



MLAR STATISTICS: December 2014 edition

Residential loans to individuals (Regulated and Non-regulated)

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MLAR Table 1.11
Balances on and off balance sheet

Last updated: 9 December 2014

Not seasonally adjusted

Residential loans to individuals

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
A	Loans: by type and whether securitised							
	Amounts							
	Residential lending to individuals							
	Regulated							
1	Unsecuritised	£ millions	876,507	886,171	897,796	905,924	913,736	925,155
2	Securitised	£ millions	84,087	80,282	78,342	72,611	71,800	67,046
3	Sub total	£ millions	960,594	966,453	976,137	978,535	985,535	992,201
	Non-regulated							
4	Unsecuritised	£ millions	237,197	236,537	234,108	235,733	235,729	236,404
5	Securitised	£ millions	31,911	30,830	28,095	28,706	28,025	27,005
6	Sub total	£ millions	269,108	267,367	262,203	264,439	263,754	263,409
	Total: Regulated and Non-regulated							
7	Unsecuritised	£ millions	1,113,704	1,122,708	1,131,904	1,141,657	1,149,465	1,161,560
8	Securitised	£ millions	115,998	111,112	106,436	101,317	99,825	94,050
9	Total	£ millions	1,229,702	1,233,820	1,238,340	1,242,974	1,249,289	1,255,610

Notes to table

Explanatory notes

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MLAR Table 1.21

Last updated: 9 December 2014

Residential loans to individuals: Business flows

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
A	Residential loans to individuals : Regulated							
Business flows								
1	Gross advances	£ millions	36,064	42,999	44,318	39,655	43,814	47,041
2	Net advances	£ millions	6,069	8,065	9,117	6,690	8,903	10,259
3	New commitments	£ millions	41,332	43,349	43,335	41,608	45,175	44,828
Balance outstanding								
4	Loans (exc overdrafts)	£ millions	876,507	886,171	897,796	905,924	913,736	925,155
5	Commitments stock	£ millions	55,448	56,508	56,037	58,455	60,441	58,909
Overdrafts (secured)								
6	Net movement in qtr	£ millions	-41	-34	-53	-38	-64	-19
7	Overdraft balances	£ millions	1,351	1,317	1,264	1,226	1,162	1,143
8	Aggregate of credit limits	£ millions	1,834	1,773	1,750	1,703	1,631	1,605



MLAR Table 1.21

Last updated: 9 December 2014

Residential loans to individuals: Business flows

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
B	Residential loans to individuals : Non regulated							
Business flows								
1	Gross advances	£ millions	5,588	6,540	7,156	7,419	7,679	8,841
2	Net advances	£ millions	-946	-830	-120	311	5	775
3	New commitments	£ millions	6,179	7,142	6,981	7,274	8,274	8,787
Balance outstanding								
4	Loans (exc overdrafts)	£ millions	237,212	236,537	234,108	235,733	235,729	236,404
5	Commitments stock	£ millions	12,191	12,700	15,013	14,647	15,269	15,326
Overdrafts (secured)								
6	Net movement in qtr	£ millions	-15	-12	-21	-8	-19	-8
7	Overdraft balances	£ millions	339	327	306	298	279	271
8	Aggregate of credit limits	£ millions	505	471	484	460	446	434



MLAR Table 1.21

Last updated: 9 December 2014

Residential loans to individuals: Business flows

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
C	Residential loans to individuals : All (Reg+Non reg)							
Business flows								
1	Gross advances	£ millions	41,652	49,539	51,473	47,074	51,493	55,882
2	Net advances	£ millions	5,123	7,235	8,997	7,001	8,908	11,034
3	New commitments	£ millions	47,511	50,491	50,316	48,883	53,449	53,614
Balance outstanding								
4	Loans (exc overdrafts)	£ millions	1,113,719	1,122,708	1,131,904	1,141,657	1,149,465	1,161,560
5	Commitments stock	£ millions	67,639	69,208	71,050	73,102	75,710	74,235
Overdrafts (secured)								
6	Net movement in qtr	£ millions	-56	-46	-74	-45	-83	-27
7	Overdraft balances	£ millions	1,690	1,644	1,570	1,524	1,441	1,414
8	Aggregate of credit limits	£ millions	2,339	2,244	2,234	2,163	2,077	2,039

Notes to table

Explanatory notes

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MLAR Table 1.22

Last updated: 9 December 2014

Residential loans to individuals : Interest rate analysis

Not seasonally adjusted

Sub table reference		2013	Q3	Q4	2014	Q2	Q3
		Q2			Q1		
A	Residential loans to individuals : Regulated						
	Interest rates : basis, link to Bank Rate and weighted averages						
	Per cent of business at fixed rates						
1	Gross advances Per cent	77.13	79.34	82.11	82.46	82.87	83.24
2	Balances outstanding Per cent	33.53	35.04	37.24	39.66	41.60	43.89
	Per cent of business above Bank Rate						
	Gross advances						
3	Less than 2% above Per cent	15.80	22.54	28.68	30.61	29.56	26.66
4	2 < 3 % above Per cent	46.22	43.98	41.09	40.08	40.54	41.11
5	3 < 4 % above Per cent	26.89	23.66	20.63	19.02	18.40	19.62
6	4% or more above Per cent	11.09	9.82	9.60	10.29	11.50	12.61
	Balances outstanding						
7	Less than 2% above Per cent	19.01	19.46	20.94	22.06	23.27	24.16
8	2 < 3 % above Per cent	32.20	33.31	33.48	33.46	34.07	34.89
9	3 < 4 % above Per cent	26.48	26.56	26.16	26.02	25.19	24.59
10	4% or more above Per cent	22.31	20.66	19.43	18.46	17.46	16.36
	Overall weighted average interest rates						
	Gross advances						
11	Fixed rate loans Per cent	3.50	3.32	3.22	3.22	3.27	3.36
12	Variable rate loans Per cent	2.92	2.84	2.74	2.66	2.57	2.56
13	All loans Per cent	3.37	3.22	3.14	3.12	3.15	3.23
	Balances outstanding						
14	Fixed rate loans Per cent	4.18	3.99	3.81	3.70	3.58	3.49
15	Variable rate loans Per cent	3.08	3.10	3.09	3.09	3.07	3.07
16	All loans Per cent	3.45	3.41	3.36	3.33	3.28	3.25



MLAR Table 1.22

Last updated: 9 December 2014

Residential loans to individuals : Interest rate analysis

Not seasonally adjusted

Sub table reference			2013 Q2	Q3	Q4	2014 Q1	Q2	Q3
B	Residential loans to individuals : Non regulated							
	Interest rates : basis, link to Bank Rate and weighted averages							
	Per cent of business at fixed rates							
1	Gross advances	Per cent	63.26	63.98	68.82	73.15	76.74	78.88
2	Balances outstanding	Per cent	13.58	14.45	16.23	17.89	19.81	21.56
	Per cent of business above Bank Rate							
	Gross advances							
3	Less than 2% above	Per cent	2.94	2.78	3.30	3.18	3.00	3.10
4	2 < 3 % above	Per cent	15.66	20.73	23.56	27.95	29.02	33.37
5	3 < 4 % above	Per cent	60.94	63.81	64.84	60.25	57.93	53.92
6	4% or more above	Per cent	20.45	12.68	8.30	8.62	10.04	9.61
	Balances outstanding							
7	Less than 2% above	Per cent	35.49	34.76	33.80	32.99	32.53	31.63
8	2 < 3 % above	Per cent	19.59	20.11	20.35	20.87	21.25	22.05
9	3 < 4 % above	Per cent	17.32	18.33	19.78	21.02	21.82	22.80
10	4% or more above	Per cent	27.60	26.80	26.07	25.11	24.40	23.52
	Overall weighted average interest rates							
	Gross advances							
11	Fixed rate loans	Per cent	4.15	4.05	3.91	3.91	3.89	3.79
12	Variable rate loans	Per cent	4.01	3.94	3.90	3.87	3.92	3.75
13	All loans	Per cent	4.10	4.01	3.90	3.90	3.90	3.78
	Balances outstanding							
14	Fixed rate loans	Per cent	4.52	4.39	4.22	4.16	4.06	3.97
15	Variable rate loans	Per cent	3.17	3.18	3.22	3.20	3.21	3.21
16	All loans	Per cent	3.35	3.35	3.38	3.38	3.38	3.37



MLAR Table 1.22

Last updated: 9 December 2014

Residential loans to individuals : Interest rate analysis

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
C	Residential loans to individuals : All (regulated and non-regulated)							
	Interest rates : basis, link to Bank Rate and weighted averages							
	Per cent of business at fixed rates							
1	Gross advances	Per cent	75.27	77.31	80.26	80.99	81.95	82.55
2	Balances outstanding	Per cent	29.28	30.70	32.89	35.17	37.13	39.34
	Percent of business above Bank Rate							
	Gross advances							
3	Less than 2% above	Per cent	14.08	19.93	25.15	26.29	25.60	22.93
4	2 < 3 % above	Per cent	42.12	40.91	38.65	38.17	38.82	39.89
5	3 < 4 % above	Per cent	31.46	28.96	26.77	25.52	24.29	25.04
6	4% or more above	Per cent	12.34	10.20	9.42	10.02	11.28	12.14
	Balances outstanding							
7	Less than 2% above	Per cent	22.52	22.69	23.60	24.32	25.17	25.68
8	2 < 3 % above	Per cent	29.51	30.53	30.76	30.86	31.44	32.28
9	3 < 4 % above	Per cent	24.53	24.83	24.84	24.99	24.50	24.23
10	4% or more above	Per cent	23.44	21.95	20.80	19.83	18.89	17.81
	Overall weighted average interest rates							
	Gross advances							
11	Fixed rate loans	Per cent	3.58	3.40	3.30	3.32	3.35	3.43
12	Variable rate loans	Per cent	3.14	3.07	2.99	2.93	2.83	2.79
13	All loans	Per cent	3.47	3.32	3.25	3.24	3.26	3.31
	Balances outstanding							
14	Fixed rate loans	Per cent	4.22	4.03	3.85	3.74	3.63	3.54
15	Variable rate loans	Per cent	3.10	3.12	3.12	3.12	3.11	3.10
16	All loans	Per cent	3.43	3.40	3.36	3.34	3.30	3.28

