



BANK OF ENGLAND



## MLAR STATISTICS: December 2015 edition

Residential loans to individuals (Regulated and Non-regulated)

<b>Table name</b>	<b>Description</b>
1.11	Residential loans to individuals: Balances on & off balance sheet
1.21	Residential loans to individuals: Business flows
1.22	Residential loans to individuals: Interest rate analysis
1.31	Residential loans to individuals: Income multiple and LTV
1.32	Residential loans to individuals: Nature of loan
1.33	Residential loans to individuals: Purpose of loan
1.4	Residential loans to individuals (unsecuritised): Arrears in Detail
1.5	Residential loans to individuals: Mortgage Administration
1.6	Residential loans to individuals (securitised): Arrears in detail
1.7	Residential loans to individuals (unsecuritised and securitised): Arrears in Detail
2.1	Sectoral Analysis: New Business Volumes
2.2	Sectoral Analysis: Characteristics of New Lending in latest quarter



## MLAR Table 1.11

Last updated: 08 December 2015

## Balances on and off balance sheet

Not seasonally adjusted

## Residential loans to individuals

			2014			2015		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
<b>A</b>	<b>Loans: by type and whether securitised</b>							
	Amounts							
	Residential lending to individuals							
	Regulated							
1	Unsecuritised	£ millions	913,736	925,155	931,286	937,430	945,670	954,877
2	Securitised	£ millions	71,800	67,046	64,943	59,025	59,095	58,859
3	<b>Sub total</b>	<b>£ millions</b>	<b>985,535</b>	<b>992,201</b>	<b>996,229</b>	<b>996,455</b>	<b>1,004,764</b>	<b>1,013,736</b>
	Non-regulated							
4	Unsecuritised	£ millions	235,729	236,404	237,216	239,363	241,819	242,877
5	Securitised	£ millions	28,025	27,005	26,141	25,291	25,118	25,329
6	<b>Sub total</b>	<b>£ millions</b>	<b>263,754</b>	<b>263,409</b>	<b>263,356</b>	<b>264,654</b>	<b>266,937</b>	<b>268,206</b>
	Total: Regulated and Non-regulated							
7	Unsecuritised	£ millions	1,149,465	1,161,560	1,168,502	1,176,792	1,187,489	1,197,754
8	Securitised	£ millions	99,825	94,050	91,083	84,317	84,213	84,188
9	<b>Total</b>	<b>£ millions</b>	<b>1,249,289</b>	<b>1,255,610</b>	<b>1,259,585</b>	<b>1,261,109</b>	<b>1,271,702</b>	<b>1,281,942</b>

## Notes to table

## Explanatory notes

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## MLAR Table 1.21

Last updated 08 December 2015

## Residential loans to individuals: Business flows

Not seasonally adjusted

			2014			2015		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
<b>A</b>	<b>Residential loans to individuals : Regulated</b>							
Business flows								
1	Gross advances	£ millions	43,812	47,039	42,736	36,807	42,925	50,937
2	Net advances	£ millions	8,903	10,259	7,283	4,681	8,131	11,045
3	New commitments	£ millions	45,177	44,829	38,008	38,789	48,855	52,822
Balance outstanding								
4	Loans (exc overdrafts)	£ millions	913,736	925,155	931,286	937,430	945,670	954,877
5	Commitments stock	£ millions	60,446	58,917	54,517	55,456	59,161	62,241
Overdrafts (secured)								
6	Net movement in qtr	£ millions	-64	-19	-57	-7	-60	-38
7	Overdraft balances	£ millions	1,162	1,143	1,086	1,079	1,019	981
8	Aggregate of credit limits	£ millions	1,631	1,605	1,525	1,452	1,398	1,349

## MLAR Table 1.21

Last updated 08 December 2015

## Residential loans to individuals: Business flows

Not seasonally adjusted

			2014			2015		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
<b>B</b>	<b>Residential loans to individuals : Non-regulated</b>							
Business flows								
1	Gross advances	£ millions	7,679	8,840	8,607	8,760	9,562	11,128
2	Net advances	£ millions	5	775	787	1,628	1,803	2,593
3	New commitments	£ millions	8,274	8,787	8,274	8,430	10,469	11,399
Balance outstanding								
4	Loans (exc overdrafts)	£ millions	235,729	236,404	237,216	239,363	241,819	242,877
5	Commitments stock	£ millions	15,269	15,327	15,124	14,749	15,298	14,603
Overdrafts (secured)								
6	Net movement in qtr	£ millions	-19	-8	-25	-3	-19	2
7	Overdraft balances	£ millions	279	271	246	243	223	225
8	Aggregate of credit limits	£ millions	446	434	400	356	332	329

## MLAR Table 1.21

Last updated 08 December 2015

### Residential loans to individuals: Business flows

Not seasonally adjusted

			2014			2015		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
<b>C</b>	<b>Residential loans to individuals : All (Reg+Non-reg)</b>							
	Business flows							
1	Gross advances	£ millions	51,491	55,880	51,343	45,567	52,488	62,065
2	Net advances	£ millions	8,908	11,034	8,071	6,309	9,934	13,638
3	New commitments	£ millions	53,451	53,616	46,281	47,219	59,324	64,222
	Balance outstanding							
4	Loans (exc overdrafts)	£ millions	1,149,465	1,161,560	1,168,502	1,176,792	1,187,489	1,197,754
5	Commitments stock	£ millions	75,715	74,244	69,641	70,205	74,459	76,844
	Overdrafts (secured)							
6	Net movement in qtr	£ millions	-83	-27	-82	-10	-80	-36
7	Overdraft balances	£ millions	1,441	1,414	1,332	1,322	1,242	1,206
8	Aggregate of credit limits	£ millions	2,077	2,039	1,925	1,807	1,731	1,678

#### Notes to table

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## MLAR Table 1.22

Last updated: 08 December 2015

## Residential loans to individuals : Interest rate analysis

Not seasonally adjusted

Sub table reference			2014			2015		
			Q2	Q3	Q4	Q1	Q2	Q3
<b>A</b>	<b>Residential loans to individuals : Regulated</b>							
	<b>Interest rates : basis, link to Bank Rate and weighted averages</b>							
	Per cent of business at fixed rates							
1	Gross advances	Per cent	82.89	83.24	83.31	79.16	81.05	82.76
2	Balances outstanding	Per cent	41.60	43.89	45.81	46.99	48.54	51.10
	Per cent of business above Bank Rate							
	Gross advances							
3	Less than 2% above	Per cent	29.56	26.66	28.61	41.51	51.08	57.15
4	2 < 3 % above	Per cent	40.54	41.11	41.02	36.68	31.20	26.93
5	3 < 4 % above	Per cent	18.40	19.62	19.33	14.45	11.94	12.09
6	4% or more above	Per cent	11.50	12.61	11.04	7.37	5.79	3.83
	Balances outstanding							
7	Less than 2% above	Per cent	23.27	24.16	25.30	27.19	29.45	32.16
8	2 < 3 % above	Per cent	34.07	34.89	35.24	34.98	34.42	33.75
9	3 < 4 % above	Per cent	25.19	24.59	23.97	23.00	21.93	20.78
10	4% or more above	Per cent	17.46	16.36	15.49	14.83	14.20	13.31
	Overall weighted average interest rates							
	Gross advances							
11	Fixed rate loans	Per cent	3.27	3.36	3.31	3.01	2.81	2.68
12	Variable rate loans	Per cent	2.57	2.56	2.47	2.28	2.20	2.34
13	<b>All loans</b>	<b>Per cent</b>	<b>3.15</b>	<b>3.23</b>	<b>3.17</b>	<b>2.86</b>	<b>2.69</b>	<b>2.63</b>
	Balances outstanding							
14	Fixed rate loans	Per cent	3.58	3.49	3.42	3.36	3.25	3.15
15	Variable rate loans	Per cent	3.07	3.07	3.05	3.03	3.00	2.98
16	<b>All loans</b>	<b>Per cent</b>	<b>3.28</b>	<b>3.25</b>	<b>3.22</b>	<b>3.19</b>	<b>3.13</b>	<b>3.07</b>

