for remortgage increased by approximately £600 million

MLAR: Table 1.33 - Residential loans to individuals : Purpose of loan

Sub table refs

		2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2	2013 Q3
C	Residential loans to individuals : All (Req + Non req)						
	<i>By purpose of loan:</i>						
	<u>Advances</u>						
1	House purchase %	62.40%	66.24%	66.04%	63.37%	64.95%	67.60%
	Owner occupation						
2	FTBs %	16.46%	18.22%	19.10%	18.24%	19.10%	20.03%
3	Other %	35.35%	37.61%	35.91%	33.07%	33.74%	35.74%
4	Buy to let %	10.60%	10.41%	11.04%	12.05%	12.12%	11.83%
5	Further advance %	3.43%	3.15%	2.83%	3.51%	2.99%	2.69%
6	Remortgage %	30.87%	27.19%	27.86%	29.44%	28.26%	26.56%
7	Own borrowers %	3.93%	3.69%	3.09%	3.22%	2.47%	1.91%
8	From other lenders %	26.94%	23.50%	24.76%	26.21%	25.79%	24.64%
9	Other %	3.30%	3.42%	3.27%	3.68%	3.80%	3.16%
10	Lifetime mortgage %	0.68%	0.71%	0.71%	0.76%	0.65%	0.69%
11	Other %	2.62%	2.71%	2.56%	2.92%	3.14%	2.47%
12	Total £m	36,927	39,595	39,397	33,981	41,649	49,512
	<u>Balances</u>						
13	Buy to let %	12.61%	12.47%	12.47%	12.69%	12.85%	12.93%
14	Lifetime mortgage %	0.72%	0.71%	0.70%	0.73%	0.73%	0.71%
15	Other %	86.67%	86.82%	86.83%	86.58%	86.42%	86.36%
16	Total £m	1,099,894	1,102,516	1,106,221	1,109,628	1,113,717	1,122,677
	<u>New commitments in Qtr</u>						
	(i) Percentages by purpose						
17	House purchase %	64.57%	65.49%	63.52%	62.86%	67.07%	64.91%
18	Remortgage %	28.86%	29.17%	30.80%	30.77%	27.48%	30.07%
19	Other (inc further advances) %	6.58%	5.35%	5.68%	6.37%	5.45%	5.01%
20	Total £m	39,811	35,934	36,893	35,456	47,512	50,464
	(ii) Amounts by purpose						
21	House purchase £m	25,705	23,532	23,436	22,288	31,865	32,758
22	Remortgage £m	11,488	10,481	11,364	10,908	13,057	15,177
23	Other (inc further advances) £m	2,618	1,922	2,094	2,260	2,590	2,529
24	Total £m	39,811	35,934	36,893	35,456	47,512	50,464

MLAR: Table 1.4 - Residential loans to individuals (Unsecuritised): Arrears in Detail

Sub table refs

2012 Q2 2012 Q3 2012 Q4 2013 Q1 2013 Q2 2013 Q3

A								
Residential loans to individuals : Regulated								
Loans in Arrears								
New cases in the Qtr (ie moving into 1.5 < 2.5% band)								
1	Number of loan accounts See Notes Units	18,899	19,586	19,120	20,687	18,528	16,896	
2	Amount of arrears £m	42	43	42	44	40	36	
3	Balance outstanding £m	2,287	2,290	2,257	2,366	2,147	1,946	
4	New cases as % of arrears stocks <i>(balances as % total arrears balances)</i>	13.60%	13.48%	13.50%	14.00%	12.92%	12.25%	
Arrears cases at end of Qtr								
5	Number of loan accounts See Notes Units	134,935	139,558	137,553	141,173	139,819	134,025	
6	of which : % of cases having <i>A temporary concession</i>	4.49%	4.85%	5.06%	5.44%	5.61%	5.14%	
7	<i>A formal arrangement</i>	29.32%	28.59%	27.50%	27.87%	26.50%	27.27%	
8	<i>No concession or arrangement</i>	66.19%	66.56%	67.44%	66.70%	67.89%	67.59%	
9	Amount of arrears £m	842	860	862	871	873	886	
10	Balance outstanding £m	16,810	16,980	16,723	16,898	16,618	15,889	
11	Balances as % of total loan balances	1.97%	1.97%	1.93%	1.94%	1.90%	1.79%	
12	Performance of arrears cases in Qtr	53.94%	54.94%	56.14%	57.30%	59.31%	60.69%	

MLAR: Table 1.4 - Residential loans to individuals (Unsecuritised): Arrears in Detail

Sub table refs			2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2	2013 Q3
A (cont.)	Arrears cases at end Qtr: analysed by degree of severity							
	<i>(i) Balances on cases in arrears as % total loan balances</i>							
13	1.5 < 2.5 % in arrears	%	0.65%	0.65%	0.64%	0.64%	0.62%	0.58%
14	2.5 < 5.0 % in arrears	%	0.67%	0.67%	0.66%	0.67%	0.65%	0.62%
15	5.0 < 7.5 % in arrears	%	0.26%	0.26%	0.25%	0.25%	0.25%	0.23%
16	7.5 < 10 % in arrears	%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%
17	10 % or more in arrears	%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
18	In possession	%	0.13%	0.13%	0.11%	0.11%	0.11%	0.10%
19	TOTAL	%	1.97%	1.97%	1.93%	1.94%	1.90%	1.79%
20	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>1.32%</i>	<i>1.32%</i>	<i>1.29%</i>	<i>1.30%</i>	<i>1.27%</i>	<i>1.21%</i>
	<i>(ii) Number of cases in arrears as % total number of loans</i>							
21	1.5 < 2.5 % in arrears	%	0.49%	0.49%	0.52%	0.53%	0.52%	0.49%
22	2.5 < 5.0 % in arrears	%	0.50%	0.51%	0.54%	0.55%	0.54%	0.52%
23	5.0 < 7.5 % in arrears	%	0.19%	0.20%	0.21%	0.21%	0.21%	0.20%
24	7.5 < 10 % in arrears	%	0.09%	0.09%	0.10%	0.10%	0.10%	0.09%
25	10 % or more in arrears	%	0.13%	0.14%	0.15%	0.15%	0.16%	0.15%
26	In possession	%	0.08%	0.08%	0.07%	0.07%	0.07%	0.06%
27	TOTAL	%	1.48%	1.50%	1.58%	1.61%	1.59%	1.51%
28	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>0.99%</i>	<i>1.01%</i>	<i>1.06%</i>	<i>1.08%</i>	<i>1.07%</i>	<i>1.03%</i>
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	4,489	4,241	3,804	4,356	4,055	3,919
30	Possession sales in Qtr	Units	4,693	4,494	4,706	4,174	4,335	4,226
31	Stocks of possessions at end Qtr	Units	7,340	7,118	6,186	6,344	6,029	5,714
	Capitalisation of arrears cases							
32	Number in Qtr	Units	4,290	4,244	5,166	4,720	4,473	4,966
33	Amount of arrears capitalised in Qtr	£mns	17	17	22	19	18	19
34	Balance outstanding	£mns	541	529	649	591	549	599
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	See Notes Units	9,129,327	9,277,171	8,703,171	8,742,954	8,793,506	8,855,859
36	Loan book: balances outstanding	£m	853,364	860,812	867,418	871,397	876,507	886,159