Notes to table

Explanatory notes



MLAR Table 1.31

Last updated: 9 December 2014

Residential loans to individuals : Income multiple and LTV

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
A	Residential loans to individuals : Regulated							
	Income multiple							
	Single:							
1	Less than 2.50	Per cent	10.77	9.99	9.82	9.63	9.21	9.69
2	2.50 < 3.00	Per cent	5.23	4.75	4.89	4.78	4.51	4.64
3	3.00 < 3.50	Per cent	6.36	5.97	6.30	6.11	5.80	5.89
4	3.50 < 4.00	Per cent	6.17	5.88	6.34	6.29	5.98	5.91
5	4.00 or over	Per cent	11.28	11.58	13.02	13.14	13.41	12.12
6	Other	Per cent	2.13	2.29	1.92	2.31	2.49	2.05
7	Total on Single income	Per cent	41.94	40.45	42.30	42.26	41.40	40.30
8	of which : Not evidenced	Per cent	4.73	4.74	5.30	4.93	4.26	1.55
	Joint:							
9	Less than 2.00	Per cent	10.26	9.51	8.65	8.67	8.13	8.41
10	2.00 < 2.50	Per cent	8.40	8.76	8.22	7.97	7.48	8.07
11	2.50 < 2.75	Per cent	4.97	4.68	4.49	4.39	4.24	4.48
12	2.75 < 3.00	Per cent	5.46	5.02	4.93	4.78	4.81	4.82
13	3.00 or over	Per cent	28.38	31.03	31.02	31.46	33.43	33.51
14	Other	Per cent	0.58	0.55	0.38	0.48	0.51	0.40
15	Total on Joint income	Per cent	58.06	59.55	57.70	57.74	58.60	59.70
16	of which : Not evidenced	Per cent	6.19	6.09	6.10	5.69	4.89	1.62



MLAR Table 1.31

Last updated: 9 December 2014

Residential loans to individuals : Income multiple and LTV

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
A (cont.)								
LTV								
17	< = 75%	Per cent	61.69	61.61	61.01	60.68	60.72	59.77
18	Over 75 < = 90%	Per cent	35.52	36.01	36.57	35.12	33.93	35.19
19	Over 90 < = 95%	Per cent	2.33	1.93	2.00	3.66	4.90	4.75
20	Over 95%	Per cent	0.46	0.45	0.42	0.54	0.45	0.30
21	Total	Per cent	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	Per cent	0.32	0.26	0.31	0.61	0.79	0.72
23	Joint : 2.75 x or more	Per cent	1.20	0.94	1.07	2.09	2.79	2.69
24	Total	Per cent	1.52	1.21	1.38	2.70	3.58	3.41
Over 95%								
25	Single: 3.50 x or more	Per cent	0.15	0.17	0.23	0.24	0.19	0.09
26	Joint : 2.75 x or more	Per cent	0.14	0.09	0.07	0.09	0.12	0.09
27	Total	Per cent	0.29	0.26	0.30	0.34	0.31	0.18
LTV (All over 90%)								
28	Single: 3.50 x or more	Per cent	0.47	0.43	0.54	0.85	0.98	0.82
29	Joint : 2.75 x or more	Per cent	1.34	1.04	1.14	2.18	2.91	2.78
30	Total	Per cent	1.80	1.47	1.68	3.03	3.90	3.60



MLAR Table 1.31

Last updated: 9 December 2014

Residential loans to individuals : Income multiple and LTV

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
B	Residential loans to individuals : Non regulated							
	Income multiple							
	Single:							
1	Less than 2.50	Per cent	5.36	4.90	5.32	5.20	5.15	5.25
2	2.50 < 3.00	Per cent	1.10	1.06	1.03	1.09	1.30	1.27
3	3.00 < 3.50	Per cent	0.91	1.00	0.96	1.03	1.21	1.05
4	3.50 < 4.00	Per cent	0.83	0.60	0.70	0.63	0.76	0.91
5	4.00 or over	Per cent	3.11	3.61	2.87	3.46	3.14	3.72
6	Other	Per cent	76.48	76.51	76.45	76.65	74.50	73.90
7	Total on Single income	Per cent	87.79	87.69	87.32	88.06	86.06	86.09
8	of which : Not evidenced	Per cent	1.91	2.61	2.18	2.77	2.35	1.82
	Joint:							
9	Less than 2.00	Per cent	3.99	3.95	3.68	3.83	3.90	3.71
10	2.00 < 2.50	Per cent	1.02	1.05	1.11	1.03	1.25	1.22
11	2.50 < 2.75	Per cent	0.54	0.47	0.43	0.39	0.46	0.59
12	2.75 < 3.00	Per cent	0.34	0.39	0.41	0.37	0.51	0.56
13	3.00 or over	Per cent	1.89	2.05	1.83	1.84	2.29	2.31
14	Other	Per cent	4.44	4.40	5.23	4.49	5.53	5.51
15	Total on Joint income	Per cent	12.21	12.31	12.68	11.94	13.94	13.91
16	of which : Not evidenced	Per cent	0.73	0.69	0.56	0.63	0.49	0.19



MLAR Table 1.31

Last updated: 9 December 2014

Residential loans to individuals : Income multiple and LTV

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
B (cont.)								
LTV								
17	< = 75%	Per cent	88.07	88.25	86.83	86.36	86.05	87.38
18	Over 75 < = 90%	Per cent	11.41	11.15	12.73	13.08	13.43	11.99
19	Over 90 < = 95%	Per cent	0.05	0.09	0.05	0.06	0.07	0.05
20	Over 95%	Per cent	0.46	0.51	0.39	0.49	0.44	0.57
21	Total	Per cent	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	Per cent	0.00	0.02	0.00	0.00	0.01	0.00
23	Joint : 2.75 x or more	Per cent	0.01	0.01	0.01	0.01	0.01	0.00
24	Total	Per cent	0.01	0.03	0.01	0.01	0.02	0.01
Over 95%								
25	Single: 3.50 x or more	Per cent	0.24	0.26	0.27	0.30	0.23	0.45
26	Joint : 2.75 x or more	Per cent	0.04	0.04	0.01	0.01	0.03	0.01
27	Total	Per cent	0.28	0.31	0.28	0.30	0.26	0.46
LTV (All over 90%)								
28	Single: 3.50 x or more	Per cent	0.24	0.28	0.27	0.30	0.24	0.46
29	Joint : 2.75 x or more	Per cent	0.06	0.06	0.02	0.01	0.04	0.02
30	Total	Per cent	0.30	0.34	0.29	0.31	0.27	0.47



MLAR Table 1.31

Last updated: 9 December 2014

Residential loans to individuals : Income multiple and LTV

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
C	Residential loans to individuals : All (Reg+Non reg)							
	Income multiple							
	Single:							
1	Less than 2.50	Per cent	10.04	9.31	9.20	8.93	8.60	8.99
2	2.50 < 3.00	Per cent	4.68	4.27	4.36	4.20	4.03	4.11
3	3.00 < 3.50	Per cent	5.63	5.31	5.56	5.31	5.11	5.13
4	3.50 < 4.00	Per cent	5.46	5.18	5.55	5.40	5.20	5.12
5	4.00 or over	Per cent	10.19	10.53	11.61	11.61	11.88	10.79
6	Other	Per cent	12.10	12.09	12.28	14.02	13.23	13.41
7	Total on Single income	Per cent	48.09	46.69	48.56	49.48	48.06	47.55
8	of which : Not evidenced	Per cent	4.35	4.46	4.86	4.59	3.98	1.59
	Joint:							
9	Less than 2.00	Per cent	9.42	8.78	7.96	7.91	7.50	7.67
10	2.00 < 2.50	Per cent	7.41	7.74	7.23	6.88	6.55	6.99
11	2.50 < 2.75	Per cent	4.38	4.12	3.93	3.75	3.68	3.87
12	2.75 < 3.00	Per cent	4.77	4.41	4.30	4.08	4.17	4.15
13	3.00 or over	Per cent	24.83	27.21	26.96	26.79	28.79	28.57
14	Other	Per cent	1.10	1.06	1.06	1.11	1.26	1.21
15	Total on Joint income	Per cent	51.91	53.31	51.44	50.52	51.94	52.45
16	of which : Not evidenced	Per cent	5.46	5.38	5.33	4.89	4.23	1.39
	LTV							
17	< = 75%	Per cent	65.23	65.13	64.60	64.73	64.50	64.13
18	Over 75 < = 90%	Per cent	32.29	32.73	33.25	31.64	30.88	31.52
19	Over 90 < = 95%	Per cent	2.02	1.69	1.73	3.10	4.18	4.01
20	Over 95%	Per cent	0.46	0.46	0.42	0.53	0.45	0.34
21	Total	Per cent	100.00	100.00	100.00	100.00	100.00	100.00