## Residential loans to individuals : Interest rate analysis

Not seasonally adjusted

			2014			2015		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
<b>B</b>	<b>Residential loans to individuals : Non-regulated</b>							
	<b>Interest rates : basis, link to Bank Rate and weighted averages</b>							
	Per cent of business at fixed rates							
1	Gross advances	Per cent	76.74	78.88	76.74	71.15	69.23	71.06
2	Balances outstanding	Per cent	19.81	21.56	23.68	25.25	26.64	28.81
	Per cent of business above Bank Rate							
	Gross advances							
3	Less than 2% above	Per cent	3.00	3.10	4.75	8.85	12.57	13.25
4	2 < 3 % above	Per cent	29.03	33.37	39.32	45.68	47.12	50.72
5	3 < 4 % above	Per cent	57.93	53.92	46.14	35.90	32.46	29.01
6	4% or more above	Per cent	10.04	9.61	9.79	9.57	7.84	7.03
	Balances outstanding							
7	Less than 2% above	Per cent	32.53	31.64	30.95	30.49	30.40	30.22
8	2 < 3 % above	Per cent	21.25	22.05	23.01	24.31	25.48	27.26
9	3 < 4 % above	Per cent	21.82	22.80	23.29	23.21	22.82	22.30
10	4% or more above	Per cent	24.40	23.52	22.75	21.98	21.31	20.23
	Overall weighted average interest rates							
	Gross advances							
11	Fixed rate loans	Per cent	3.89	3.79	3.70	3.58	3.48	3.38
12	Variable rate loans	Per cent	3.92	3.75	3.68	3.50	3.33	3.29
13	<b>All loans</b>	<b>Per cent</b>	<b>3.90</b>	<b>3.78</b>	<b>3.70</b>	<b>3.56</b>	<b>3.44</b>	<b>3.36</b>
	Balances outstanding							
14	Fixed rate loans	Per cent	4.06	3.97	3.90	3.83	3.74	3.65
15	Variable rate loans	Per cent	3.21	3.21	3.18	3.18	3.17	3.12
16	<b>All loans</b>	<b>Per cent</b>	<b>3.38</b>	<b>3.37</b>	<b>3.36</b>	<b>3.34</b>	<b>3.32</b>	<b>3.27</b>

## Residential loans to individuals : Interest rate analysis

Not seasonally adjusted

			2014			2015		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
<b>C</b>	<b>Residential loans to individuals : All (Regulated and Non-regulated)</b>							
<b>Interest rates : basis, link to Bank Rate and weighted averages</b>								
Per cent of business at fixed rates								
1	Gross advances	Per cent	81.97	82.55	82.21	77.62	78.90	80.66
2	Balances outstanding	Per cent	37.13	39.34	41.32	42.57	44.08	46.58
Percent of business above Bank Rate								
Gross advances								
3	Less than 2% above	Per cent	25.60	22.93	24.61	35.23	44.06	49.28
4	2 < 3 % above	Per cent	38.82	39.89	40.74	38.41	34.10	31.19
5	3 < 4 % above	Per cent	24.29	25.04	23.82	18.57	15.67	15.13
6	4% or more above	Per cent	11.28	12.14	10.83	7.79	6.16	4.40
Balances outstanding								
7	Less than 2% above	Per cent	25.17	25.68	26.45	27.86	29.64	31.77
8	2 < 3 % above	Per cent	31.44	32.28	32.76	32.81	32.60	32.44
9	3 < 4 % above	Per cent	24.50	24.23	23.83	23.05	22.11	21.08
10	4% or more above	Per cent	18.89	17.81	16.96	16.28	15.65	14.71
Overall weighted average interest rates								
Gross advances								
11	Fixed rate loans	Per cent	3.35	3.43	3.37	3.11	2.91	2.79
12	Variable rate loans	Per cent	2.83	2.79	2.74	2.58	2.50	2.60
13	All loans	Per cent	3.26	3.31	3.26	2.99	2.83	2.76
Balances outstanding								
14	Fixed rate loans	Per cent	3.63	3.54	3.48	3.42	3.31	3.21
15	Variable rate loans	Per cent	3.11	3.10	3.08	3.07	3.05	3.02
16	All loans	Per cent	3.30	3.28	3.25	3.22	3.17	3.11

## Notes to table

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## MLAR Table 1.31

Last updated: 08 December 2015

## Residential loans to individuals : Income multiple and LTV

Not seasonally adjusted

			2014			2015		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
<b>A</b>	<b>Residential loans to individuals : Regulated</b>							
	Income multiple							
	Single:							
1	Less than 2.50	Per cent	9.21	9.69	9.22	9.95	9.02	8.76
2	2.50 < 3.00	Per cent	4.51	4.64	4.70	4.80	4.58	4.44
3	3.00 < 3.50	Per cent	5.80	5.89	5.99	5.91	5.67	5.54
4	3.50 < 4.00	Per cent	5.98	5.91	6.06	5.80	5.89	6.06
5	4.00 or over	Per cent	13.41	12.12	10.98	10.45	10.53	11.63
6	Other	Per cent	2.49	2.05	1.95	2.26	1.84	1.54
<b>7</b>	<b>Total on Single income</b>	<b>Per cent</b>	<b>41.40</b>	<b>40.30</b>	<b>38.91</b>	<b>39.17</b>	<b>37.54</b>	<b>37.96</b>
<b>8</b>	<b>of which : Not evidenced</b>	<b>Per cent</b>	<b>4.26</b>	<b>1.55</b>	<b>0.39</b>	<b>0.36</b>	<b>0.25</b>	<b>0.27</b>
	Joint:							
9	Less than 2.00	Per cent	8.13	8.41	9.88	10.99	10.26	9.25
10	2.00 < 2.50	Per cent	7.48	8.07	8.65	8.68	8.38	7.69
11	2.50 < 2.75	Per cent	4.24	4.48	5.44	5.24	5.28	4.87
12	2.75 < 3.00	Per cent	4.81	4.82	5.77	5.61	5.57	5.31
13	3.00 or over	Per cent	33.44	33.51	30.91	29.78	32.40	34.34
14	Other	Per cent	0.51	0.40	0.45	0.54	0.57	0.57
<b>15</b>	<b>Total on Joint income</b>	<b>Per cent</b>	<b>58.60</b>	<b>59.70</b>	<b>61.09</b>	<b>60.83</b>	<b>62.46</b>	<b>62.04</b>
<b>16</b>	<b>of which : Not evidenced</b>	<b>Per cent</b>	<b>4.89</b>	<b>1.62</b>	<b>0.41</b>	<b>0.36</b>	<b>0.34</b>	<b>0.31</b>