MLAR: Table 1.4 - Residential loans to individuals (Unsecuritised): Arrears in Detail

Sub table refs

2012 Q2 2012 Q3 2012 Q4 2013 Q1 2013 Q2 2013 Q3

B								
<u>Residential loans to individuals : Non regulated</u>								
<i>Loans in Arrears</i>								
New cases in the Qtr (ie moving into 1.5 < 2.5% band)								
1	Number of loan accounts See Notes Units	9,642	9,894	9,529	10,135	8,588	8,179	
2	Amount of arrears £m	13	13	12	13	11	10	
3	Balance outstanding £m	703	696	667	680	590	558	
4	New cases as % of arrears stocks <i>(balances as % total arrears balances)</i>	10.88%	10.88%	10.86%	11.32%	10.28%	10.32%	
Arrears cases at end of Qtr								
5	Number of loan accounts See Notes Units	96,863	98,488	95,951	95,761	92,372	87,634	
6	of which : % of cases having <i>A temporary concession</i>	5.24%	5.28%	5.35%	5.36%	5.25%	5.00%	
7	<i>A formal arrangement</i>	19.91%	19.64%	19.06%	19.38%	18.66%	18.81%	
8	<i>No concession or arrangement</i>	74.85%	75.08%	75.59%	75.25%	76.09%	76.19%	
9	Amount of arrears £m	558	553	530	527	507	478	
10	Balance outstanding £m	6,457	6,401	6,137	6,006	5,741	5,408	
11	Balances as % of total loan balances	2.62%	2.65%	2.57%	2.52%	2.42%	2.29%	
12	Performance of arrears cases in Qtr	53.34%	52.99%	53.06%	53.90%	57.21%	56.07%	

MLAR: Table 1.4 - Residential loans to individuals (Unsecuritised): Arrears in Detail

Sub table refs

2012 Q2 2012 Q3 2012 Q4 2013 Q1 2013 Q2 2013 Q3

Sub table refs			2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2	2013 Q3
B (cont.) Arrears cases at end Qtr: analysed by degree of severity								
<i>(i) Balances on cases in arrears as % total loan balances</i>								
13	1.5 < 2.5 % in arrears	%	0.69%	0.70%	0.69%	0.68%	0.65%	0.62%
14	2.5 < 5.0 % in arrears	%	0.74%	0.75%	0.73%	0.72%	0.68%	0.65%
15	5.0 < 7.5 % in arrears	%	0.32%	0.33%	0.32%	0.32%	0.31%	0.29%
16	7.5 < 10 % in arrears	%	0.18%	0.18%	0.17%	0.16%	0.16%	0.15%
17	10 % or more in arrears	%	0.45%	0.45%	0.45%	0.44%	0.43%	0.41%
18	In possession	%	0.23%	0.25%	0.22%	0.20%	0.19%	0.17%
19	TOTAL	%	2.62%	2.65%	2.57%	2.52%	2.42%	2.29%
20	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>1.93%</i>	<i>1.95%</i>	<i>1.88%</i>	<i>1.84%</i>	<i>1.77%</i>	<i>1.67%</i>
<i>(ii) Number of cases in arrears as % total number of loans</i>								
21	1.5 < 2.5 % in arrears	%	0.49%	0.51%	0.52%	0.52%	0.51%	0.49%
22	2.5 < 5.0 % in arrears	%	0.56%	0.57%	0.58%	0.59%	0.58%	0.56%
23	5.0 < 7.5 % in arrears	%	0.26%	0.27%	0.28%	0.28%	0.27%	0.26%
24	7.5 < 10 % in arrears	%	0.15%	0.16%	0.16%	0.16%	0.16%	0.15%
25	10 % or more in arrears	%	0.62%	0.64%	0.67%	0.68%	0.68%	0.65%
26	In possession	%	0.09%	0.09%	0.09%	0.08%	0.08%	0.08%
27	TOTAL	%	2.18%	2.25%	2.29%	2.32%	2.27%	2.19%
28	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>1.68%</i>	<i>1.74%</i>	<i>1.77%</i>	<i>1.79%</i>	<i>1.76%</i>	<i>1.70%</i>
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	2,085	2,163	2,009	1,997	2,012	1,937
30	Possession sales in Qtr	Units	2,076	2,044	2,455	2,198	2,185	2,026
31	Stocks of possessions at end Qtr	Units	4,049	4,116	3,681	3,425	3,215	3,105
Capitalisation of arrears cases								
32	Number in Qtr	Units	2,491	2,386	2,612	2,456	2,168	2,032
33	Amount of arrears capitalised in Qtr	£mns	6	5	6	6	5	5
34	Balance outstanding	£mns	137	159	177	176	146	144
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	See Notes Units	4,447,162	4,376,915	4,192,958	4,133,931	4,071,935	4,001,417
36	Loan book: balances outstanding	£m	246,530	241,705	238,802	238,231	237,210	236,518

MLAR: Table 1.4 - Residential loans to individuals (Unsecuritised): Arrears in Detail

Sub table refs

2012 Q2 2012 Q3 2012 Q4 2013 Q1 2013 Q2 2013 Q3

C								
Residential loans to individuals : All (Reg + Non reg)								
Loans in Arrears								
New cases in the Qtr (ie moving into 1.5 < 2.5% band)								
1	Number of loan accounts	See Notes Units	28,541	29,480	28,649	30,822	27,116	25,075
2	Amount of arrears	£m	56	56	54	57	51	46
3	Balance outstanding	£m	2,990	2,986	2,924	3,046	2,738	2,504
4	New cases as % of arrears stocks <i>(balances as % total arrears balances)</i>	%	12.85%	12.77%	12.79%	13.30%	12.24%	11.76%
Arrears cases at end of Qtr								
5	Number of loan accounts	See Notes Units	231,798	238,046	233,504	236,934	232,191	221,659
	of which : % of cases having							
6	<i>A temporary concession</i>	%	4.81%	5.03%	5.18%	5.41%	5.47%	5.09%
7	<i>A formal arrangement</i>	%	25.39%	24.89%	24.03%	24.44%	23.38%	23.92%
8	<i>No concession or arrangement</i>	%	69.81%	70.09%	70.79%	70.16%	71.15%	70.99%
9	Amount of arrears	£m	1,400	1,412	1,392	1,398	1,380	1,365
10	Balance outstanding	£m	23,267	23,380	22,860	22,904	22,359	21,297
11	Balances as % of total loan balances	%	2.12%	2.12%	2.07%	2.06%	2.01%	1.90%
12	Performance of arrears cases in Qtr	%	53.85%	54.16%	55.15%	56.36%	58.77%	59.38%