MLAR Table 1.31

Last updated: 9 December 2014

Residential loans to individuals : Income multiple and LTV

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
LTV and Income multiple								
Over 90 <= 95%								
22	Single: 3.50 x or more	Per cent	0.28	0.23	0.27	0.51	0.67	0.61
23	Joint : 2.75 x or more	Per cent	1.04	0.82	0.92	1.76	2.38	2.26
24	Total	Per cent	1.31	1.05	1.19	2.27	3.05	2.87
Over 95%								
25	Single: 3.50 x or more	Per cent	0.16	0.18	0.23	0.25	0.20	0.15
26	Joint : 2.75 x or more	Per cent	0.13	0.09	0.06	0.08	0.11	0.08
27	Total	Per cent	0.29	0.27	0.30	0.33	0.31	0.23
LTV (All over 90%)								
28	Single: 3.50 x or more	Per cent	0.44	0.41	0.51	0.77	0.87	0.76
29	Joint : 2.75 x or more	Per cent	1.16	0.91	0.98	1.84	2.48	2.34
30	Total	Per cent	1.60	1.32	1.49	2.60	3.36	3.10

Notes to table

Per cent of gross advances

Explanatory notes



MLAR Table 1.32

Last updated: 9 December 2014

Residential loans to individuals : Nature of loan

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
A	Residential loans to individuals : Regulated							
With Impaired credit history								
1	Advances	Per cent	0.21	0.20	0.19	0.21	0.21	0.21
2	Balances	Per cent	1.67	1.62	1.51	1.23	1.19	1.16
By payment type								
Advances								
3	Repayment (capital + interest)	Per cent	83.28	84.09	85.81	84.76	85.90	86.65
4	Interest only	Per cent	12.36	11.51	9.93	10.38	9.81	8.85
5	Combined	Per cent	2.79	2.80	2.81	3.03	2.84	2.81
6	Other	Per cent	1.58	1.59	1.45	1.82	1.46	1.69
Balances								
7	Repayment (capital + interest)	Per cent	59.73	60.93	62.02	63.03	64.14	65.25
8	Interest only	Per cent	32.46	31.51	30.30	29.58	28.71	27.73
9	Combined	Per cent	6.91	6.68	6.73	6.53	6.30	6.16
10	Other	Per cent	0.90	0.87	0.95	0.85	0.85	0.85



MLAR Table 1.32

Last updated: 9 December 2014

Residential loans to individuals : Nature of loan

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
A (cont.)								
	By drawing facility							
	Advances							
11	Loans with extra drawing facility	Per cent	4.61	4.39	3.60	3.93	3.45	3.14
12	Loans including unused facility	£ millions	6,786	7,004	6,641	6,688	6,647	6,755
13	Unused facility	£ millions	5,123	5,118	5,047	5,131	5,136	5,280
14	Net loans	£ millions	1,663	1,886	1,594	1,557	1,510	1,475
15	Loans with no extra drawing facility	Per cent	95.39	95.61	96.40	96.07	96.55	96.86
	Balances							
16	Loans with extra drawing facility	Per cent	10.87	10.46	10.40	10.01	9.62	9.18
17	Loans including unused facility	£ millions	124,459	122,288	123,815	121,572	118,895	115,917
18	Unused facility	£ millions	29,179	29,596	30,468	30,871	31,020	31,003
19	Net loans	£ millions	95,280	92,692	93,347	90,701	87,874	84,914
20	Loans with no extra drawing facility	Per cent	89.13	89.54	89.60	89.99	90.38	90.82



MLAR Table 1.32

Last updated: 9 December 2014

Residential loans to individuals : Nature of loan

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
B	Residential loans to individuals : Non regulated							
	With Impaired credit history							
1	Advances	Per cent	0.18	0.18	0.2	0.1	0.09	0.11
2	Balances	N/A						
	By payment type							
	Advances							
3	Repayment (capital + interest)	Per cent	16.83	17.15	17.79	16.71	16.05	16.2
4	Interest only	Per cent	81.86	81.19	80.96	81.37	81.99	82.27
5	Combined	Per cent	0.83	1.17	1.05	1.18	0.93	1.21
6	Other	Per cent	0.48	0.49	0.20	0.75	1.03	0.32
	Balances							
7	Repayment (capital + interest)	Per cent	24.40	23.98	23.34	22.98	22.59	22.12
8	Interest only	Per cent	68.65	69.28	69.88	70.63	71.22	71.94
9	Combined	Per cent	6.06	5.88	5.80	5.53	5.31	5.13
10	Other	Per cent	0.89	0.85	0.98	0.85	0.88	0.81



MLAR Table 1.32

Last updated: 9 December 2014

Residential loans to individuals : Nature of loan

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
B (cont.)								
By drawing facility								
Advances								
11	Loans with extra drawing facility	Per cent	3.73	3.59	2.75	2.94	3.11	3.14
12	Loans including unused facility	£ millions	1,581	1,644	1,519	1,559	1,523	1,589
13	Unused facility	£ millions	1,373	1,410	1,323	1,341	1,284	1,312
14	Net loans	£ millions	208	235	197	218	239	278
15	Loans with no extra drawing facility	Per cent	96.27	96.41	97.25	97.06	96.89	96.86
Balances								
16	Loans with extra drawing facility	Per cent	7.91	7.69	7.16	6.89	6.59	6.34
17	Loans including unused facility	£ millions	33,496	33,237	31,981	31,556	31,047	30,368
18	Unused facility	£ millions	14,734	15,055	15,227	15,306	15,506	15,374
19	Net loans	£ millions	18,762	18,183	16,755	16,250	15,540	14,994
20	Loans with no extra drawing facility	Per cent	92.09	92.31	92.84	93.11	93.41	93.66



MLAR Table 1.32

Last updated: 9 December 2014

Residential loans to individuals : Nature of loan

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
C	Residential loans to individuals : All (Reg + Non reg)							
	With Impaired credit history							
1	Advances	Per cent	0.21	0.20	0.20	0.20	0.19	0.20
2	Balances	N/A						
	By payment type							
	Advances							
3	Repayment (capital + interest)	Per cent	74.36	75.25	76.35	74.04	75.49	75.51
4	Interest only	Per cent	21.68	20.71	19.81	21.57	20.57	20.46
5	Combined	Per cent	2.52	2.59	2.57	2.74	2.55	2.56
6	Other	Per cent	1.43	1.45	1.27	1.65	1.39	1.47
	Balances							
7	Repayment (capital + interest)	Per cent	52.20	53.15	54.02	54.76	55.62	56.47
8	Interest only	Per cent	40.17	39.47	38.49	38.06	37.43	36.73
9	Combined	Per cent	6.73	6.51	6.54	6.32	6.10	5.95
10	Other	Per cent	0.89	0.87	0.95	0.85	0.85	0.85



MLAR Table 1.32

Last updated: 9 December 2014

Residential loans to individuals : Nature of loan

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
C (cont.)								
Advances								
11	Loans with extra drawing facility	Per cent	4.49	4.28	3.48	3.77	3.40	3.14
12	Loans including unused facility	£ millions	8,367	8,648	8,160	8,247	8,170	8,344
13	Unused facility	£ millions	6,496	6,528	6,370	6,472	6,420	6,592
14	Net loans	£ millions	1,871	2,121	1,791	1,775	1,749	1,752
15	Loans with no extra drawing facility	Per cent	95.51	95.72	96.52	96.23	96.60	96.86
Balances								
16	Loans with extra drawing facility	Per cent	10.24	9.88	9.73	9.37	9.00	8.60
17	Loans including unused facility	£ millions	157,955	155,525	155,796	153,128	149,941	146,285
18	Unused facility	£ millions	43,913	44,651	45,695	46,177	46,527	46,377
19	Net loans	£ millions	114,042	110,875	110,101	106,951	103,415	99,908
20	Loans with no extra drawing facility	Per cent	89.76	90.12	90.27	90.63	91.00	91.40

Notes to table

Explanatory notes

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MLAR Table 1.33

Last updated: 9 December 2014

Residential loans to individuals : Purpose of loan

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
A	Residential loans to individuals : Regulated							
	By purpose of loan:							
	Advances							
1	House purchase:	Per cent	60.88	64.11	64.40	61.85	66.35	68.02
	Owner occupation:							
2	FTBs	Per cent	22.02	23.05	23.88	23.79	25.91	25.79
3	Other	Per cent	38.42	40.61	39.89	37.31	39.84	41.87
4	Buy to let	Per cent	0.44	0.45	0.63	0.75	0.61	0.37
5	Further advance	Per cent	3.23	2.93	2.78	3.23	2.71	2.47
6	Remortgage	Per cent	32.08	29.92	30.02	31.71	27.69	26.54
7	Own borrowers	Per cent	2.73	2.08	2.35	2.45	2.22	2.36
8	From other lenders	Per cent	29.34	27.84	27.68	29.26	25.47	24.19
9	Other:	Per cent	3.81	3.03	2.79	3.21	3.25	2.97
10	Lifetime mortgage	Per cent	0.76	0.79	0.76	0.88	0.80	0.84
11	Other	Per cent	3.05	2.24	2.04	2.33	2.45	2.13
12	Total	£ millions	36,064	42,999	44,318	39,655	43,814	47,041
	Balances							
13	House purchase:	Per cent	54.09	54.63	55.44	55.91	56.46	57.16
	Owner occupation:							
14	FTBs	Per cent	18.52	18.81	19.22	19.54	19.90	20.28
15	Other	Per cent	35.21	35.46	35.85	35.98	36.16	36.48
16	Buy to let	Per cent	0.36	0.35	0.37	0.39	0.40	0.40