**MLAR Table 1.31**

Last updated: 08 December 2015

**Residential loans to individuals : Income multiple and LTV**

Not seasonally adjusted

			2014			2015		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
<b>A (cont.)</b>								
LTV								
17	< = 75%	Per cent	60.78	59.81	59.73	62.45	61.02	61.97
18	Over 75 < = 90%	Per cent	33.95	35.23	35.83	33.46	34.79	34.72
19	Over 90 < = 95%	Per cent	4.82	4.67	4.15	3.73	4.01	3.14
20	Over 95%	Per cent	0.45	0.30	0.29	0.36	0.18	0.16
<b>21</b>	<b>Total</b>	<b>Per cent</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
LTV and Income multiple								
Over 90 < = 95%								
22	Single: 3.50 x or more	Per cent	0.77	0.71	0.62	0.53	0.55	0.53
23	Joint : 2.75 x or more	Per cent	2.76	2.65	2.20	1.95	2.12	1.78
<b>24</b>	<b>Total</b>	<b>Per cent</b>	<b>3.53</b>	<b>3.36</b>	<b>2.82</b>	<b>2.48</b>	<b>2.67</b>	<b>2.31</b>
Over 95%								
25	Single: 3.50 x or more	Per cent	0.19	0.09	0.08	0.06	0.08	0.03
26	Joint : 2.75 x or more	Per cent	0.12	0.09	0.08	0.07	0.04	0.03
<b>27</b>	<b>Total</b>	<b>Per cent</b>	<b>0.31</b>	<b>0.18</b>	<b>0.16</b>	<b>0.13</b>	<b>0.13</b>	<b>0.05</b>
LTV (All over 90%)								
28	Single: 3.50 x or more	Per cent	0.96	0.80	0.69	0.59	0.64	0.55
29	Joint : 2.75 x or more	Per cent	2.87	2.75	2.28	2.02	2.16	1.81
<b>30</b>	<b>Total</b>	<b>Per cent</b>	<b>3.84</b>	<b>3.55</b>	<b>2.97</b>	<b>2.61</b>	<b>2.80</b>	<b>2.36</b>

**MLAR Table 1.31**

Last updated: 08 December 2015

**Residential loans to individuals : Income multiple and LTV**

Not seasonally adjusted

			2014			2015		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
<b>B</b>	<b>Residential loans to individuals : Non-regulated</b>							
	Income multiple							
	Single:							
1	Less than 2.50	Per cent	5.14	5.24	4.82	4.52	5.95	5.44
2	2.50 < 3.00	Per cent	1.30	1.27	1.01	1.24	1.44	1.28
3	3.00 < 3.50	Per cent	1.21	1.05	0.92	1.12	1.31	1.18
4	3.50 < 4.00	Per cent	0.76	0.91	0.82	0.89	0.99	0.91
5	4.00 or over	Per cent	3.14	3.72	3.34	3.39	3.86	3.97
6	Other	Per cent	74.50	73.90	75.14	73.34	69.40	71.25
7	<b>Total on Single income</b>	<b>Per cent</b>	<b>86.05</b>	<b>86.09</b>	<b>86.04</b>	<b>84.51</b>	<b>82.95</b>	<b>84.03</b>
8	<i>of which : Not evidenced</i>	<b>Per cent</b>	<b>2.35</b>	<b>1.82</b>	<b>1.02</b>	<b>0.86</b>	<b>0.97</b>	<b>0.63</b>
	Joint:							
9	Less than 2.00	Per cent	3.91	3.72	3.23	3.84	4.57	4.36
10	2.00 < 2.50	Per cent	1.25	1.22	1.01	1.29	1.56	1.43
11	2.50 < 2.75	Per cent	0.46	0.59	0.59	0.63	0.68	0.66
12	2.75 < 3.00	Per cent	0.51	0.56	0.41	0.57	0.71	0.47
13	3.00 or over	Per cent	2.29	2.31	2.34	3.04	3.21	2.54
14	Other	Per cent	5.53	5.51	6.38	6.13	6.32	6.52
15	<b>Total on Joint income</b>	<b>Per cent</b>	<b>13.95</b>	<b>13.91</b>	<b>13.96</b>	<b>15.49</b>	<b>17.05</b>	<b>15.97</b>
16	<i>of which : Not evidenced</i>	<b>Per cent</b>	<b>0.49</b>	<b>0.19</b>	<b>0.16</b>	<b>0.18</b>	<b>0.16</b>	<b>0.14</b>

**MLAR Table 1.31**

Last updated: 08 December 2015

**Residential loans to individuals : Income multiple and LTV**

Not seasonally adjusted

			2014			2015		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
<b>B (cont.)</b>								
LTV								
17	< = 75%	Per cent	86.15	87.48	88.79	88.86	88.05	85.22
18	Over 75 < = 90%	Per cent	13.34	11.91	10.58	10.41	11.23	14.21
19	Over 90 < = 95%	Per cent	0.06	0.04	0.04	0.06	0.12	0.07
20	Over 95%	Per cent	0.44	0.57	0.59	0.67	0.60	0.50
<b>21</b>	<b>Total</b>	<b>Per cent</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
LTV and Income multiple								
Over 90 < = 95%								
22	Single: 3.50 x or more	Per cent	0.01	0.00	0.00	0.00	0.00	0.01
23	Joint : 2.75 x or more	Per cent	0.01	0.00	0.01	0.00	0.01	0.00
<b>24</b>	<b>Total</b>	<b>Per cent</b>	<b>0.02</b>	<b>0.01</b>	<b>0.01</b>	<b>0.01</b>	<b>0.01</b>	<b>0.01</b>
Over 95%								
25	Single: 3.50 x or more	Per cent	0.23	0.45	0.41	0.51	0.45	0.36
26	Joint : 2.75 x or more	Per cent	0.03	0.01	0.04	0.05	0.00	0.00
<b>27</b>	<b>Total</b>	<b>Per cent</b>	<b>0.26</b>	<b>0.46</b>	<b>0.45</b>	<b>0.57</b>	<b>0.46</b>	<b>0.37</b>
LTV (All over 90%)								
28	Single: 3.50 x or more	Per cent	0.24	0.46	0.41	0.52	0.45	0.37
29	Joint : 2.75 x or more	Per cent	0.04	0.02	0.05	0.06	0.01	0.00
<b>30</b>	<b>Total</b>	<b>Per cent</b>	<b>0.27</b>	<b>0.47</b>	<b>0.46</b>	<b>0.57</b>	<b>0.47</b>	<b>0.38</b>