MLAR: Table 1.4 - Residential loans to individuals (Unsecuritised): Arrears in Detail

Sub table refs

2012 Q2 2012 Q3 2012 Q4 2013 Q1 2013 Q2 2013 Q3

C (cont.) Arrears cases at end Qtr: analysed by degree of severity								
<i>(i) Balances on cases in arrears as % total loan balances</i>								
13	1.5 < 2.5 % in arrears	%	0.66%	0.66%	0.65%	0.65%	0.63%	0.59%
14	2.5 < 5.0 % in arrears	%	0.68%	0.69%	0.68%	0.68%	0.66%	0.62%
15	5.0 < 7.5 % in arrears	%	0.27%	0.27%	0.27%	0.27%	0.26%	0.25%
16	7.5 < 10 % in arrears	%	0.13%	0.13%	0.12%	0.12%	0.12%	0.12%
17	10 % or more in arrears	%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%
18	In possession	%	0.16%	0.15%	0.14%	0.13%	0.12%	0.11%
19	TOTAL	%	2.12%	2.12%	2.07%	2.06%	2.01%	1.90%
20	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>1.45%</i>	<i>1.46%</i>	<i>1.42%</i>	<i>1.41%</i>	<i>1.38%</i>	<i>1.31%</i>
<i>(ii) Number of cases in arrears as % total number of loans</i>								
21	1.5 < 2.5 % in arrears	%	0.49%	0.50%	0.52%	0.53%	0.52%	0.49%
22	2.5 < 5.0 % in arrears	%	0.52%	0.53%	0.55%	0.56%	0.55%	0.53%
23	5.0 < 7.5 % in arrears	%	0.22%	0.22%	0.23%	0.23%	0.23%	0.22%
24	7.5 < 10 % in arrears	%	0.11%	0.11%	0.12%	0.12%	0.12%	0.11%
25	10 % or more in arrears	%	0.29%	0.30%	0.32%	0.32%	0.32%	0.31%
26	In possession	%	0.08%	0.08%	0.08%	0.08%	0.07%	0.07%
27	TOTAL	%	1.71%	1.74%	1.81%	1.84%	1.80%	1.72%
28	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>1.22%</i>	<i>1.25%</i>	<i>1.29%</i>	<i>1.31%</i>	<i>1.29%</i>	<i>1.24%</i>
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	6,574	6,404	5,813	6,353	6,067	5,856
30	Possession sales in Qtr	Units	6,769	6,538	7,161	6,372	6,520	6,252
31	Stocks of possessions at end Qtr	Units	11,389	11,234	9,867	9,769	9,244	8,819
Capitalisation of arrears cases								
32	Number in Qtr	Units	6,781	6,630	7,778	7,176	6,641	6,998
33	Amount of arrears capitalised in Qtr	£mns	22	22	28	25	23	24
34	Balance outstanding	£mns	678	688	826	768	695	743
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	See Notes Units	13,576,489	13,654,086	12,896,129	12,876,885	12,865,441	12,857,276
36	Loan book: balances outstanding	£m	1,099,894	1,102,516	1,106,221	1,109,628	1,113,717	1,122,677

MLAR: Table 1.5 - Residential loans to individuals : Mortgage Administration

Sub table refs

2012 Q2 2012 Q3 2012 Q4 2013 Q1 2013 Q2 2013 Q3

Mortgage contracts as Principal Administrator at end of quarter :

A	<u>Residential loans to individuals : Regulated</u>							
	Numbers of loans administered for :							
1	Firms without a mortgage lender's permission	Units	88,369	92,097	102,526	106,969	107,698	114,192
2	SPVs:	Units	869,162	857,701	821,231	789,763	773,711	734,130
3	All "securitised"	Units	957,531	949,798	923,757	896,732	881,409	848,322
	Balances outstanding on loans administered for :							
4	Firms without a mortgage lender's permission	£m	5,510	5,756	6,163	6,434	6,357	6,586
5	SPVs:	£m	88,037	86,334	82,941	79,314	77,730	73,696
6	All "securitised"	£m	93,547	92,090	89,103	85,749	84,087	80,282

MLAR: Table 1.5 - Residential loans to individuals : Mortgage Administration

Sub table refs

2012 Q2 2012 Q3 2012 Q4 2013 Q1 2013 Q2 2013 Q3

Mortgage contracts as Principal Administrator at end of quarter :

B	<u>Residential loans to individuals : Non regulated</u>							
	Numbers of loans administered for :							
1	Firms without a mortgage lender's permission	Units	21,433	20,989	20,685	21,764	19,335	20,369
2	SPVs:	Units	422,386	437,900	432,240	414,203	402,635	389,676
3	All "securitised"	Units	443,819	458,889	452,925	435,967	421,970	410,045
	Balances outstanding on loans administered for :							
4	Firms without a mortgage lender's permission	£m	1,181	1,189	1,209	1,192	1,221	1,089
5	SPVs:	£m	28,855	31,524	32,132	31,373	30,691	29,741
6	All "securitised"	£m	30,036	32,713	33,341	32,566	31,911	30,830

MLAR: Table 1.5 - Residential loans to individuals : Mortgage Administration

Sub table refs

2012 Q2 2012 Q3 2012 Q4 2013 Q1 2013 Q2 2013 Q3

Mortgage contracts as Principal Administrator at end of quarter :

C	Residential loans to individuals : All (Reg + Non reg)							
	Numbers of loans administered for :							
1	Firms without a mortgage lender's permission	Units	109,802	113,086	123,211	128,733	127,033	134,561
2	SPVs:	Units	1,291,548	1,295,601	1,253,471	1,203,966	1,176,346	1,123,806
3	All "securitised"	Units	1,401,350	1,408,687	1,376,682	1,332,699	1,303,379	1,258,367
	Balances outstanding on loans administered for :							
4	Firms without a mortgage lender's permission	£m	6,691	6,945	7,371	7,627	7,577	7,675
5	SPVs:	£m	116,893	117,858	115,073	110,688	108,421	103,437
6	All "securitised"	£m	123,584	124,803	122,444	118,315	115,998	111,112

Notes to table

- 1) This table provides details of mortgages being administered for firms or entities (ie SPVs) that do not themselves have a permission to undertake regulated mortgage lending (and hence not required to submit their own MLARs). Its purpose is to indicate the amounts of mortgage business falling within this categorisation and on which arrears information is provided in Table 1.6.
- 2) SPV is a special purpose vehicle used to hold loans that have been securitised.