MLAR Table 1.33

Last updated: 9 December 2014

Residential loans to individuals : Purpose of loan

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
A (cont.)								
17	Further advance	Per cent	3.90	3.83	3.75	3.66	3.58	3.47
18	Remortgage	Per cent	39.63	39.09	38.67	38.40	37.92	37.36
19	Own borrowers	Per cent	6.00	5.82	5.30	5.23	5.15	5.05
20	From other lenders	Per cent	33.64	33.26	33.37	33.17	32.78	32.31
21	Other:	Per cent	2.38	2.45	2.14	2.03	2.04	2.01
22	Lifetime mortgage	Per cent	0.70	0.68	0.68	0.69	0.69	0.69
23	Other	Per cent	1.68	1.77	1.46	1.34	1.35	1.33
24	Total	£ millions	876,507	886,171	897,796	905,924	913,736	925,155
New commitments in Qtr								
(i) Percentages by purpose								
25	House purchase	Per cent	65.23	63.74	64.76	65.49	70.03	69.49
26	Remortgage	Per cent	29.22	31.24	30.32	29.15	25.19	25.85
27	Other (inc further advances)	Per cent	5.54	5.03	4.92	5.36	4.78	4.66
28	Total	£ millions	41,332	43,349	43,335	41,608	45,175	44,828
(ii) Amounts by purpose								
29	House purchase	£ millions	26,962	27,629	28,064	27,248	31,634	31,150
30	Remortgage	£ millions	12,079	13,540	13,139	12,130	11,381	11,587
31	Other (inc further advances)	£ millions	2,291	2,180	2,132	2,230	2,159	2,091
32	Total	£ millions	41,332	43,349	43,335	41,608	45,175	44,828



MLAR Table 1.33

Last updated: 9 December 2014

Residential loans to individuals : Purpose of loan

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
B	Residential loans to individuals : Non regulated							
	By purpose of loan:							
	Advances							
1	House purchase:	Per cent	91.19	90.62	92.03	90.77	91.50	91.75
	Owner occupation:							
2	FTBs	Per cent	0.21	0.20	0.14	0.16	0.14	0.17
3	Other	Per cent	3.50	3.60	3.82	3.14	3.45	3.07
4	Buy to let	Per cent	87.48	86.81	88.08	87.48	87.92	88.51
5	Further advance	Per cent	1.44	1.11	1.06	1.06	0.99	0.85
6	Remortgage	Per cent	3.63	4.33	4.50	4.16	3.57	4.45
7	Own borrowers	Per cent	0.76	0.78	0.79	1.41	0.49	0.70
8	From other lenders	Per cent	2.87	3.55	3.71	2.75	3.08	3.75
9	Other:	Per cent	3.74	3.95	2.41	4.02	3.94	2.95
10	Lifetime mortgage	Per cent	0.00	0.00	0.00	0.01	0.00	0.00
11	Other	Per cent	3.74	3.95	2.40	4.01	3.94	2.95
12	Total	£ millions	5,585	6,540	7,156	7,419	7,679	8,841



MLAR Table 1.33

Last updated: 9 December 2014

Residential loans to individuals : Purpose of loan

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
B (cont.)								
Balances								
13	Buy to let	Per cent	59.01	60.05	61.24	62.91	64.13	65.30
14	Lifetime mortgage	Per cent	0.84	0.80	0.84	0.82	0.80	0.78
15	Other non regulated	Per cent	40.15	39.15	37.92	36.27	35.06	33.91
16	Total	£ millions	237,197	236,537	234,108	235,733	235,729	236,404
New commitments in Qtr								
(i) Percentages by purpose								
17	House purchase	Per cent	79.33	71.99	74.22	69.82	72.42	71.96
18	Remortgage	Per cent	15.85	23.14	21.51	26.09	23.41	24.18
19	Other (inc further advances)	Per cent	4.83	4.88	4.27	4.08	4.17	3.86
20	Total	£ millions	6,176	7,142	6,981	7,274	8,274	8,787
(ii) Amounts by purpose								
21	House purchase	£ millions	4,899	5,141	5,181	5,079	5,992	6,323
22	Remortgage	£ millions	979	1,652 (a)	1,502	1,898	1,937	2,125
23	Other (inc further advances)	£ millions	298	348	298	297	345	339
24	Total	£ millions	6,176	7,142	6,981	7,274	8,274	8,787



MLAR Table 1.33

Last updated: 9 December 2014

Residential loans to individuals : Purpose of loan

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
C	Residential loans to individuals : All (Reg + Non reg)							
	By purpose of loan:							
	Advances							
1	House purchase	Per cent	64.95	67.61	68.24	66.41	70.10	71.77
	Owner occupation							
2	FTBs	Per cent	19.10	20.03	20.58	20.06	22.06	21.74
3	Other	Per cent	33.74	35.73	34.87	31.93	34.41	35.73
4	Buy to let	Per cent	12.12	11.85	12.79	14.42	13.63	14.31
5	Further advance	Per cent	2.99	2.69	2.54	2.88	2.45	2.21
6	Remortgage	Per cent	28.26	26.54	26.48	27.36	24.10	23.05
7	Own borrowers	Per cent	2.47	1.91	2.13	2.28	1.96	2.09
8	From other lenders	Per cent	25.79	24.63	24.35	25.08	22.13	20.95
9	Other	Per cent	3.80	3.16	2.74	3.34	3.35	2.96
10	Lifetime mortgage	Per cent	0.65	0.69	0.65	0.74	0.68	0.71
11	Other	Per cent	3.14	2.47	2.09	2.60	2.67	2.26
12	Total	£ millions	41,649	49,539	51,473	47,074	51,493	55,882



MLAR Table 1.33

Last updated: 9 December 2014

Residential loans to individuals : Purpose of loan

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
C (cont.)								
Balances								
13	Buy to let	Per cent	12.85	12.93	12.96	13.30	13.47	13.61
14	Lifetime mortgage	Per cent	0.73	0.71	0.71	0.71	0.71	0.71
15	Other	Per cent	86.42	86.36	86.33	85.99	85.82	85.68
16	Total	£ millions	1,113,704	1,122,708	1,131,904	1,141,657	1,149,465	1,161,560
New commitments in Qtr								
(i) Percentages by purpose								
17	House purchase	Per cent	67.06	64.90	66.07	66.13	70.40	69.89
18	Remortgage	Per cent	27.49	30.09	29.10	28.70	24.92	25.57
19	Other (inc further advances)	Per cent	5.45	5.01	4.83	5.17	4.68	4.53
20	Total	£ millions	47,508	50,491	50,316	48,883	53,449	53,614
(ii) Amounts by purpose								
21	House purchase	£ millions	31,861	32,770	33,245	32,327	37,626	37,473
22	Remortgage	£ millions	13,058	15,193	14,641	14,028	13,319	13,711
23	Other (inc further advances)	£ millions	2,590	2,528	2,430	2,527	2,504	2,430
24	Total	£ millions	47,508	50,491	50,316	48,883	53,449	53,614

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

Explanatory notes

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MLAR Table 1.4

Last updated: 9 December 2014

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
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	Units	18,528	17,014	16,523	15,796	14,248	14,008
2	Amount of arrears	£ millions	40	36	36	34	31	30
3	Balance outstanding	£ millions	2,147	1,959	1,914	1,811	1,643	1,590
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	12.92	12.26	12.49	12.14	11.65	12.09
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	139,819	134,998	128,023	126,282	120,243	114,231
	of which : % of cases having							
6	A temporary concession	Per cent	5.61	5.11	4.96	5.17	4.04	4.07
7	A formal arrangement	Per cent	26.50	27.11	27.48	28.60	28.38	29.41
8	No concession or arrangement	Per cent	67.89	67.78	67.56	66.23	67.59	66.52
9	Amount of arrears	£ millions	873	892	875	862	889	812
10	Balance outstanding	£ millions	16,618	15,974	15,318	14,919	14,105	13,150
11	Balances as % of total loan balances	Per cent	1.90	1.80	1.71	1.65	1.54	1.42
12	Performance of arrears cases in Qtr	Per cent	59.31	60.89	61.20	62.58	63.00	63.69



MLAR Table 1.4

Last updated: 9 December 2014

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
A (cont.)								
Arrears cases at end Qtr: analysed by degree of severity								
(i) Balances on cases in arrears as % total loan balances								
13	1.5 < 2.5 % in arrears	Per cent	0.62	0.59	0.56	0.54	0.50	0.47
14	2.5 < 5.0 % in arrears	Per cent	0.65	0.62	0.58	0.56	0.52	0.47
15	5.0 < 7.5 % in arrears	Per cent	0.25	0.24	0.22	0.21	0.20	0.18
16	7.5 < 10 % in arrears	Per cent	0.11	0.11	0.11	0.10	0.10	0.09
17	10 % or more in arrears	Per cent	0.15	0.15	0.15	0.15	0.15	0.14
18	In possession	Per cent	0.11	0.10	0.08	0.08	0.08	0.07
19	TOTAL	Per cent	1.90	1.80	1.71	1.65	1.54	1.42
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.27	1.22	1.15	1.11	1.04	0.95
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.52	0.49	0.47	0.46	0.43	0.41
22	2.5 < 5.0 % in arrears	Per cent	0.54	0.52	0.49	0.48	0.45	0.42
23	5.0 < 7.5 % in arrears	Per cent	0.21	0.20	0.19	0.18	0.17	0.16
24	7.5 < 10 % in arrears	Per cent	0.10	0.10	0.09	0.09	0.09	0.08
25	10 % or more in arrears	Per cent	0.16	0.16	0.15	0.15	0.16	0.15
26	In possession	Per cent	0.07	0.06	0.06	0.06	0.05	0.05
27	TOTAL	Per cent	1.59	1.52	1.45	1.42	1.35	1.27
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.07	1.03	0.98	0.96	0.92	0.86