MLAR Table 1.31

Last updated: 08 December 2015

Residential loans to individuals : Income multiple and LTV

Not seasonally adjusted

			2014			2015		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
<b>C</b>	<b>Residential loans to individuals : All (Reg+Non-reg)</b>							
Income multiple								
Single:								
1	Less than 2.50	Per cent	8.60	8.99	8.48	8.91	8.46	8.16
2	2.50 < 3.00	Per cent	4.03	4.11	4.09	4.11	4.01	3.87
3	3.00 < 3.50	Per cent	5.11	5.13	5.14	4.99	4.87	4.76
4	3.50 < 4.00	Per cent	5.20	5.12	5.18	4.86	5.00	5.14
5	4.00 or over	Per cent	11.88	10.79	9.70	9.09	9.32	10.25
6	Other	Per cent	13.23	13.41	14.22	15.92	14.15	14.04
7	<b>Total on Single income</b>	<b>Per cent</b>	<b>48.06</b>	<b>47.54</b>	<b>46.81</b>	<b>47.88</b>	<b>45.81</b>	<b>46.22</b>
8	<i>of which : Not evidenced</i>	<b>Per cent</b>	<b>3.98</b>	<b>1.59</b>	<b>0.49</b>	<b>0.45</b>	<b>0.39</b>	<b>0.33</b>
Joint:								
9	Less than 2.00	Per cent	7.50	7.67	8.77	9.61	9.22	8.37
10	2.00 < 2.50	Per cent	6.55	6.99	7.37	7.26	7.14	6.57
11	2.50 < 2.75	Per cent	3.68	3.87	4.63	4.35	4.45	4.12
12	2.75 < 3.00	Per cent	4.17	4.15	4.87	4.64	4.69	4.44
13	3.00 or over	Per cent	28.79	28.57	26.12	24.64	27.08	28.64
14	Other	Per cent	1.26	1.21	1.44	1.61	1.62	1.64
15	<b>Total on Joint income</b>	<b>Per cent</b>	<b>51.94</b>	<b>52.46</b>	<b>53.19</b>	<b>52.12</b>	<b>54.19</b>	<b>53.78</b>
16	<i>of which : Not evidenced</i>	<b>Per cent</b>	<b>4.23</b>	<b>1.39</b>	<b>0.37</b>	<b>0.33</b>	<b>0.31</b>	<b>0.28</b>
LTV								
17	< = 75%	Per cent	64.57	64.18	64.60	67.52	65.95	66.14
18	Over 75 < = 90%	Per cent	30.88	31.54	31.60	29.03	30.50	31.04
19	Over 90 < = 95%	Per cent	4.11	3.94	3.46	3.03	3.30	2.59
20	Over 95%	Per cent	0.45	0.34	0.34	0.42	0.26	0.23
21	<b>Total</b>	<b>Per cent</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>

## MLAR Table 1.31

Last updated: 08 December 2015

### Residential loans to individuals : Income multiple and LTV

Not seasonally adjusted

			2014			2015		
			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	0.66	0.60	0.51	0.43	0.45	0.43
23	Joint : 2.75 x or more	Per cent	2.35	2.23	1.83	1.58	1.73	1.46
24	<b>Total</b>	<b>Per cent</b>	<b>3.00</b>	<b>2.83</b>	<b>2.34</b>	<b>2.01</b>	<b>2.19</b>	<b>1.90</b>
Over 95%								
25	Single: 3.50 x or more	Per cent	0.20	0.15	0.13	0.15	0.15	0.09
26	Joint : 2.75 x or more	Per cent	0.11	0.08	0.08	0.06	0.04	0.02
27	<b>Total</b>	<b>Per cent</b>	<b>0.30</b>	<b>0.23</b>	<b>0.21</b>	<b>0.21</b>	<b>0.19</b>	<b>0.11</b>
LTV (All over 90%)								
28	Single: 3.50 x or more	Per cent	0.86	0.75	0.65	0.58	0.60	0.52
29	Joint : 2.75 x or more	Per cent	2.45	2.31	1.91	1.64	1.77	1.49
30	<b>Total</b>	<b>Per cent</b>	<b>3.31</b>	<b>3.06</b>	<b>2.55</b>	<b>2.22</b>	<b>2.37</b>	<b>2.01</b>

#### Notes to table

Per cent of gross advances

#### Explanatory notes

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## MLAR Table 1.32

Last updated: 08 December 2015

## Residential loans to individuals : Nature of loan

Not seasonally adjusted

Sub table reference			2014			2015		
			Q2	Q3	Q4	Q1	Q2	Q3
<b>A</b>	<b>Residential loans to individuals : Regulated</b>							
	With Impaired credit history							
1	Advances	Per cent	0.21	0.21	0.24	0.20	0.21	0.20
2	Balances	Per cent	1.19	1.16	1.11	1.09	0.99	0.95
	By payment type							
	Advances							
3	Repayment (capital + interest)	Per cent	85.91	86.66	89.09	87.25	88.23	88.05
4	Interest only	Per cent	9.80	8.84	7.17	8.61	7.61	8.04
5	Combined	Per cent	2.84	2.81	2.06	2.15	2.17	2.50
6	Other	Per cent	1.46	1.69	1.68	1.99	1.99	1.41
	Balances							
7	Repayment (capital + interest)	Per cent	64.14	65.25	66.26	66.96	67.84	68.87
8	Interest only	Per cent	28.71	27.73	26.88	26.29	25.53	24.54
9	Combined	Per cent	6.30	6.16	6.02	5.92	5.79	5.80
10	Other	Per cent	0.85	0.85	0.84	0.83	0.84	0.80
<b>A (cont.)</b>								
	By drawing facility							
	Advances							
11	Loans with extra drawing facility	Per cent	3.44	3.13	2.88	3.60	2.85	2.44
12	Loans including unused facility	£ millions	6,622	6,730	6,500	6,645	6,925	6,506
13	Unused facility	£ millions	5,113	5,257	5,267	5,318	5,701	5,264
14	Net loans	£ millions	1,509	1,473	1,233	1,326	1,223	1,241
15	Loans with no extra drawing facility	Per cent	96.56	96.87	97.12	96.40	97.15	97.56
	Balances							
16	Loans with extra drawing facility	Per cent	9.62	9.18	8.86	8.58	8.25	7.88
17	Loans including unused facility	£ millions	118,895	115,917	113,474	102,799	97,705	93,497
18	Unused facility	£ millions	31,020	31,003	30,989	22,399 (a)	19,640	18,299
19	Net loans	£ millions	87,874	84,914	82,485	80,400	78,065	75,198
20	Loans with no extra drawing facility	Per cent	90.38	90.82	91.14	91.42	91.75	92.12

## Residential loans to individuals : Nature of loan

Not seasonally adjusted

Sub table reference			2014 Q2	Q3	Q4	2015 Q1	Q2	Q3
<b>B</b>	<b>Residential loans to individuals : Non-regulated</b>							
	With Impaired credit history							
1	Advances	Per cent	0.09	0.11	0.12	0.15	0.13	0.15
2	Balances	N/A						
	By payment type							
	Advances							
3	Repayment (capital + interest)	Per cent	16.05	16.20	16.81	16.19	14.81	14.03
4	Interest only	Per cent	81.99	82.27	82.10	82.57	84.03	84.79
5	Combined	Per cent	0.93	1.21	0.73	0.84	0.65	0.94
6	Other	Per cent	1.03	0.32	0.37	0.39	0.51	0.24
	Balances							
7	Repayment (capital + interest)	Per cent	22.59	22.12	21.80	21.40	21.03	19.93
8	Interest only	Per cent	71.22	71.94	72.47	73.01	73.56	74.58
9	Combined	Per cent	5.31	5.13	4.95	4.85	4.67	4.75
10	Other	Per cent	0.88	0.81	0.78	0.74	0.74	0.74
<b>B (cont.)</b>								
	By drawing facility							
	Advances							
11	Loans with extra drawing facility	Per cent	3.11	3.14	2.09	1.93	1.57	1.52
12	Loans including unused facility	£ millions	1,522	1,588	1,380	1,368	1,289	1,370
13	Unused facility	£ millions	1,283	1,311	1,200	1,199	1,139	1,201
14	Net loans	£ millions	239	277	180	169	150	169
15	Loans with no extra drawing facility	Per cent	96.89	96.86	97.91	98.07	98.43	98.48
	Balances							
16	Loans with extra drawing facility	Per cent	6.59	6.34	6.16	5.93	5.72	5.58
17	Loans including unused facility	£ millions	31,047	30,368	29,879	21,847	20,605	20,101
18	Unused facility	£ millions	15,506	15,374	15,256	7,644	6,776	6,557
19	Net loans	£ millions	15,540	14,994	14,623	14,204	13,830	13,544
20	Loans with no extra drawing facility	Per cent	93.41	93.66	93.84	94.07	94.28	94.42