MLAR: Table 1.6 - Residential loans to individuals (Securitised): Arrears in detail

Sub table refs

		2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2	2013 Q3	
A	<u>Residential loans to individuals : Regulated</u>							
	<i>Loans in Arrears</i>							
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)							
1	Number of loan accounts	Units	4,348	4,754	4,451	4,413	3,944	3,522
2	Amount of arrears	£m	9	10	9	9	8	7
3	Balance outstanding	£m	506	554	514	497	449	407
4	New cases as % of arrears stocks <i>(balances as % total arrears balances)</i>	%	9.44%	10.21%	9.55%	9.65%	9.16%	8.85%
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	43,585	43,769	43,012	41,662	39,830	37,265
	of which : % of cases having							
6	<i>A temporary concession</i>	%	2.63%	2.83%	2.99%	3.31%	3.39%	3.30%
7	<i>A formal arrangement</i>	%	39.41%	39.26%	38.51%	39.05%	38.45%	31.52%
8	<i>No concession or arrangement</i>	%	57.97%	57.91%	58.50%	57.64%	58.16%	65.18%
9	Amount of arrears	£m	259	262	264	247	235	220
10	Balance outstanding	£m	5,362	5,425	5,377	5,150	4,904	4,595
11	Balances as % of total loan balances	%	5.73%	5.89%	6.03%	6.01%	5.83%	5.72%
12	Performance of arrears cases in Qtr	%	65.40%	66.16%	67.64%	67.06%	69.09%	70.25%

MLAR: Table 1.6 - Residential loans to individuals (Securitised): Arrears in detail

Sub table refs		2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2	2013 Q3	
A (cont.)	Arrears cases at end Qtr: analysed by degree of severity							
	<i>(i) Balances on cases in arrears as % total loan balances</i>							
13	1.5 < 2.5 % in arrears	%	1.79%	1.85%	1.86%	1.87%	1.81%	1.79%
14	2.5 < 5.0 % in arrears	%	1.99%	2.05%	2.12%	2.14%	2.09%	2.05%
15	5.0 < 7.5 % in arrears	%	0.81%	0.85%	0.87%	0.86%	0.84%	0.83%
16	7.5 < 10 % in arrears	%	0.37%	0.38%	0.41%	0.39%	0.38%	0.37%
17	10 % or more in arrears	%	0.41%	0.41%	0.44%	0.42%	0.41%	0.41%
18	In possession	%	0.36%	0.36%	0.34%	0.33%	0.31%	0.28%
19	TOTAL	%	5.73%	5.89%	6.03%	6.01%	5.83%	5.72%
20	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>3.95%</i>	<i>4.05%</i>	<i>4.17%</i>	<i>4.14%</i>	<i>4.02%</i>	<i>3.93%</i>
	<i>(ii) Number of cases in arrears as % total number of loans</i>							
21	1.5 < 2.5 % in arrears	%	1.42%	1.46%	1.45%	1.45%	1.41%	1.36%
22	2.5 < 5.0 % in arrears	%	1.57%	1.59%	1.62%	1.64%	1.60%	1.55%
23	5.0 < 7.5 % in arrears	%	0.65%	0.66%	0.67%	0.66%	0.66%	0.64%
24	7.5 < 10 % in arrears	%	0.30%	0.30%	0.32%	0.31%	0.30%	0.30%
25	10 % or more in arrears	%	0.35%	0.35%	0.36%	0.36%	0.35%	0.35%
26	In possession	%	0.26%	0.25%	0.23%	0.22%	0.20%	0.19%
27	TOTAL	%	4.55%	4.61%	4.66%	4.65%	4.52%	4.39%
28	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>3.13%</i>	<i>3.15%</i>	<i>3.20%</i>	<i>3.19%</i>	<i>3.11%</i>	<i>3.03%</i>
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	1,606	1,496	1,360	1,315	1,272	1,066
30	Possession sales in Qtr	Units	1,683	1,648	1,654	1,480	1,463	1,257
31	Stocks of possessions at end Qtr	Units	2,483	2,402	2,142	1,993	1,790	1,602
	Capitalisation of arrears cases							
32	Number in Qtr	Units	903	824	812	792	751	837
33	Amount of arrears capitalised in Qtr	£m	4	4	4	4	4	4
34	Balance outstanding	£m	117	107	108	107	99	109
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	Units	957,531	949,798	923,757	896,732	881,409	848,322
36	Loan book: balances outstanding	£m	93,547	92,090	89,103	85,749	84,087	80,282

MLAR: Table 1.6 - Residential loans to individuals (Securitised): Arrears in detail

Sub table refs

			2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2	2013 Q3
B	<u>Residential loans to individuals : Non regulated</u>							
	<i>Loans in Arrears</i>							
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)							
1	Number of loan accounts	Units	1,567	1,689	1,621	1,700	1,456	1,350
2	Amount of arrears	£m	2	2	2	2	2	2
3	Balance outstanding	£m	102	113	114	115	99	93
4	New cases as % of arrears stocks <i>(balances as % total arrears balances)</i>	%	7.88%	8.44%	8.59%	8.94%	8.22%	8.14%
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	21,101	21,348	21,056	20,924	20,157	19,431
	of which : % of cases having							
6	<i>A temporary concession</i>	%	2.58%	2.47%	2.28%	2.43%	2.17%	2.24%
7	<i>A formal arrangement</i>	%	35.77%	35.26%	35.04%	34.94%	34.08%	19.01%
8	<i>No concession or arrangement</i>	%	61.65%	62.26%	62.69%	62.63%	63.75%	78.75%
9	Amount of arrears	£m	106	107	110	104	103	103
10	Balance outstanding	£m	1,298	1,334	1,321	1,282	1,209	1,147
11	Balances as % of total loan balances	%	4.32%	4.08%	3.96%	3.94%	3.79%	3.72%
12	Performance of arrears cases in Qtr	%	58.21%	56.62%	56.05%	57.07%	57.62%	57.71%