MLAR Table 1.4

Last updated: 9 December 2014

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
A (cont.)								
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	4,055	3,919	3,322	3,526	2,945	2,716
30	Possession sales in Qtr	Units	4,335	4,226	4,063	3,538	3,351	3,135
31	Stocks of possessions at end Qtr	Units	6,029	5,714	4,961	5,010	4,631	4,233
Capitalisation of arrears cases								
32	Number in Qtr	Units	4,473	4,966	5,452	5,184	5,035	5,103
33	Amount of arrears capitalised in Qtr	£ millions	18	19	21	20	20	20
34	Balance outstanding	£ millions	549	599	663	627	601	614
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	8,793,488	8,855,853	8,859,484	8,895,787	8,891,379	8,959,798
36	Loan book: balances outstanding	£ millions	876,507	886,171	897,796	905,924	913,736	925,155



MLAR Table 1.4

Last updated: 9 December 2014

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
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	Units	8,588	8,200	7,798	7,122	6,632	6,322
2	Amount of arrears	£ millions	11	10	10	9	8	8
3	Balance outstanding	£ millions	590	559	544	503	453	429
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	10.28	10.31	10.78	10.32	9.84	10.03
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	92,372	87,954	81,145	78,684	75,477	72,283
of which : % of cases having								
6	A temporary concession	Per cent	5.25	4.98	4.39	4.97	4.62	5.05
7	A formal arrangement	Per cent	18.66	18.75	18.95	19.42	19.16	19.57
8	No concession or arrangement	Per cent	76.09	76.26	76.66	75.61	76.22	75.38
9	Amount of arrears	£ millions	507	480	437	434	414	391
10	Balance outstanding	£ millions	5,741	5,423	5,044	4,869	4,597	4,280
11	Balances as % of total loan balances	Per cent	2.42	2.29	2.15	2.07	1.95	1.81
12	Performance of arrears cases in Qtr	Per cent	57.21	56.21	58.02	59.19	57.95	56.55



MLAR Table 1.4

Last updated: 9 December 2014

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
B (cont.)								
Arrears cases at end Qtr: analysed by degree of severity								
(i) Balances on cases in arrears as % total loan balances								
13	1.5 < 2.5 % in arrears	Per cent	0.65	0.62	0.59	0.57	0.53	0.50
14	2.5 < 5.0 % in arrears	Per cent	0.68	0.65	0.62	0.58	0.54	0.50
15	5.0 < 7.5 % in arrears	Per cent	0.31	0.30	0.28	0.25	0.23	0.21
16	7.5 < 10 % in arrears	Per cent	0.16	0.15	0.14	0.14	0.13	0.12
17	10 % or more in arrears	Per cent	0.43	0.41	0.38	0.37	0.35	0.33
18	In possession	Per cent	0.19	0.17	0.14	0.16	0.16	0.15
19	TOTAL	Per cent	2.42	2.29	2.15	2.07	1.95	1.81
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.77	1.68	1.56	1.50	1.42	1.31
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.51	0.49	0.47	0.47	0.46	0.44
22	2.5 < 5.0 % in arrears	Per cent	0.58	0.56	0.53	0.53	0.51	0.49
23	5.0 < 7.5 % in arrears	Per cent	0.27	0.26	0.25	0.25	0.24	0.23
24	7.5 < 10 % in arrears	Per cent	0.16	0.15	0.15	0.15	0.14	0.14
25	10 % or more in arrears	Per cent	0.68	0.65	0.62	0.63	0.62	0.63
26	In possession	Per cent	0.08	0.08	0.07	0.08	0.08	0.08
27	TOTAL	Per cent	2.27	2.20	2.09	2.11	2.06	2.00
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.76	1.71	1.62	1.64	1.60	1.56



MLAR Table 1.4

Last updated: 9 December 2014

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
B (cont.)								
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	2,012	1,937	1,624	1,918	1,698	1,417
30	Possession sales in Qtr	Units	2,185	2,026	1,968	1,770	1,662	1,549
31	Stocks of possessions at end Qtr	Units	3,215	3,105	2,751	2,993	3,000	2,817
Capitalisation of arrears cases								
32	Number in Qtr	Units	2,168	2,033	1,691	1,477	1,379	1,384
33	Amount of arrears capitalised in Qtr	£ millions	5	5	5	5	5	4
34	Balance outstanding	£ millions	146	144	114	114	105	122
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	4,071,883	4,001,450	3,883,893	3,731,224	3,672,051	3,617,115
36	Loan book: balances outstanding	£ millions	237,197	236,537	234,108	235,733	235,729	236,404



MLAR Table 1.4

Last updated: 9 December 2014

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
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	27,116	25,214	24,321	22,918	20,880	20,330
2	Amount of arrears	£ millions	51	47	46	43	39	38
3	Balance outstanding	£ millions	2,738	2,518	2,458	2,314	2,096	2,020
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	12.24	11.77	12.07	11.69	11.21	11.59
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	232,191	222,952	209,168	204,966	195,720	186,514
of which : % of cases having								
6	A temporary concession	Per cent	5.47	5.06	4.74	5.09	4.26	4.45
7	A formal arrangement	Per cent	23.38	23.82	24.17	25.08	24.82	25.60
8	No concession or arrangement	Per cent	71.15	71.13	71.09	69.83	70.92	69.95
9	Amount of arrears	£ millions	1,380	1,372	1,312	1,296	1,303	1,202
10	Balance outstanding	£ millions	22,359	21,397	20,362	19,788	18,702	17,430
11	Balances as % of total loan balances	Per cent	2.01	1.91	1.80	1.73	1.63	1.50
12	Performance of arrears cases in Qtr	Per cent	58.77	59.56	60.37	61.74	61.80	61.86



MLAR Table 1.4

Last updated: 9 December 2014

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
C (cont.)								
Arrears cases at end Qtr: analysed by degree of severity								
(i) Balances on cases in arrears as % total loan balances								
13	1.5 < 2.5 % in arrears	Per cent	0.63	0.59	0.56	0.54	0.51	0.48
14	2.5 < 5.0 % in arrears	Per cent	0.66	0.63	0.59	0.56	0.52	0.48
15	5.0 < 7.5 % in arrears	Per cent	0.26	0.25	0.23	0.22	0.20	0.18
16	7.5 < 10 % in arrears	Per cent	0.12	0.12	0.12	0.11	0.10	0.09
17	10 % or more in arrears	Per cent	0.21	0.21	0.20	0.20	0.20	0.18
18	In possession	Per cent	0.12	0.11	0.09	0.10	0.09	0.08
19	TOTAL	Per cent	2.01	1.91	1.80	1.73	1.63	1.50
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.38	1.31	1.24	1.19	1.12	1.02
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.52	0.49	0.47	0.46	0.44	0.42
22	2.5 < 5.0 % in arrears	Per cent	0.55	0.53	0.50	0.49	0.47	0.44
23	5.0 < 7.5 % in arrears	Per cent	0.23	0.22	0.21	0.20	0.19	0.18
24	7.5 < 10 % in arrears	Per cent	0.12	0.11	0.11	0.11	0.10	0.10
25	10 % or more in arrears	Per cent	0.32	0.31	0.30	0.30	0.29	0.29
26	In possession	Per cent	0.07	0.07	0.06	0.06	0.06	0.06
27	TOTAL	Per cent	1.80	1.73	1.64	1.62	1.56	1.48
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.29	1.24	1.17	1.16	1.12	1.06



MLAR Table 1.4

Last updated: 9 December 2014

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
C (cont.)								
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	6,067	5,856	4,946	5,444	4,643	4,133
30	Possession sales in Qtr	Units	6,520	6,252	6,031	5,308	5,013	4,684
31	Stocks of possessions at end Qtr	Units	9,244	8,819	7,712	8,003	7,631	7,050
Capitalisation of arrears cases								
32	Number in Qtr	Units	6,641	6,999	7,143	6,661	6,414	6,487
33	Amount of arrears capitalised in Qtr	£ millions	23	24	26	26	25	25
34	Balance outstanding	£ millions	695	743	777	740	706	736
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	12,865,371	12,857,303	12,743,377	12,627,011	12,563,430	12,576,913
36	Loan book: balances outstanding	£ millions	1,113,704	1,122,708	1,131,904	1,141,657	1,149,465	1,161,560

Notes to table

Explanatory notes

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MLAR Table 1.5

Last updated: 9 December 2014

Residential loans to individuals : Mortgage Administration

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
Mortgage contracts as Principal Administrator at end of quarter :								
A	Residential loans to individuals : Regulated							
Numbers of loans administered for :								
1	Firms without a mortgage lender's permission	Units	107,698	114,192	123,355	124,366	125,539	129,296
2	SPVs:	Units	773,711	734,130	709,611	670,236	636,555	591,197
3	All "securitised"	Units	881,409	848,322	832,966	794,602	762,094	720,493
Balances outstanding on loans administered for :								
4	Firms without a mortgage lender's permission	£ millions	6,357	6,586	7,656	7,640	7,464	7,512
5	SPVs:	£ millions	77,730	73,696	70,685	64,971	64,335	59,533
6	All "securitised"	£ millions	84,087	80,282	78,342	72,611	71,800	67,046