## Residential loans to individuals : Nature of loan

Not seasonally adjusted

Sub table reference			2014 Q2	Q3	Q4	2015 Q1	Q2	Q3
<b>C</b>	<b>Residential loans to individuals : All (Reg + Non-reg)</b>							
	With Impaired credit history							
1	Advances	Per cent	0.19	0.20	0.22	0.19	0.19	0.19
2	Balances	N/A						
	By payment type							
	Advances							
3	Repayment (capital + interest)	Per cent	75.49	75.51	76.97	73.59	74.85	74.78
4	Interest only	Per cent	20.57	20.46	19.73	22.83	21.53	21.80
5	Combined	Per cent	2.55	2.56	1.84	1.90	1.90	2.22
6	Other	Per cent	1.39	1.47	1.46	1.69	1.72	1.20
	Balances							
7	Repayment (capital + interest)	Per cent	55.62	56.47	57.24	57.69	58.31	58.95
8	Interest only	Per cent	37.43	36.73	36.14	35.79	35.31	34.68
9	Combined	Per cent	6.10	5.95	5.80	5.70	5.56	5.58
10	Other	Per cent	0.85	0.85	0.83	0.81	0.82	0.79
<b>C (cont.)</b>								
	Advances							
11	Loans with extra drawing facility	Per cent	3.39	3.13	2.75	3.28	2.62	2.27
12	Loans including unused facility	£ millions	8143	8318	7880	8013	8214	7876
13	Unused facility	£ millions	6396	6567	6467	6518	6840	6466
14	Net loans	£ millions	1747	1751	1412	1495	1373	1410
15	Loans with no extra drawing facility	Per cent	96.61	96.87	97.25	96.72	97.38	97.73
	Balances							
16	Loans with extra drawing facility	Per cent	9.00	8.60	8.31	8.04	7.74	7.41
17	Loans including unused facility	£ millions	149,941	146,285	143,353	124,646	118,310	113,598
18	Unused facility	£ millions	46,527	46,377	46,245	30,043	26,416	24,856
19	Net loans	£ millions	103,415	99,908	97,109	94,603	91,894	88,742
20	Loans with no extra drawing facility	Per cent	91.00	91.40	91.69	91.96	92.26	92.59

## Notes to table

(a) Due to a reclassification by one reporting institution, the unused facility on balances of loans with extra drawing facility decreased by approximately £7 billion.

## Explanatory notes

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## MLAR Table 1.33

Last updated: 08 December 2015

## Residential loans to individuals : Purpose of loan

Not seasonally adjusted

			2014	Q3	Q4	2015	Q2	Q3
			Q2			Q1		
Sub table reference								
<b>A</b>	<b>Residential loans to individuals : Regulated</b>							
<b>By purpose of loan:</b>								
Advances								
1	House purchase:	Per cent	66.35	68.02	66.95	60.68	63.02	66.02
			Owner occupation:					
2	FTBs	Per cent	25.91	25.79	26.14	24.05	25.26	24.82
3	Other	Per cent	39.84	41.87	40.52	36.55	37.67	41.12
4	Buy to let	Per cent	0.61	0.37	0.29	0.09	0.09	0.08
5	Further advance	Per cent	2.71	2.47	2.73	3.05	2.93	2.76
6	Remortgage	Per cent	27.69	26.54	27.35	32.22	30.48	27.83
			Own borrowers					
7		Per cent	2.22	2.36	2.41	2.73	2.58	2.38
			From other lenders					
8		Per cent	25.47	24.19	24.94	29.49	27.90	25.45
Other:								
9	Lifetime mortgage	Per cent	3.25	2.97	2.97	4.05	3.58	3.39
10	Other	Per cent	0.80	0.84	0.90	0.93	0.91	0.86
11		Per cent	2.45	2.13	2.07	3.11	2.67	2.53
12	<b>Total</b>	<b>£ millions</b>	<b>43,812</b>	<b>47,039</b>	<b>42,736</b>	<b>36,807</b>	<b>42,925</b>	<b>50,937</b>
Balances								
13	House purchase:	Per cent	56.46	57.16	57.77	57.98	58.35	58.42
			Owner occupation:					
14	FTBs	Per cent	19.90	20.28	20.60	20.84	21.13	20.74
15	Other	Per cent	36.16	36.48	36.78	36.79	36.87	37.37
16	Buy to let	Per cent	0.40	0.40	0.40	0.35	0.34	0.31
17	Further advance	Per cent	3.58	3.47	3.39	3.28	3.21	3.17
18	Remortgage	Per cent	37.92	37.36	36.85	36.76	36.46	36.27
			Own borrowers					
19		Per cent	5.15	5.05	4.95	4.95	4.88	4.84
			From other lenders					
20		Per cent	32.78	32.31	31.90	31.80	31.58	31.44
Other:								
21	Lifetime mortgage	Per cent	2.04	2.01	1.99	1.98	1.98	2.14
22	Other	Per cent	0.69	0.69	0.68	0.67	0.67	0.67
23		Per cent	1.35	1.33	1.30	1.31	1.31	1.46
24	<b>Total</b>	<b>£ millions</b>	<b>913,736</b>	<b>925,155</b>	<b>931,286</b>	<b>937,430</b>	<b>945,670</b>	<b>954,841</b>
New commitments in Qtr								
(i) Percentages by purpose								
25	House purchase	Per cent	69.26	68.11	65.23	62.79	66.10	64.62
26	Remortgage	Per cent	25.82	27.10	29.84	31.15	29.59	30.39
27	Other (inc further advances)	Per cent	4.92	4.79	4.93	6.05	4.31	4.99
28	<b>Total</b>	<b>£ millions</b>	<b>45,177</b>	<b>44,829</b>	<b>38,008</b>	<b>38,789</b>	<b>48,855</b>	<b>52,822</b>
(ii) Amounts by purpose								
29	House purchase	£ millions	31,290	30,535	24,791	24,358	32,294	34,136
30	Remortgage	£ millions	11,665	12,147	11,341	12,084	14,457	16,051
31	Other (inc further advances)	£ millions	2,221	2,148	1,876	2,348	2,104	2,636
32	<b>Total</b>	<b>£ millions</b>	<b>45,177</b>	<b>44,829</b>	<b>38,008</b>	<b>38,789</b>	<b>48,855</b>	<b>52,822</b>