MLAR: Table 1.6 - Residential loans to individuals (Securitised): Arrears in detail

Sub table refs		2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2	2013 Q3	
B (cont.)	Arrears cases at end Qtr: analysed by degree of severity							
	<i>(i) Balances on cases in arrears as % total loan balances</i>							
13	1.5 < 2.5 % in arrears	%	0.98%	0.93%	0.92%	0.93%	0.91%	0.88%
14	2.5 < 5.0 % in arrears	%	1.24%	1.14%	1.02%	1.06%	1.02%	1.00%
15	5.0 < 7.5 % in arrears	%	0.54%	0.50%	0.51%	0.49%	0.46%	0.46%
16	7.5 < 10 % in arrears	%	0.30%	0.27%	0.26%	0.26%	0.24%	0.23%
17	10 % or more in arrears	%	0.80%	0.74%	0.74%	0.76%	0.78%	0.81%
18	In possession	%	0.46%	0.50%	0.51%	0.44%	0.39%	0.35%
19	TOTAL	%	4.32%	4.08%	3.96%	3.94%	3.79%	3.72%
20	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>3.34%</i>	<i>3.15%</i>	<i>3.04%</i>	<i>3.00%</i>	<i>2.88%</i>	<i>2.84%</i>
	<i>(ii) Number of cases in arrears as % total number of loans</i>							
21	1.5 < 2.5 % in arrears	%	0.88%	0.86%	0.86%	0.89%	0.87%	0.84%
22	2.5 < 5.0 % in arrears	%	1.15%	1.13%	1.07%	1.12%	1.09%	1.07%
23	5.0 < 7.5 % in arrears	%	0.58%	0.56%	0.57%	0.57%	0.55%	0.53%
24	7.5 < 10 % in arrears	%	0.36%	0.33%	0.32%	0.34%	0.34%	0.33%
25	10 % or more in arrears	%	1.54%	1.51%	1.54%	1.62%	1.69%	1.74%
26	In possession	%	0.24%	0.27%	0.29%	0.26%	0.24%	0.22%
27	TOTAL	%	4.75%	4.65%	4.65%	4.80%	4.78%	4.74%
28	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>3.87%</i>	<i>3.80%</i>	<i>3.79%</i>	<i>3.91%</i>	<i>3.91%</i>	<i>3.90%</i>
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	515	621	619	424	456	427
30	Possession sales in Qtr	Units	637	501	632	647	523	465
31	Stocks of possessions at end Qtr	Units	1,081	1,253	1,312	1,115	1,000	905
	Capitalisation of arrears cases							
32	Number in Qtr	Units	184	190	183	171	164	177
33	Amount of arrears capitalised in Qtr	£m	1	1	1	1	1	1
34	Balance outstanding	£m	18	18	19	17	15	16
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	Units	443,819	458,889	452,925	435,967	421,970	410,045
36	Loan book: balances outstanding	£m	30,036	32,713	33,341	32,566	31,911	30,830

MLAR: Table 1.6 - Residential loans to individuals (Securitised): Arrears in detail

Sub table refs

2012 Q2 2012 Q3 2012 Q4 2013 Q1 2013 Q2 2013 Q3

C								
Residential loans to individuals : All (Reg + Non reg)								
Loans in Arrears								
New cases in the Qtr (ie moving into 1.5 < 2.5% band)								
1	Number of loan accounts	Units	5,915	6,443	6,072	6,113	5,400	4,872
2	Amount of arrears	£m	11	12	12	11	10	9
3	Balance outstanding	£m	609	667	627	611	549	500
4	New cases as % of arrears stocks <i>(balances as % total arrears balances)</i>	%	9.14%	9.86%	9.36%	9.51%	8.97%	8.71%
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	64,686	65,117	64,068	62,586	59,987	56,696
	of which : % of cases having							
6	<i>A temporary concession</i>	%	2.61%	2.71%	2.76%	3.02%	2.98%	2.93%
7	<i>A formal arrangement</i>	%	38.22%	37.95%	37.36%	37.68%	36.98%	27.23%
8	<i>No concession or arrangement</i>	%	59.17%	59.34%	59.88%	59.30%	60.04%	69.83%
9	Amount of arrears	£m	365	368	374	352	338	323
10	Balance outstanding	£m	6,660	6,760	6,699	6,432	6,114	5,742
11	Balances as % of total loan balances	%	5.39%	5.42%	5.47%	5.44%	5.27%	5.17%
12	Performance of arrears cases in Qtr	%	64.00%	64.26%	65.07%	64.48%	66.38%	67.23%

MLAR: Table 1.6 - Residential loans to individuals (Securitised): Arrears in detail

Sub table refs			2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2	2013 Q3
C (cont.)	Arrears cases at end Qtr: analysed by degree of severity							
	<i>(i) Balances on cases in arrears as % total loan balances</i>							
13	1.5 < 2.5 % in arrears	%	1.59%	1.61%	1.61%	1.61%	1.57%	1.54%
14	2.5 < 5.0 % in arrears	%	1.81%	1.81%	1.82%	1.84%	1.80%	1.75%
15	5.0 < 7.5 % in arrears	%	0.75%	0.76%	0.77%	0.76%	0.73%	0.73%
16	7.5 < 10 % in arrears	%	0.36%	0.35%	0.37%	0.35%	0.34%	0.33%
17	10 % or more in arrears	%	0.50%	0.49%	0.52%	0.51%	0.51%	0.52%
18	In possession	%	0.39%	0.40%	0.38%	0.36%	0.33%	0.30%
19	TOTAL	%	5.39%	5.42%	5.47%	5.44%	5.27%	5.17%
20	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>3.80%</i>	<i>3.81%</i>	<i>3.86%</i>	<i>3.83%</i>	<i>3.71%</i>	<i>3.63%</i>
	<i>(ii) Number of cases in arrears as % total number of loans</i>							
21	1.5 < 2.5 % in arrears	%	1.25%	1.26%	1.26%	1.27%	1.23%	1.19%
22	2.5 < 5.0 % in arrears	%	1.44%	1.44%	1.44%	1.47%	1.44%	1.40%
23	5.0 < 7.5 % in arrears	%	0.63%	0.63%	0.64%	0.63%	0.62%	0.61%
24	7.5 < 10 % in arrears	%	0.32%	0.31%	0.32%	0.32%	0.31%	0.31%
25	10 % or more in arrears	%	0.73%	0.73%	0.75%	0.77%	0.78%	0.80%
26	In possession	%	0.25%	0.26%	0.25%	0.23%	0.21%	0.20%
27	TOTAL	%	4.62%	4.62%	4.65%	4.70%	4.60%	4.51%
28	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>3.36%</i>	<i>3.36%</i>	<i>3.40%</i>	<i>3.43%</i>	<i>3.37%</i>	<i>3.31%</i>
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	2,121	2,117	1,979	1,739	1,728	1,493
30	Possession sales in Qtr	Units	2,320	2,149	2,286	2,127	1,986	1,722
31	Stocks of possessions at end Qtr	Units	3,564	3,655	3,454	3,108	2,790	2,507
	Capitalisation of arrears cases							
32	Number in Qtr	Units	1,087	1,014	995	963	915	1,014
33	Amount of arrears capitalised in Qtr	£m	5	5	5	5	4	5
34	Balance outstanding	£m	135	125	128	124	115	125
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	Units	1,401,350	1,408,687	1,376,682	1,332,699	1,303,379	1,258,367
36	Loan book: balances outstanding	£m	123,584	124,803	122,444	118,315	115,998	111,112