MLAR Table 1.5

Last updated: 9 December 2014

Residential loans to individuals : Mortgage Administration

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
B	Residential loans to individuals : Non regulated							
Numbers of loans administered for :								
1	Firms without a mortgage lender's permission	Units	19,335	20,369	25,970	20,531	18,543	19,612
2	SPVs:	Units	402,635	389,676	355,212	353,353	335,751	322,073
3	All "securitised"	Units	421,970	410,045	381,182	373,884	354,294	341,685
Balances outstanding on loans administered for :								
4	Firms without a mortgage lender's permission	£ millions	1,221	1,089	1,452	1,381	1,113	1,129
5	SPVs:	£ millions	30,691	29,741	26,642	27,325	26,913	25,875
6	All "securitised"	£ millions	31,911	30,830	28,095	28,706	28,025	27,005



MLAR Table 1.5

Last updated: 9 December 2014

Residential loans to individuals : Mortgage Administration

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
C	Residential loans to individuals : All (Reg + Non reg)							
Numbers of loans administered for :								
1	Firms without a mortgage lender's permission	Units	127,033	134,561	149,325	144,897	144,082	148,908
2	SPVs:	Units	1,176,346	1,123,806	1,064,823	1,023,589	972,306	913,270
3	All "securitised"	Units	1,303,379	1,258,367	1,214,148	1,168,486	1,116,388	1,062,178
Balances outstanding on loans administered for :								
4	Firms without a mortgage lender's permission	£ millions	7,577	7,675	9,109	9,022	8,577	8,641
5	SPVs:	£ millions	108,421	103,437	97,328	92,295	91,248	85,409
6	All "securitised"	£ millions	115,998	111,112	106,436	101,317	99,825	94,050

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.

Explanatory notes

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MLAR Table 1.6

Last updated: 9 December 2014

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
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	Units	3,944	3,522	3,612	3,545	2,912	2,823
2	Amount of arrears	£ millions	8	7	8	7	6	6
3	Balance outstanding	£ millions	449	407	430	406	330	307
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	9.16	8.85	9.59	10.19	8.94	8.78
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	39,830	37,265	36,389	32,538	30,614	29,390
	of which : % of cases having							
6	A temporary concession	Per cent	3.39	3.30	2.98	3.50	3.39	3.27
7	A formal arrangement	Per cent	38.45	38.32	36.51	38.95	40.46	41.44
8	No concession or arrangement	Per cent	58.16	58.39	60.51	57.54	56.15	55.29
9	Amount of arrears	£ millions	235	220	214	195	182	171
10	Balance outstanding	£ millions	4,904	4,595	4,485	3,989	3,694	3,494



MLAR Table 1.6

Last updated: 9 December 2014

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
A (cont.)								
11	Balances as % of total loan balances	Per cent	5.83	5.72	5.72	5.49	5.14	5.21
12	Performance of arrears cases in Qtr	Per cent	69.09	70.25	69.38	67.50	71.17	71.04
Arrears cases at end Qtr: analysed by degree of severity								
(i) Balances on cases in arrears as % total loan balances								
13	1.5 < 2.5 % in arrears	Per cent	1.81	1.79	1.83	1.78	1.61	1.60
14	2.5 < 5.0 % in arrears	Per cent	2.09	2.05	2.04	1.94	1.84	1.87
15	5.0 < 7.5 % in arrears	Per cent	0.84	0.83	0.82	0.78	0.74	0.75
16	7.5 < 10 % in arrears	Per cent	0.38	0.37	0.38	0.35	0.34	0.34
17	10 % or more in arrears	Per cent	0.41	0.41	0.41	0.39	0.36	0.40
18	In possession	Per cent	0.31	0.28	0.24	0.26	0.24	0.25
19	Total	Per cent	5.83	5.72	5.72	5.49	5.14	5.21
20	Total (excl. 1.5 < 2.5% band)	Per cent	4.02	3.93	3.89	3.72	3.53	3.61
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	1.41	1.36	1.38	1.30	1.25	1.24
22	2.5 < 5.0 % in arrears	Per cent	1.60	1.55	1.54	1.44	1.42	1.44
23	5.0 < 7.5 % in arrears	Per cent	0.66	0.64	0.63	0.59	0.59	0.59
24	7.5 < 10 % in arrears	Per cent	0.30	0.30	0.30	0.27	0.27	0.28
25	10 % or more in arrears	Per cent	0.35	0.35	0.36	0.33	0.33	0.36
26	In possession	Per cent	0.20	0.19	0.16	0.16	0.16	0.16
27	Total	Per cent	4.52	4.39	4.37	4.09	4.02	4.08
28	Total (excl. 1.5 < 2.5% band)	Per cent	3.11	3.03	2.99	2.79	2.77	2.83



MLAR Table 1.6

Last updated: 9 December 2014

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
A (cont.)								
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	1,272	1,066	825	809	733	698
30	Possession sales in Qtr	Units	1,463	1,256	1,161	955	804	750
31	Stocks of possessions at end Qtr	Units	1,790	1,602	1,369	1,234	1,182	1,167
Capitalisation of arrears cases								
32	Number in Qtr	Units	751	837	853	500	383	403
33	Amount of arrears capitalised in Qtr	£ millions	4	4	4	2	2	2
34	Balance outstanding	£ millions	99	109	114	59	48	51
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	881,409	848,322	832,966	794,602	762,094	720,493
36	Loan book: balances outstanding	£ millions	84,087	80,282	78,342	72,611	71,800	67,046



MLAR Table 1.6

Last updated: 9 December 2014

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
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	Units	1,456	1,350	1,275	1,298	978	993
2	Amount of arrears	£ millions	2	2	2	2	1	1
3	Balance outstanding	£ millions	99	93	87	84	64	67
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	8.22	8.14	7.76	8.19	7.78	8.46
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	20,157	19,431	19,274	18,027	14,130	14,288
	of which : % of cases having							
6	A temporary concession	Per cent	2.17	2.24	2.31	2.01	2.07	1.64
7	A formal arrangement	Per cent	34.08	34.35	32.68	34.49	38.32	36.84
8	No concession or arrangement	Per cent	63.75	63.40	65.02	63.50	59.61	61.53
9	Amount of arrears	£ millions	103	103	103	100	78	85
10	Balance outstanding	£ millions	1,209	1,147	1,119	1,026	826	797



MLAR Table 1.6

Last updated: 9 December 2014

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
B (cont.)								
11	Balances as % of total loan balances	Per cent	3.79	3.72	3.98	3.57	2.95	2.95
12	Performance of arrears cases in Qtr	Per cent	57.62	57.71	58.27	58.42	58.91	54.51
Arrears cases at end Qtr: analysed by degree of severity								
(i) Balances on cases in arrears as % total loan balances								
13	1.5 < 2.5 % in arrears	Per cent	0.91	0.88	0.93	0.80	0.70	0.71
14	2.5 < 5.0 % in arrears	Per cent	1.02	1.00	1.05	0.89	0.79	0.75
15	5.0 < 7.5 % in arrears	Per cent	0.46	0.46	0.51	0.44	0.34	0.31
16	7.5 < 10 % in arrears	Per cent	0.24	0.23	0.24	0.22	0.18	0.18
17	10 % or more in arrears	Per cent	0.78	0.81	0.90	0.87	0.58	0.63
18	In possession	Per cent	0.39	0.35	0.35	0.36	0.36	0.37
19	Total	Per cent	3.79	3.72	3.98	3.57	2.95	2.95
20	Total (excl. 1.5 < 2.5% band)	Per cent	2.88	2.84	3.05	2.77	2.25	2.24
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.87	0.84	0.90	0.84	0.72	0.74
22	2.5 < 5.0 % in arrears	Per cent	1.09	1.07	1.14	1.03	0.88	0.86
23	5.0 < 7.5 % in arrears	Per cent	0.55	0.53	0.60	0.55	0.44	0.43
24	7.5 < 10 % in arrears	Per cent	0.34	0.33	0.35	0.33	0.26	0.29
25	10 % or more in arrears	Per cent	1.69	1.74	1.84	1.83	1.44	1.61
26	In possession	Per cent	0.24	0.22	0.23	0.25	0.25	0.24
27	Total	Per cent	4.78	4.74	5.06	4.82	3.99	4.18
28	Total (excl. 1.5 < 2.5% band)	Per cent	3.91	3.90	4.15	3.99	3.27	3.44



MLAR Table 1.6

Last updated: 9 December 2014

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
B (cont.)								
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	456	427	366	434	352	326
30	Possession sales in Qtr	Units	523	465	434	387	366	387
31	Stocks of possessions at end Qtr	Units	1,000	905	881	917	897	836
Capitalisation of arrears cases								
32	Number in Qtr	Units	164	177	194	156	110	134
33	Amount of arrears capitalised in Qtr	£ millions	1	1	1	1	-	-
34	Balance outstanding	£ millions	15	16	17	14	10	10
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	421,970	410,045	381,182	373,884	354,294	341,685
36	Loan book: balances outstanding	£ millions	31,911	30,830	28,095	28,706	28,025	27,005



MLAR Table 1.6

Last updated: 9 December 2014

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
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	5,400	4,872	4,887	4,843	3,890	3,816
2	Amount of arrears	£ millions	10	9	10	9	7	7
3	Balance outstanding	£ millions	549	500	517	490	394	374
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	8.97	8.71	9.23	9.78	8.73	8.72
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	59,987	56,696	55,663	50,565	44,744	43,678
	of which : % of cases having							
6	A temporary concession	Per cent	2.98	2.93	2.75	2.97	2.98	2.74
7	A formal arrangement	Per cent	36.98	36.96	35.18	37.36	39.78	39.94
8	No concession or arrangement	Per cent	60.04	60.11	62.07	59.67	57.24	57.33
9	Amount of arrears	£ millions	338	323	317	295	260	256
10	Balance outstanding	£ millions	6,114	5,742	5,604	5,015	4,519	4,290