## Residential loans to individuals : Purpose of loan

Not seasonally adjusted

Sub table reference			2014 Q2	Q3	Q4	2015 Q1	Q2	Q3
<b>B</b>	<b>Residential loans to individuals : Non-regulated</b>							
	<b>By purpose of loan:</b>							
	Advances							
1	House purchase:	Per cent	91.50	91.75	90.93	89.17	88.77	88.89
	Owner occupation:							
2	FTBs	Per cent	0.14	0.17	0.12	0.13	0.13	0.13
3	Other	Per cent	3.45	3.07	3.38	2.22	2.07	2.06
4	Buy to let	Per cent	87.92	88.52	87.43	86.82	86.57	86.70
5	Further advance	Per cent	0.99	0.85	0.70	0.75	0.78	0.47
6	Remortgage	Per cent	3.57	4.44	5.60	6.08	6.84	7.24
7	Own borrowers	Per cent	0.49	0.70	0.57	0.80	0.89	0.68
8	From other lenders	Per cent	3.08	3.75	5.03	5.29	5.95	6.55
9	Other:	Per cent	3.94	2.95	2.77	3.99	3.61	3.41
10	Lifetime mortgage	Per cent	0.00	0.00	0.00	0.00	0.00	0.00
11	Other	Per cent	3.94	2.95	2.77	3.99	3.61	3.41
<b>12</b>	<b>Total</b>	<b>£ millions</b>	<b>7,679</b>	<b>8,840</b>	<b>8,607</b>	<b>8,760</b>	<b>9,562</b>	<b>11,128</b>
	Balances							
13	Buy to let	Per cent	64.13	65.53	66.57	67.60	68.79	70.41
14	Lifetime mortgage	Per cent	0.80	0.78	0.76	0.72	0.72	0.68
15	Other non-regulated	Per cent	35.07	33.69	32.67	31.69	30.49	28.91
<b>16</b>	<b>Total</b>	<b>£ millions</b>	<b>235,729</b>	<b>236,404</b>	<b>237,216</b>	<b>239,363</b>	<b>241,819</b>	<b>242,782</b>
	New commitments in Qtr							
	(i) Percentages by purpose							
17	House purchase	Per cent	72.41	71.96	65.87	61.81	64.93	67.73
18	Remortgage	Per cent	23.40	24.18	29.89	32.91	30.79	27.82
19	Other (inc further advances)	Per cent	4.19	3.86	4.24	5.29	4.28	4.46
<b>20</b>	<b>Total</b>	<b>£ millions</b>	<b>8,274</b>	<b>8,787</b>	<b>8,274</b>	<b>8,430</b>	<b>10,469</b>	<b>11,399</b>
	(ii) Amounts by purpose							
21	House purchase	£ millions	5,992	6,323	5,450	5,210	6,797	7,720
22	Remortgage	£ millions	1,936	2,125	2,473	2,774	3,224	3,171
23	Other (inc further advances)	£ millions	346	339	351	446	448	508
<b>24</b>	<b>Total</b>	<b>£ millions</b>	<b>8,274</b>	<b>8,787</b>	<b>8,274</b>	<b>8,430</b>	<b>10,469</b>	<b>11,399</b>

## MLAR Table 1.33

Last updated: 08 December 2015

## Residential loans to individuals : Purpose of loan

Not seasonally adjusted

Sub table reference			2014 Q2	Q3	Q4	2015 Q1	Q2	Q3
C	<b>Residential loans to individuals : All (Reg + Non-reg)</b>							
	<b>By purpose of loan:</b>							
	Advances							
1	House purchase	Per cent	70.10	71.78	70.97	66.16	67.71	70.12
	Owner occupation							
2	FTBs	Per cent	22.07	21.74	21.78	19.45	20.68	20.39
3	Other	Per cent	34.41	35.73	34.30	29.95	31.18	34.11
4	Buy to let	Per cent	13.63	14.31	14.90	16.76	15.84	15.61
5	Further advance	Per cent	2.45	2.21	2.39	2.61	2.54	2.35
6	Remortgage	Per cent	24.10	23.05	23.70	27.19	26.17	24.14
7	Own borrowers	Per cent	1.96	2.09	2.11	2.36	2.27	2.08
8	From other lenders	Per cent	22.13	20.95	21.60	24.83	23.90	22.06
9	Other	Per cent	3.35	2.96	2.94	4.04	3.59	3.40
10	Lifetime mortgage	Per cent	0.68	0.71	0.75	0.76	0.74	0.71
11	Other	Per cent	2.67	2.26	2.19	3.28	2.84	2.69
<b>12</b>	<b>Total</b>	<b>£ millions</b>	<b>51,491</b>	<b>55,880</b>	<b>51,343</b>	<b>45,567</b>	<b>52,488</b>	<b>62,065</b>
	Balances							
13	Buy to let	Per cent	13.47	13.66	13.83	14.03	14.28	14.52
14	Lifetime mortgage	Per cent	0.71	0.71	0.70	0.68	0.68	0.68
15	Other	Per cent	85.82	85.64	85.47	85.29	85.04	84.81
<b>16</b>	<b>Total</b>	<b>£ millions</b>	<b>1,149,465</b>	<b>1,161,560</b>	<b>1,168,502</b>	<b>1,176,792</b>	<b>1,187,489</b>	<b>1,197,623</b>
	New commitments in Qtr							
	(i) Percentages by purpose							
17	House purchase	Per cent	69.75	68.74	65.34	62.62	65.89	65.17
18	Remortgage	Per cent	25.45	26.62	29.85	31.47	29.80	29.93
19	Other (inc further advances)	Per cent	4.80	4.64	4.81	5.92	4.30	4.89
<b>20</b>	<b>Total</b>	<b>£ millions</b>	<b>53,451</b>	<b>53,616</b>	<b>46,281</b>	<b>47,219</b>	<b>59,324</b>	<b>64,222</b>
	(ii) Amounts by purpose							
21	House purchase	£ millions	37,282	36,858	30,241	29,568	39,091	41,856
22	Remortgage	£ millions	13,601	14,271	13,814	14,858	17,681	19,222
23	Other (inc further advances)	£ millions	2,568	2,487	2,226	2,793	2,552	3,143
<b>24</b>	<b>Total</b>	<b>£ millions</b>	<b>53,451</b>	<b>53,616</b>	<b>46,281</b>	<b>47,219</b>	<b>59,324</b>	<b>64,222</b>

## Notes to table

## Explanatory notes

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## MLAR Table 1.4

Last updated: 08 December 2015

## Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2014			2015		
			Q2	Q3	Q4	Q1	Q2	Q3
<b>A</b>	<b>Residential loans to individuals : Regulated</b>							
	<b>Loans in Arrears</b>							
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)							
1	Number of loan accounts	Units	14,248	14,008	13,120	12,533	12,051	11,978
2	Amount of arrears	£ millions	31	30	27	26	26	25
3	Balance outstanding	£ millions	1,643	1,590	1,458	1,422	1,396	1,332
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	11.65	12.09	11.95	12.07	12.30	12.10
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	120,245	114,233	107,397 (a)	103,869	100,062	96,208
	of which : % of cases having							
6	A temporary concession	Per cent	4.04	4.07	4.14	4.13	3.86	4.30
7	A formal arrangement	Per cent	28.37	29.41	28.81	28.31	26.48	25.56
8	No concession or arrangement	Per cent	67.59	66.52	67.05	67.56	69.66	70.14
9	Amount of arrears	£ millions	889	812	756	755	771	745
10	Balance outstanding	£ millions	14,106	13,150	12,203	11,776	11,349	11,012
11	Balances as % of total loan balances	Per cent	1.54	1.42	1.31	1.26	1.20	1.15
12	Performance of arrears cases in Qtr	Per cent	63.00	63.69	63.94	63.17	61.52	60.70