MLAR: Table 1.7 - Residential loans to individuals (Unsecuritised + Securitised) : Arrears in Detail

Sub table refs

2012 Q2 2012 Q3 2012 Q4 2013 Q1 2013 Q2 2013 Q3

A <u>Residential loans to individuals : Regulated</u>									
<i>Loans in Arrears</i>									
New cases in the Qtr (ie moving into 1.5 < 2.5% band)									
1	Number of loan accounts	See Notes	Units	23,247	24,340	23,571	25,100	22,472	20,418
2	Amount of arrears		£m	52	53	51	53	48	44
3	Balance outstanding		£m	2,793	2,844	2,771	2,863	2,597	2,353
4	New cases as % of arrears stocks <i>(balances as % total arrears balances)</i>		%	12.60%	12.69%	12.54%	12.98%	12.07%	11.49%
Arrears cases at end of Qtr									
5	Number of loan accounts	See Notes	Units	178,520	183,327	180,565	182,835	179,649	171,290
6	of which : % of cases having <i>A temporary concession</i>		%	4.04%	4.37%	4.57%	4.95%	5.12%	4.74%
7	<i>A formal arrangement</i>		%	31.78%	31.14%	30.12%	30.41%	29.15%	28.19%
8	<i>No concession or arrangement</i>		%	64.18%	64.49%	65.31%	64.63%	65.73%	67.07%
9	Amount of arrears		£m	1,102	1,121	1,126	1,118	1,108	1,107
10	Balance outstanding		£m	22,172	22,405	22,100	22,048	21,522	20,484
11	Balances as % of total loan balances		%	2.34%	2.35%	2.31%	2.30%	2.24%	2.12%
12	Performance of arrears cases in Qtr		%	56.71%	57.66%	58.94%	59.58%	61.54%	62.83%

MLAR: Table 1.7 - Residential loans to individuals (Unsecuritised + Securitised) : Arrears in Detail

Sub table refs

2012 Q2 2012 Q3 2012 Q4 2013 Q1 2013 Q2 2013 Q3

A (cont.) Arrears cases at end Qtr: analysed by degree of severity								
<i>(i) Balances on cases in arrears as % total loan balances</i>								
13	1.5 < 2.5 % in arrears	%	0.77%	0.77%	0.75%	0.75%	0.73%	0.68%
14	2.5 < 5.0 % in arrears	%	0.80%	0.81%	0.80%	0.80%	0.78%	0.74%
15	5.0 < 7.5 % in arrears	%	0.31%	0.31%	0.31%	0.31%	0.30%	0.28%
16	7.5 < 10 % in arrears	%	0.14%	0.14%	0.14%	0.14%	0.13%	0.13%
17	10 % or more in arrears	%	0.17%	0.17%	0.18%	0.17%	0.18%	0.17%
18	In possession	%	0.16%	0.15%	0.13%	0.13%	0.12%	0.11%
19	TOTAL	%	2.34%	2.35%	2.31%	2.30%	2.24%	2.12%
20	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>1.58%</i>	<i>1.58%</i>	<i>1.56%</i>	<i>1.55%</i>	<i>1.51%</i>	<i>1.43%</i>
<i>(ii) Number of cases in arrears as % total number of loans</i>								
21	1.5 < 2.5 % in arrears	%	0.58%	0.58%	0.61%	0.62%	0.60%	0.56%
22	2.5 < 5.0 % in arrears	%	0.60%	0.61%	0.64%	0.65%	0.64%	0.61%
23	5.0 < 7.5 % in arrears	%	0.24%	0.24%	0.26%	0.25%	0.25%	0.24%
24	7.5 < 10 % in arrears	%	0.11%	0.11%	0.12%	0.12%	0.12%	0.11%
25	10 % or more in arrears	%	0.15%	0.16%	0.17%	0.17%	0.18%	0.17%
26	In possession	%	0.10%	0.09%	0.09%	0.09%	0.08%	0.08%
27	TOTAL	%	1.77%	1.79%	1.88%	1.90%	1.86%	1.77%
28	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>1.19%</i>	<i>1.21%</i>	<i>1.27%</i>	<i>1.28%</i>	<i>1.26%</i>	<i>1.20%</i>
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	6,095	5,737	5,164	5,671	5,327	4,985
30	Possession sales in Qtr	Units	6,376	6,142	6,360	5,654	5,798	5,483
31	Stocks of possessions at end Qtr	Units	9,823	9,520	8,328	8,337	7,819	7,316
Capitalisation of arrears cases								
32	Number in Qtr	Units	5,193	5,068	5,978	5,512	5,224	5,803
33	Amount of arrears capitalised in Qtr	£m	21	21	26	23	21	23
34	Balance outstanding	£m	659	636	757	698	649	708
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	See Notes Units	10,086,858	10,226,969	9,626,928	9,639,686	9,674,915	9,704,181
36	Loan book: balances outstanding	£m	946,911	952,902	956,522	957,146	960,594	966,441

MLAR: Table 1.7 - Residential loans to individuals (Unsecuritised + Securitised) : Arrears in Detail