MLAR Table 1.6

Last updated: 9 December 2014

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
C (cont.)								
11	Balances as % of total loan balances	Per cent	5.27	5.17	5.27	4.95	4.53	4.56
12	Performance of arrears cases in Qtr	Per cent	66.38	67.23	66.58	64.49	68.44	66.15
Arrears cases at end Qtr: analysed by degree of severity								
(i) Balances on cases in arrears as % total loan balances								
13	1.5 < 2.5 % in arrears	Per cent	1.57	1.54	1.60	1.50	1.36	1.35
14	2.5 < 5.0 % in arrears	Per cent	1.80	1.75	1.78	1.64	1.55	1.55
15	5.0 < 7.5 % in arrears	Per cent	0.73	0.73	0.74	0.68	0.63	0.63
16	7.5 < 10 % in arrears	Per cent	0.34	0.33	0.34	0.31	0.30	0.30
17	10 % or more in arrears	Per cent	0.51	0.52	0.54	0.53	0.42	0.46
18	In possession	Per cent	0.33	0.30	0.27	0.29	0.27	0.28
19	Total	Per cent	5.27	5.17	5.27	4.95	4.53	4.56
20	Total (excl. 1.5 < 2.5% band)	Per cent	3.71	3.63	3.67	3.45	3.17	3.22
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	1.23	1.19	1.23	1.15	1.08	1.08
22	2.5 < 5.0 % in arrears	Per cent	1.44	1.40	1.42	1.31	1.25	1.25
23	5.0 < 7.5 % in arrears	Per cent	0.62	0.61	0.62	0.58	0.54	0.54
24	7.5 < 10 % in arrears	Per cent	0.31	0.31	0.31	0.29	0.27	0.28
25	10 % or more in arrears	Per cent	0.78	0.80	0.82	0.81	0.68	0.76
26	In possession	Per cent	0.21	0.20	0.19	0.18	0.19	0.19
27	Total	Per cent	4.60	4.51	4.58	4.33	4.01	4.11
28	Total (excl. 1.5 < 2.5% band)	Per cent	3.37	3.31	3.36	3.18	2.93	3.03



MLAR Table 1.6

Last updated: 9 December 2014

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
C (cont.)								
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	1,728	1,493	1,191	1,243	1,085	1,024
30	Possession sales in Qtr	Units	1,986	1,721	1,595	1,342	1,170	1,137
31	Stocks of possessions at end Qtr	Units	2,790	2,507	2,250	2,151	2,079	2,003
Capitalisation of arrears cases								
32	Number in Qtr	Units	915	1,014	1,047	656	493	537
33	Amount of arrears capitalised in Qtr	£ millions	4	5	5	3	2	2
34	Balance outstanding	£ millions	115	125	131	73	57	61
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	1,303,379	1,258,367	1,214,148	1,168,486	1,116,388	1,062,178
36	Loan book: balances outstanding	£ millions	115,998	111,112	106,436	101,317	99,825	94,050

Notes to table

Explanatory notes

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MLAR Table 1.7

Last updated: 9 December 2014

Residential loans to individuals (Unsecuritised + Securitised) : Arrears in Detail

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
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	Units	22,472	20,536	20,135	19,341	17,160	16,831
2	Amount of arrears	£ millions	48	44	43	41	37	35
3	Balance outstanding	£ millions	2,597	2,365	2,344	2,217	1,973	1,897
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	12.07	11.50	11.84	11.73	11.09	11.40
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	179,649	172,263	164,412	158,820	150,857	143,621
	of which : % of cases having							
6	A temporary concession	Per cent	5.12	4.72	4.52	4.83	3.91	3.91
7	A formal arrangement	Per cent	29.15	29.54	29.48	30.72	30.83	31.87
8	No concession or arrangement	Per cent	65.74	65.75	66.00	64.45	65.27	64.22
9	Amount of arrears	£ millions	1,108	1,113	1,089	1,057	1,071	983
10	Balance outstanding	£ millions	21,522	20,568	19,803	18,909	17,799	16,644
11	Balances as % of total loan balances	Per cent	2.24	2.13	2.03	1.93	1.81	1.68
12	Performance of arrears cases in Qtr	Per cent	61.54	62.98	63.05	63.62	64.70	65.23



MLAR Table 1.7

Last updated: 9 December 2014

Residential loans to individuals (Unsecuritised + Securitised) : Arrears in Detail

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
A (cont.)								
Arrears cases at end Qtr: analysed by degree of severity								
(i) Balances on cases in arrears as % total loan balances								
13	1.5 < 2.5 % in arrears	Per cent	0.73	0.69	0.66	0.63	0.58	0.55
14	2.5 < 5.0 % in arrears	Per cent	0.78	0.74	0.70	0.66	0.61	0.57
15	5.0 < 7.5 % in arrears	Per cent	0.30	0.29	0.27	0.25	0.24	0.22
16	7.5 < 10 % in arrears	Per cent	0.13	0.13	0.13	0.12	0.11	0.11
17	10 % or more in arrears	Per cent	0.18	0.18	0.17	0.17	0.17	0.16
18	In possession	Per cent	0.12	0.11	0.09	0.10	0.09	0.08
19	TOTAL	Per cent	2.24	2.13	2.03	1.93	1.81	1.68
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.51	1.44	1.37	1.30	1.22	1.13
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.60	0.57	0.54	0.53	0.50	0.48
22	2.5 < 5.0 % in arrears	Per cent	0.64	0.61	0.58	0.56	0.53	0.50
23	5.0 < 7.5 % in arrears	Per cent	0.25	0.24	0.23	0.22	0.21	0.19
24	7.5 < 10 % in arrears	Per cent	0.12	0.11	0.11	0.10	0.10	0.10
25	10 % or more in arrears	Per cent	0.18	0.17	0.17	0.17	0.17	0.17
26	In possession	Per cent	0.08	0.08	0.07	0.06	0.06	0.06
27	TOTAL	Per cent	1.86	1.78	1.70	1.64	1.56	1.48
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.26	1.21	1.15	1.11	1.07	1.01
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	5,327	4,985	4,147	4,335	3,678	3,414
30	Possession sales in Qtr	Units	5,798	5,482	5,224	4,493	4,155	3,885
31	Stocks of possessions at end Qtr	Units	7,819	7,316	6,330	6,244	5,813	5,400
Capitalisation of arrears cases								
32	Number in Qtr	Units	5,224	5,803	6,305	5,684	5,418	5,506
33	Amount of arrears capitalised in Qtr	£ millions	21	23	26	23	22	22
34	Balance outstanding	£ millions	649	708	777	686	649	665
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	9,674,897	9,704,175	9,692,450	9,690,389	9,653,473	9,680,291
36	Loan book: balances outstanding	£ millions	960,594	966,453	976,137	978,535	985,535	992,201



MLAR Table 1.7

Last updated: 9 December 2014

Residential loans to individuals (Unsecuritised + Securitised) : Arrears in Detail

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
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	Units	10,044	9,550	9,073	8,420	7,610	7,315
2	Amount of arrears	£ millions	13	12	12	11	10	9
3	Balance outstanding	£ millions	690	652	631	587	517	497
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	9.92	9.93	10.24	9.95	9.53	9.79
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	112,529	107,385	100,419	96,711	89,607	86,571
	of which : % of cases having							
6	A temporary concession	Per cent	4.70	4.49	3.99	4.42	4.22	4.49
7	A formal arrangement	Per cent	21.42	21.58	21.58	22.23	22.18	22.42
8	No concession or arrangement	Per cent	73.88	73.94	74.43	73.35	73.60	73.09
9	Amount of arrears	£ millions	610	583	540	535	492	475
10	Balance outstanding	£ millions	6,950	6,570	6,163	5,894	5,423	5,077
11	Balances as % of total loan balances	Per cent	2.58	2.46	2.35	2.23	2.06	1.93
12	Performance of arrears cases in Qtr	Per cent	57.28	56.47	58.07	59.03	58.09	56.23



MLAR Table 1.7

Last updated: 9 December 2014

Residential loans to individuals (Unsecuritised + Securitised) : Arrears in Detail

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
B (cont.)								
Arrears cases at end Qtr: analysed by degree of severity								
(i) Balances on cases in arrears as % total loan balances								
13	1.5 < 2.5 % in arrears	Per cent	0.68	0.65	0.63	0.59	0.55	0.52
14	2.5 < 5.0 % in arrears	Per cent	0.72	0.69	0.66	0.61	0.57	0.53
15	5.0 < 7.5 % in arrears	Per cent	0.32	0.31	0.30	0.27	0.24	0.22
16	7.5 < 10 % in arrears	Per cent	0.17	0.16	0.15	0.15	0.14	0.13
17	10 % or more in arrears	Per cent	0.47	0.46	0.44	0.42	0.38	0.36
18	In possession	Per cent	0.21	0.19	0.17	0.18	0.18	0.17
19	TOTAL	Per cent	2.58	2.46	2.35	2.23	2.06	1.93
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.90	1.81	1.72	1.64	1.50	1.41
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.54	0.52	0.51	0.50	0.48	0.47
22	2.5 < 5.0 % in arrears	Per cent	0.63	0.61	0.58	0.58	0.54	0.52
23	5.0 < 7.5 % in arrears	Per cent	0.30	0.29	0.28	0.28	0.26	0.24
24	7.5 < 10 % in arrears	Per cent	0.18	0.17	0.17	0.16	0.15	0.15
25	10 % or more in arrears	Per cent	0.77	0.76	0.73	0.74	0.70	0.71
26	In possession	Per cent	0.09	0.09	0.09	0.10	0.10	0.09
27	TOTAL	Per cent	2.50	2.43	2.35	2.36	2.23	2.19
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.96	1.91	1.85	1.85	1.75	1.72
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	2,468	2,364	1,990	2,352	2,050	1,743
30	Possession sales in Qtr	Units	2,708	2,491	2,402	2,157	2,028	1,936
31	Stocks of possessions at end Qtr	Units	4,215	4,010	3,632	3,910	3,897	3,653
Capitalisation of arrears cases								
32	Number in Qtr	Units	2,332	2,210	1,885	1,633	1,489	1,518
33	Amount of arrears capitalised in Qtr	£ millions	6	6	6	6	5	5
34	Balance outstanding	£ millions	161	160	132	127	115	132
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	4,493,853	4,411,495	4,265,075	4,105,108	4,026,345	3,958,800
36	Loan book: balances outstanding	£ millions	269,108	267,367	262,203	264,439	263,754	263,409