## MLAR Table 1.4

Last updated: 08 December 2015

### Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2014			2015		
A (cont.)			Q2	Q3	Q4	Q1	Q2	Q3
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	0.50	0.47	0.44	0.42	0.39	0.38
14	2.5 < 5.0 % in arrears	Per cent	0.52	0.47	0.44	0.42	0.40	0.38
15	5.0 < 7.5 % in arrears	Per cent	0.20	0.18	0.16	0.16	0.16	0.15
16	7.5 < 10 % in arrears	Per cent	0.10	0.09	0.08	0.08	0.07	0.07
17	10 % or more in arrears	Per cent	0.15	0.14	0.13	0.14	0.14	0.14
18	In possession	Per cent	0.08	0.07	0.06	0.04	0.03	0.03
19	<b>TOTAL</b>	<b>Per cent</b>	<b>1.54</b>	<b>1.42</b>	<b>1.31</b>	<b>1.26</b>	<b>1.20</b>	<b>1.15</b>
20	<b>Total (excl. 1.5 &lt; 2.5% band)</b>	<b>Per cent</b>	<b>1.04</b>	<b>0.95</b>	<b>0.87</b>	<b>0.84</b>	<b>0.81</b>	<b>0.78</b>
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.43	0.41	0.39	0.37	0.35	0.35
22	2.5 < 5.0 % in arrears	Per cent	0.45	0.42	0.40	0.39	0.37	0.35
23	5.0 < 7.5 % in arrears	Per cent	0.17	0.16	0.15	0.15	0.15	0.14
24	7.5 < 10 % in arrears	Per cent	0.09	0.08	0.07	0.07	0.07	0.07
25	10 % or more in arrears	Per cent	0.16	0.15	0.15	0.15	0.15	0.14
26	In possession	Per cent	0.05	0.05	0.04	0.03	0.02	0.02
27	<b>TOTAL</b>	<b>Per cent</b>	<b>1.35</b>	<b>1.27</b>	<b>1.20</b>	<b>1.16</b>	<b>1.11</b>	<b>1.08</b>
28	<b>Total (excl. 1.5 &lt; 2.5% band)</b>	<b>Per cent</b>	<b>0.92</b>	<b>0.86</b>	<b>0.81</b>	<b>0.78</b>	<b>0.76</b>	<b>0.73</b>

**MLAR Table 1.4**

Last updated: 08 December 2015

**Residential loans to individuals (Unsecuritised): Arrears in Detail**

Not seasonally adjusted

Sub table reference			2014			2015		
<b>A (cont.)</b>			Q2	Q3	Q4	Q1	Q2	Q3
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	2,945	2,716	2,261	1,499	1,276	1,305
30	Possession sales in Qtr	Units	3,351	3,133	2,990	2,386	1,895	1,416
31	Stocks of possessions at end Qtr	Units	4,633	4,235	3,573	2,732	2,196	2,087
Capitalisation of arrears cases								
32	Number in Qtr	Units	5,035	5,105	4,824	4,734	4,140	3,265
33	Amount of arrears capitalised in Qtr	£ millions	20	20	20	19	16	13
34	Balance outstanding	£ millions	601	614	578	566	488	391
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	8,891,379	8,959,798	8,950,212	8,991,761	9,020,253	8,932,153
36	Loan book: balances outstanding	£ millions	913,736	925,155	931,286	937,430	945,670	954,877

**MLAR Table 1.4**

Last updated: 08 December 2015

**Residential loans to individuals (Unsecuritised): Arrears in Detail**

Not seasonally adjusted

Sub table reference			2014			2015		
			Q2	Q3	Q4	Q1	Q2	Q3
<b>B</b>	<b>Residential loans to individuals : Non-regulated</b>							
	<b>Loans in Arrears</b>							
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)							
1	Number of loan accounts	Units	6,632	6,322	6,176	5,804	5,509	4,896
2	Amount of arrears	£ millions	8	8	8	7	7	6
3	Balance outstanding	£ millions	453	429	421	385	378	335
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	9.82	10.01	10.51	10.07	10.15	10.14
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	75,498	72,308	69,285	66,114	65,222	54,628
	of which : % of cases having							
6	A temporary concession	Per cent	4.62	5.05	4.96	4.23	3.99	2.94
7	A formal arrangement	Per cent	19.15	19.56	18.24	18.21	16.79	15.82
8	No concession or arrangement	Per cent	76.23	75.39	76.80	77.56	79.21	81.24
9	Amount of arrears	£ millions	414	391	361	357	351	299
10	Balance outstanding	£ millions	4,608	4,291	4,007	3,821	3,728	3,305
11	Balances as % of total loan balances	Per cent	1.95	1.82	1.69	1.60	1.54	1.36
12	Performance of arrears cases in Qtr	Per cent	57.98	56.59	54.45	53.27	53.86	53.18



## MLAR Table 1.4

Last updated: 08 December 2015

### Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2014			2015		
<b>B (cont.)</b>			Q2	Q3	Q4	Q1	Q2	Q3
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	0.53	0.50	0.46	0.43	0.42	0.37
14	2.5 < 5.0 % in arrears	Per cent	0.54	0.50	0.47	0.46	0.43	0.39
15	5.0 < 7.5 % in arrears	Per cent	0.23	0.21	0.20	0.19	0.19	0.17
16	7.5 < 10 % in arrears	Per cent	0.13	0.12	0.11	0.10	0.10	0.09
17	10 % or more in arrears	Per cent	0.35	0.33	0.31	0.30	0.30	0.25
18	In possession	Per cent	0.16	0.15	0.14	0.12	0.10	0.09
<b>19</b>	<b>TOTAL</b>	<b>Per cent</b>	<b>1.95</b>	<b>1.82</b>	<b>1.69</b>	<b>1.60</b>	<b>1.54</b>	<b>1.36</b>
<b>20</b>	<b>Total (excl. 1.5 &lt; 2.5% band)</b>	<b>Per cent</b>	<b>1.42</b>	<b>1.32</b>	<b>1.23</b>	<b>1.17</b>	<b>1.12</b>	<b>0.99</b>
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.46	0.44	0.43	0.41	0.40	0.38
22	2.5 < 5.0 % in arrears	Per cent	0.51	0.49	0.48	0.47	0.46	0.42
23	5.0 < 7.5 % in arrears	Per cent	0.24	0.23	0.22	0.22	0.22	0.19
24	7.5 < 10 % in arrears	Per cent	0.14	0.14	0.13	0.13	0.13	0.11
25	10 % or more in arrears	Per cent	0.62	0.63	0.62	0.60	0.61	0.49
26	In possession	Per cent	0.08	0.08	0.07	0.06	0.05	0.05
<b>27</b>	<b>TOTAL</b>	<b>Per cent</b>	<b>2.06</b>	<b>2.00</b>	<b>1.95</b>	<b>1.87</b>	<b>1.86</b>	<b>1.64</b>
<b>28</b>	<b>Total (excl. 1.5 &lt; 2.5% band)</b>	<b>Per cent</b>	<b>1.60</b>	<b>1.56</b>	<b>1.52</b>	<b>1.47</b>	<b>1.46</b>	<b>1.26</b>

**MLAR Table 1.4**

Last updated: 08 December 2015

**Residential loans to individuals (Unsecuritised): Arrears in Detail**

Not seasonally adjusted

Sub table reference			2014			2015		
<b>B (cont.)</b>			Q2	Q3	Q4	Q1	Q2	Q3
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	1,698	1,421	1,124	854	798	888
30	Possession sales in Qtr	Units	1,662	1,546	1,445	1,404	1,033	868
31	Stocks of possessions at end Qtr	Units	3,021	2,842	2,514	2,004	1,749	1,616
Capitalisation of arrears cases								
32	Number in Qtr	Units	1,379	1,387	1,458	1,335	1,056	840
33	Amount of arrears capitalised in Qtr	£ millions	5	4	5	5	4	3
34	Balance outstanding	£ millions	105	122	129	137	115	70
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	3,672,051	3,617,114	3,552,703	3,526,331	3,503,546	3,334,150
36	Loan book: balances outstanding	£ millions	235,729	236,404	237,216	239,363	241,819	242,877