Sub table refs

2012 Q2 2012 Q3 2012 Q4 2013 Q1 2013 Q2 2013 Q3

B Residential loans to individuals : Non regulated									
Loans in Arrears									
New cases in the Qtr (ie moving into 1.5 < 2.5% band)									
1	Number of loan accounts	See Notes	Units	11,209	11,583	11,150	11,835	10,044	9,529
2	Amount of arrears		£m	15	15	15	15	13	12
3	Balance outstanding		£m	805	809	780	795	690	651
4	New cases as % of arrears stocks <i>(balances as % total arrears balances)</i>		%	10.38%	10.46%	10.46%	10.90%	9.92%	9.93%
Arrears cases at end of Qtr									
5	Number of loan accounts	See Notes	Units	117,964	119,836	117,007	116,685	112,529	107,065
	of which : % of cases having								
6	<i>A temporary concession</i>		%	4.76%	4.78%	4.79%	4.84%	4.70%	4.50%
7	<i>A formal arrangement</i>		%	22.75%	22.42%	21.94%	22.17%	21.42%	18.84%
8	<i>No concession or arrangement</i>		%	72.49%	72.80%	73.27%	72.99%	73.88%	76.66%
9	Amount of arrears		£m	663	659	640	632	610	581
10	Balance outstanding		£m	7,755	7,735	7,458	7,288	6,950	6,555
11	Balances as % of total loan balances		%	2.80%	2.82%	2.74%	2.69%	2.58%	2.45%
12	Performance of arrears cases in Qtr		%	54.16%	53.61%	53.59%	54.45%	57.28%	56.36%

MLAR: Table 1.7 - Residential loans to individuals (Unsecuritised + Securitised) : Arrears in Detail

Sub table refs

2012 Q2 2012 Q3 2012 Q4 2013 Q1 2013 Q2 2013 Q3

Sub table refs		2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2	2013 Q3
B (cont.) Arrears cases at end Qtr: analysed by degree of severity							
<i>(i) Balances on cases in arrears as % total loan balances</i>							
13	1.5 < 2.5 % in arrears	%	0.72%	0.73%	0.71%	0.68%	0.65%
14	2.5 < 5.0 % in arrears	%	0.80%	0.79%	0.76%	0.72%	0.69%
15	5.0 < 7.5 % in arrears	%	0.35%	0.35%	0.35%	0.34%	0.31%
16	7.5 < 10 % in arrears	%	0.20%	0.19%	0.18%	0.17%	0.16%
17	10 % or more in arrears	%	0.48%	0.48%	0.48%	0.47%	0.45%
18	In possession	%	0.26%	0.28%	0.26%	0.23%	0.19%
19	TOTAL	%	2.80%	2.82%	2.74%	2.69%	2.45%
20	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>2.08%</i>	<i>2.09%</i>	<i>2.03%</i>	<i>1.98%</i>	<i>1.81%</i>
<i>(ii) Number of cases in arrears as % total number of loans</i>							
21	1.5 < 2.5 % in arrears	%	0.53%	0.54%	0.55%	0.54%	0.52%
22	2.5 < 5.0 % in arrears	%	0.61%	0.63%	0.63%	0.63%	0.61%
23	5.0 < 7.5 % in arrears	%	0.29%	0.30%	0.31%	0.30%	0.28%
24	7.5 < 10 % in arrears	%	0.17%	0.18%	0.17%	0.17%	0.17%
25	10 % or more in arrears	%	0.70%	0.72%	0.75%	0.77%	0.75%
26	In possession	%	0.10%	0.11%	0.11%	0.10%	0.09%
27	TOTAL	%	2.41%	2.48%	2.52%	2.55%	2.43%
28	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>1.88%</i>	<i>1.94%</i>	<i>1.97%</i>	<i>1.99%</i>	<i>1.90%</i>
Possession cases: movements & stocks							
29	New possessions in Qtr	Units	2,600	2,784	2,628	2,421	2,468
30	Possession sales in Qtr	Units	2,713	2,545	3,087	2,845	2,491
31	Stocks of possessions at end Qtr	Units	5,130	5,369	4,993	4,540	4,010
Capitalisation of arrears cases							
32	Number in Qtr	Units	2,675	2,576	2,795	2,627	2,332
33	Amount of arrears capitalised in Qtr	£m	6	6	7	7	6
34	Balance outstanding	£m	155	177	196	194	159
Memorandum information at end Qtr							
35	Loan book: number of loan accounts	See Notes Units	4,890,981	4,835,804	4,645,883	4,569,898	4,493,905
36	Loan book: balances outstanding	£m	276,566	274,417	272,143	270,797	269,121

MLAR: Table 1.7 - Residential loans to individuals (Unsecuritised + Securitised) : Arrears in Detail

Sub table refs

2012 Q2 2012 Q3 2012 Q4 2013 Q1 2013 Q2 2013 Q3

C <u>Residential loans to individuals : All (Reg + Non reg)</u>								
<i>Loans in Arrears</i>								
New cases in the Qtr (ie moving into 1.5 < 2.5% band)								
1	Number of loan accounts	See Notes Units	34,456	35,923	34,721	36,935	32,516	29,947
2	Amount of arrears	£m	67	68	66	68	61	56
3	Balance outstanding	£m	3,598	3,653	3,551	3,657	3,286	3,004
4	New cases as % of arrears stocks <i>(balances as % total arrears balances)</i>	%	12.02%	12.12%	12.01%	12.47%	11.54%	11.11%
Arrears cases at end of Qtr								
5	Number of loan accounts	See Notes Units	296,484	303,163	297,572	299,520	292,178	278,355
	of which : % of cases having							
6	<i>A temporary concession</i>	%	4.33%	4.53%	4.66%	4.91%	4.96%	4.65%
7	<i>A formal arrangement</i>	%	28.19%	27.69%	26.90%	27.20%	26.17%	24.60%
8	<i>No concession or arrangement</i>	%	67.49%	67.78%	68.44%	67.89%	68.87%	70.75%
9	Amount of arrears	£m	1,765	1,781	1,766	1,750	1,718	1,687
10	Balance outstanding	£m	29,927	30,140	29,558	29,336	28,472	27,039
11	Balances as % of total loan balances	%	2.45%	2.46%	2.41%	2.39%	2.32%	2.19%
12	Performance of arrears cases in Qtr	%	56.05%	56.62%	57.59%	58.31%	60.50%	61.26%

MLAR: Table 1.7 - Residential loans to individuals (Unsecuritised + Securitised) : Arrears in Detail