MLAR Table 1.7

Last updated: 9 December 2014

Residential loans to individuals (Unsecuritised + Securitised) : Arrears in Detail

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
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	32,516	30,086	29,208	27,761	24,770	24,146
2	Amount of arrears	£ millions	61	56	55	52	46	44
3	Balance outstanding	£ millions	3,286	3,018	2,975	2,804	2,490	2,394
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	11.54	11.12	11.46	11.30	10.72	11.02
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	292,178	279,648	264,831	255,531	240,464	230,192
		of which : % of cases having						
6	A temporary concession	Per cent	4.96	4.63	4.32	4.67	4.02	4.13
7	A formal arrangement	Per cent	26.17	26.48	26.49	27.51	27.60	28.32
8	No concession or arrangement	Per cent	68.87	68.89	69.19	67.82	68.37	67.56
9	Amount of arrears	£ millions	1,718	1,695	1,629	1,591	1,563	1,458
10	Balance outstanding	£ millions	28,472	27,138	25,966	24,803	23,221	21,720
11	Balances as % of total loan balances	Per cent	2.32	2.20	2.10	2.00	1.86	1.73
12	Performance of arrears cases in Qtr	Per cent	60.50	61.40	61.87	62.53	63.15	63.13
C (cont.) Arrears cases at end Qtr: analysed by degree of severity								
(i) Balances on cases in arrears as % total loan balances								
13	1.5 < 2.5 % in arrears	Per cent	0.72	0.68	0.65	0.62	0.58	0.54
14	2.5 < 5.0 % in arrears	Per cent	0.77	0.73	0.69	0.65	0.60	0.56
15	5.0 < 7.5 % in arrears	Per cent	0.31	0.29	0.28	0.26	0.24	0.22
16	7.5 < 10 % in arrears	Per cent	0.14	0.14	0.14	0.13	0.12	0.11
17	10 % or more in arrears	Per cent	0.24	0.24	0.23	0.22	0.21	0.20
18	In possession	Per cent	0.14	0.13	0.11	0.11	0.11	0.10
19	TOTAL	Per cent	2.32	2.20	2.10	2.00	1.86	1.73
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.60	1.52	1.44	1.37	1.28	1.19



MLAR Table 1.7

Last updated: 9 December 2014

Residential loans to individuals (Unsecuritised + Securitised) : Arrears in Detail

Not seasonally adjusted

			2013			2014		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
C (cont.)								
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.58	0.55	0.53	0.52	0.49	0.47
22	2.5 < 5.0 % in arrears	Per cent	0.63	0.61	0.58	0.56	0.53	0.50
23	5.0 < 7.5 % in arrears	Per cent	0.26	0.25	0.24	0.23	0.22	0.21
24	7.5 < 10 % in arrears	Per cent	0.14	0.13	0.13	0.12	0.12	0.11
25	10 % or more in arrears	Per cent	0.36	0.36	0.34	0.34	0.32	0.32
26	In possession	Per cent	0.08	0.08	0.07	0.07	0.07	0.07
27	TOTAL	Per cent	2.06	1.98	1.90	1.85	1.76	1.69
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.48	1.43	1.36	1.33	1.27	1.22
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	7,795	7,349	6,137	6,687	5,728	5,157
30	Possession sales in Qtr	Units	8,506	7,973	7,626	6,650	6,183	5,821
31	Stocks of possessions at end Qtr	Units	12,034	11,326	9,962	10,154	9,710	9,053
Capitalisation of arrears cases								
32	Number in Qtr	Units	7,556	8,013	8,190	7,317	6,907	7,024
33	Amount of arrears capitalised in Qtr	£ millions	27	29	32	29	27	27
34	Balance outstanding	£ millions	810	868	909	813	763	797
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	14,168,750	14,115,670	13,957,525	13,795,497	13,679,818	13,639,091
36	Loan book: balances outstanding	£ millions	1,229,702	1,233,820	1,238,340	1,242,974	1,249,289	1,255,610

Notes to table

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MLAR Table 2.1 Sectoral Analysis: New Business Volume

Last updated: 9 December 2014

Not seasonally adjusted

Residential lending to individuals

Sub table reference		Banks + Building Societies Per cent	Other lenders Per cent	ALL Sectors £ millions
A	<u>Time series measures</u>			
1	Gross advances			
	2013 Q2	91.04	8.96	41,649
	2013 Q3	91.71	8.29	49,539
	2013 Q4	92.35	7.65	51,473
	2014 Q1	91.59	8.37	47,074
	2014 Q2	91.74	8.20	51,493
	2014 Q3	90.98	8.99	55,882
2	Net advances			
	2013 Q2	92.05	7.95	5,122
	2013 Q3	95.67	4.33	7,235
	2013 Q4	97.14	2.86	8,997
	2014 Q1	97.45	2.66	7,001
	2014 Q2	97.56	2.66	8,908
	2014 Q3	93.72	6.32	11,034



MLAR Table 2.1 Sectoral Analysis: New Business Volume

Last updated: 9 December 2014

Not seasonally adjusted

Residential lending to individuals		Banks + Building Societies Per cent	Other lenders Per cent	ALL Sectors £ millions
Sub table reference				
3	New commitments			
	2013 Q2	91.89	8.11	47,508
	2013 Q3	91.78	8.22	50,491
	2013 Q4	92.59	7.41	50,316
	2014 Q1	91.48	8.49	48,883
	2014 Q2	91.06	8.90	53,449
	2014 Q3	90.57	9.39	53,614
4	Balances outstanding (unsecuritised): loans	89.21	10.77	1,161,560
5	: commitments	92.22	7.78	74,235
	<i>Balances are for 2014 Q3</i>			

Notes to table

Explanatory notes

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MLAR Table 2.2

Last updated: 9 December 2014

Sectoral Analysis: Characteristics of New Lending in latest quarter

Not seasonally adjusted

Residential lending to individuals

Sub table reference			Banks & Building Societies	Other lenders	ALL Sectors
A	Single period measures (latest Qtr only)				
	Lending by interest rate basis:				
	Gross advances:				
1	Percent at fixed rates	Per cent	82.36	84.40	82.55
2	Percent at variable rates	Per cent	17.64	15.60	17.45
	Balances				
3	Percent at fixed rates	Per cent	40.91	26.33	39.34
4	Percent at variable rates	Per cent	59.09	73.67	60.66
	Interest rates on:				
	Gross advances:				
5	Fixed	Per cent	3.39	3.79	3.43
6	variable	Per cent	2.72	3.54	2.79
7	All	Per cent	3.27	3.75	3.31
	Balances:				
8	Fixed	Per cent	3.49	4.14	3.54
9	Variable	Per cent	3.03	3.59	3.10
10	All	Per cent	3.22	3.74	3.28
11	<75%	Per cent	63.66	68.83	64.13
12	75 to 90%	Per cent	31.89	27.93	31.52
13	90 to 95%	Per cent	4.14	2.67	4.01
14	Over 95%	Per cent	0.32	0.58	0.34
	Income multiple by LTV (a):				
15	Over 90 to 95%	Per cent	3.02	1.38	2.87
16	Over 95%	Per cent	0.23	0.25	0.23
17	All over 90%	Per cent	3.25	1.62	3.10



MLAR Table 2.2

Last updated: 9 December 2014

Sectoral Analysis: Characteristics of New Lending in latest quarter

Not seasonally adjusted

Residential lending to individuals

Sub table reference			Banks & Building Societies	Other lenders	ALL Sectors
A (cont.)					
With Impaired credit history (Regulated only):					
18	Advances	Per cent	0.18	0.80	0.21
19	Balances	Per cent	0.72	6.95	1.16
By purpose (Regulated only):					
20	Advances:				
21	House purchase	Per cent	68.98	53.47	68.02
22	Further advance	Per cent	2.58	0.72	2.47
23	Remortgage	Per cent	26.49	27.43	26.54
24	Other	Per cent	1.95	18.38	2.97
Balances:					
25	House purchase	Per cent	57.50	52.67	57.16
26	Further advance	Per cent	3.70	0.47	3.47
27	Remortgage	Per cent	37.25	38.78	37.36
28	Other	Per cent	1.55	8.08	2.01
Loans in arrears (Unsecuritised):					
29	New cases as % arrears stocks	Per cent	11.58	11.65	11.59
Arrears cases at end qtr:					
30	Balances as % total loan balances	Per cent	1.32	2.99	1.50
31	Performance of arrears cases in qtr	Per cent	62.26	60.50	61.86

Balances are for 2014 Q2

Notes to table

(a) Income multiple refers to single: 3.50 x or more and joint: 2.75x or more

Explanatory notes