Sub table refs

2012 Q2 2012 Q3 2012 Q4 2013 Q1 2013 Q2 2013 Q3

C (cont.) Arrears cases at end Qtr: analysed by degree of severity								
		<i>(i) Balances on cases in arrears as % total loan balances</i>						
13	1.5 < 2.5 % in arrears	%	0.76%	0.76%	0.74%	0.74%	0.72%	0.68%
14	2.5 < 5.0 % in arrears	%	0.80%	0.80%	0.79%	0.79%	0.77%	0.73%
15	5.0 < 7.5 % in arrears	%	0.32%	0.32%	0.32%	0.31%	0.30%	0.29%
16	7.5 < 10 % in arrears	%	0.15%	0.15%	0.15%	0.14%	0.14%	0.14%
17	10 % or more in arrears	%	0.24%	0.24%	0.24%	0.24%	0.24%	0.23%
18	In possession	%	0.18%	0.18%	0.16%	0.15%	0.14%	0.13%
19	TOTAL	%	2.45%	2.46%	2.41%	2.39%	2.32%	2.19%
20	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>1.69%</i>	<i>1.70%</i>	<i>1.66%</i>	<i>1.65%</i>	<i>1.60%</i>	<i>1.52%</i>
		<i>(ii) Number of cases in arrears as % total number of loans</i>						
21	1.5 < 2.5 % in arrears	%	0.56%	0.57%	0.59%	0.60%	0.58%	0.55%
22	2.5 < 5.0 % in arrears	%	0.61%	0.62%	0.64%	0.65%	0.63%	0.61%
23	5.0 < 7.5 % in arrears	%	0.26%	0.26%	0.27%	0.27%	0.26%	0.25%
24	7.5 < 10 % in arrears	%	0.13%	0.13%	0.14%	0.14%	0.14%	0.13%
25	10 % or more in arrears	%	0.33%	0.34%	0.36%	0.36%	0.36%	0.35%
26	In possession	%	0.10%	0.10%	0.09%	0.09%	0.08%	0.08%
27	TOTAL	%	1.98%	2.01%	2.08%	2.11%	2.06%	1.97%
28	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>1.42%</i>	<i>1.44%</i>	<i>1.50%</i>	<i>1.51%</i>	<i>1.48%</i>	<i>1.42%</i>
		Possession cases: movements & stocks						
29	New possessions in Qtr	Units	8,695	8,521	7,792	8,092	7,795	7,349
30	Possession sales in Qtr	Units	9,089	8,687	9,447	8,499	8,506	7,974
31	Stocks of possessions at end Qtr	Units	14,953	14,889	13,321	12,877	12,034	11,326
		Capitalisation of arrears cases						
32	Number in Qtr	Units	7,868	7,644	8,773	8,139	7,556	8,012
33	Amount of arrears capitalised in Qtr	£m	27	27	33	29	27	29
34	Balance outstanding	£m	813	813	953	892	810	868
		Memorandum information at end Qtr						
35	Loan book: number of loan accounts	See Notes Units	14,977,839	15,062,773	14,272,811	14,209,584	14,168,820	14,115,643
36	Loan book: balances outstanding	£m	1,223,477	1,227,319	1,228,665	1,227,942	1,229,715	1,233,790

MLAR: Table 2.1 - Sectoral Analysis: New Business Volumes

	Residential lending to individuals	Banks + Building Societies	Other lenders	ALL Sectors
Sub table refs				
A	Time series measures			
1	Gross advances		%	£m
	2012 Q2	83.47%	16.53%	36,927
	2012 Q3	84.76%	15.24%	39,595
	2012 Q4	91.73%	8.27%	39,397
	2013 Q1	90.99%	9.01%	33,981
	2013 Q2	91.04%	8.96%	41,649
	2013 Q3	91.70%	8.30%	49,512
2	Net advances			
	2012 Q2	65.65%	34.35%	4,663
	2012 Q3	83.62%	16.38%	5,602
	2012 Q4	93.43%	6.57%	4,208
	2013 Q1	71.96%	28.04%	1,221
	2013 Q2	92.05%	7.95%	5,121
	2013 Q3	95.66%	4.34%	7,206
3	New commitments			
	2012 Q2	84.70%	15.30%	39,811
	2012 Q3	82.99%	17.01%	35,934
	2012 Q4	91.21%	8.79%	36,893
	2013 Q1	90.54%	9.46%	35,456
	2013 Q2	91.89%	8.11%	47,512
	2013 Q3	91.78%	8.22%	50,464
4	Balances outstanding (unsecuritised) : loans	88.66%	11.34%	1,122,677
5	: commitments	92.59%	7.41%	69,208
	<i>Balances are for 2013-Q3</i>			

MLAR: Table 2.2 - Sectoral Analysis: Characteristics of New Lending in latest quarter

	Residential lending to individuals	Banks & Building Societies	Other lenders	ALL Sectors
Sub table refs				
A	Single period measures (latest Qtr only)			
	Lending by interest rate basis:			
	Gross advances:			
1	Percent at fixed rates %	77.23%	78.30%	77.32%
2	Percent at variable rates %	22.77%	21.70%	22.68%
	Balances			
3	Percent at fixed rates %	32.04%	20.23%	30.70%
4	Percent at variable rates %	67.96%	79.77%	69.30%
	Interest rates on:			
	Gross advances:			
5	Fixed %	3.35%	4.00%	3.40%
6	variable %	3.03%	3.50%	3.07%
7	All %	3.27%	3.89%	3.32%
	Balances:			
8	Fixed %	3.99%	4.53%	4.03%
9	Variable %	3.05%	3.58%	3.12%
10	All %	3.35%	3.78%	3.40%
	LTV:			
11	<75% %	65.13%	64.93%	65.11%
12	75 to 90% %	32.92%	30.73%	32.74%
13	90 to 95% %	1.55%	3.19%	1.69%
14	Over 95% %	0.39%	1.15%	0.46%
	High Inc Mult by LTV:			
15	Over 90 to 95% %	1.04%	1.22%	1.05%
16	Over 95% %	0.24%	0.55%	0.27%
17	All over 90% %	1.28%	1.77%	1.32%
	With Impaired credit history (Regulated only):			
18	Advances %	0.17%	0.60%	0.19%
19	Balances %	1.10%	7.84%	1.62%

MLAR: Table 2.2 - Sectoral Analysis: Characteristics of New Lending in latest quarter

	Residential lending to individuals	Banks & Building Societies	Other lenders	ALL Sectors
Sub table refs				
	By purpose (Regulated only):			
20	Advances:			
21	House purchase %	64.79%	52.46%	64.11%
22	Further advance %	3.08%	0.39%	2.93%
23	Remortgage %	29.82%	31.77%	29.93%
24	Other %	2.31%	15.38%	3.04%
	Balances:			
25	House purchase %	54.89%	51.58%	54.63%
26	Further advance %	4.10%	0.50%	3.83%
27	Remortgage %	38.95%	40.72%	39.09%
28	Other %	2.06%	7.19%	2.45%
	Loans in arrears (Unsecuritised):			
29	New cases as % arrears stocks %	12.09%	10.67%	11.76%
	Arrears cases at end qtr:			
30	Balances as % total loan balances %	1.64%	3.88%	1.90%
31	Performance of arrears cases in qtr %	59.53%	58.87%	59.38%