**MLAR Table 1.4**

Last updated: 08 December 2015

**Residential loans to individuals (Unsecuritised): Arrears in Detail**

Not seasonally adjusted

Sub table reference			2014			2015		
C			Q2	Q3	Q4	Q1	Q2	Q3
<b>Residential loans to individuals : All (Reg + Non-reg)</b>								
<b>Loans in Arrears</b>								
New cases in the Qtr (ie moving into 1.5 < 2.5% band)								
1	Number of loan accounts	Units	20,880	20,330	19,296	18,337	17,560	16,874
2	Amount of arrears	£ millions	39	38	35	34	33	31
3	Balance outstanding	£ millions	2,096	2,020	1,879	1,806	1,774	1,667
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	11.20	11.58	11.59	11.58	11.77	11.65
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	195,743	186,541	176,682	169,983	165,284	150,836
of which : % of cases having								
6	A temporary concession	Per cent	4.26	4.45	4.46	4.17	3.91	3.81
7	A formal arrangement	Per cent	24.82	25.59	24.67	24.38	22.66	22.03
8	No concession or arrangement	Per cent	70.92	69.96	70.87	71.45	73.43	74.16
9	Amount of arrears	£ millions	1,303	1,202	1,117	1,112	1,122	1,045
10	Balance outstanding	£ millions	18,714	17,441	16,210	15,597	15,077	14,317
11	Balances as % of total loan balances	Per cent	1.63	1.50	1.39	1.33	1.27	1.20
12	Performance of arrears cases in Qtr	Per cent	61.82	61.87	61.10	61.20	59.36	58.69

## MLAR Table 1.4

Last updated: 08 December 2015

### Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2014			2015		
<b>C (cont.)</b>			Q2	Q3	Q4	Q1	Q2	Q3
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	0.51	0.48	0.45	0.42	0.40	0.38
14	2.5 < 5.0 % in arrears	Per cent	0.52	0.48	0.45	0.43	0.41	0.39
15	5.0 < 7.5 % in arrears	Per cent	0.20	0.18	0.17	0.16	0.16	0.15
16	7.5 < 10 % in arrears	Per cent	0.10	0.09	0.08	0.08	0.08	0.08
17	10 % or more in arrears	Per cent	0.20	0.18	0.17	0.17	0.17	0.16
18	In possession	Per cent	0.09	0.08	0.07	0.06	0.05	0.04
<b>19</b>	<b>TOTAL</b>	<b>Per cent</b>	<b>1.63</b>	<b>1.50</b>	<b>1.39</b>	<b>1.33</b>	<b>1.27</b>	<b>1.20</b>
<b>20</b>	<b>Total (excl. 1.5 &lt; 2.5% band)</b>	<b>Per cent</b>	<b>1.12</b>	<b>1.02</b>	<b>0.94</b>	<b>0.90</b>	<b>0.87</b>	<b>0.82</b>
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.44	0.42	0.40	0.38	0.37	0.36
22	2.5 < 5.0 % in arrears	Per cent	0.47	0.44	0.42	0.41	0.39	0.37
23	5.0 < 7.5 % in arrears	Per cent	0.19	0.18	0.17	0.17	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	0.29	0.29	0.28	0.27	0.28	0.23
26	In possession	Per cent	0.06	0.06	0.05	0.04	0.03	0.03
<b>27</b>	<b>TOTAL</b>	<b>Per cent</b>	<b>1.56</b>	<b>1.48</b>	<b>1.41</b>	<b>1.36</b>	<b>1.32</b>	<b>1.23</b>
<b>28</b>	<b>Total (excl. 1.5 &lt; 2.5% band)</b>	<b>Per cent</b>	<b>1.12</b>	<b>1.06</b>	<b>1.01</b>	<b>0.98</b>	<b>0.95</b>	<b>0.87</b>

## MLAR Table 1.4

Last updated: 08 December 2015

### Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2014			2015		
<b>C (cont.)</b>			Q2	Q3	Q4	Q1	Q2	Q3
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	4,643	4,137	3,385	2,353	2,074	2,193
30	Possession sales in Qtr	Units	5,013	4,679	4,435	3,790	2,928	2,284
31	Stocks of possessions at end Qtr	Units	7,654	7,077	6,087	4,736	3,945	3,703
Capitalisation of arrears cases								
32	Number in Qtr	Units	6,414	6,492	6,282	6,069	5,196	4,105
33	Amount of arrears capitalised in Qtr	£ millions	25	25	25	24	21	17
34	Balance outstanding	£ millions	706	736	707	703	603	462
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	12,563,430	12,576,912	12,502,915	12,518,092	12,523,799	12,266,303
36	Loan book: balances outstanding	£ millions	1,149,465	1,161,560	1,168,502	1,176,792	1,187,489	1,197,754

#### Notes to table

(a) Approximately 2,000 of the noted movement in arrears is due to a sale of regulated loans to a non-UK incorporated firm outside of the MLAR population.

#### Explanatory notes

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## MLAR Table 1.5

Last updated: 08 December 2015

## Residential loans to individuals : Mortgage Administration

Not seasonally adjusted

			2014			2015		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
<b>Mortgage contracts as Principal Administrator at end of quarter :</b>								
<b>A</b>	<b>Residential loans to individuals : Regulated</b>							
Numbers of loans administered for :								
1	Firms without a mortgage lender's permission	Units	125,539	129,296	135,084	146,689	152,342	161,549
2	SPVs:	Units	636,555	591,197	563,598	500,858	487,347	479,859
3	All "securitised"	Units	762,094	720,493	698,682	647,547	639,689	641,408
Balances outstanding on loans administered for :								
4	Firms without a mortgage lender's permission	£ millions	7,464	7,512	7,864	8,468	9,179	9,955
5	SPVs:	£ millions	64,335	59,533	57,079	50,558	49,915	48,904
6	All "securitised"	£ millions	71,800	67,046	64,943	59,025	59,095	58,859
<b>B</b>	<b>Residential loans to individuals : Non-regulated</b>							
Numbers of loans administered for :								
1	Firms without a mortgage lender's permission	Units	18,543	19,612	19,561	21,974	19,670	36,655
2	SPVs:	Units	335,751	322,073	311,720	280,700	289,939	269,284
3	All "securitised"	Units	354,294	341,685	331,281	302,674	309,609	305,939
Balances outstanding on loans administered for :								
4	Firms without a mortgage lender's permission	£ millions	1,113	1,129	1,136	1,322	1,329	3,364
5	SPVs:	£ millions	26,913	25,875	25,004	23,969	23,790	21,965
6	All "securitised"	£ millions	28,025	27,005	26,141	25,291	25,118	25,329

## MLAR Table 1.5

Last updated: 08 December 2015

### Residential loans to individuals : Mortgage Administration

Not seasonally adjusted

			2014	Q3	Q4	2015	Q2	Q3
			Q2			Q1		
Sub table reference								
<b>C</b>	<b>Residential loans to individuals : All (Reg + Non-reg)</b>							
Numbers of loans administered for :								
1	Firms without a mortgage lender's permission	Units	144,082	148,908	154,645	168,663	172,012	198,204
2	SPVs:	Units	972,306	913,270	875,318	781,558	777,286	749,143
3	All "securitised"	Units	1,116,388	1,062,178	1,029,963	950,221	949,298	947,347
Balances outstanding on loans administered for :								
4	Firms without a mortgage lender's permission	£ millions	8,577	8,641	9,000	9,790	10,508	13,319
5	SPVs:	£ millions	91,248	85,409	82,083	74,527	73,705	70,869
6	All "securitised"	£ millions	99,825	94,050	91,083	84,317	84,213	84,188

#### Notes to table

(a) 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.

(a) 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: 08 December 2015

## Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2014			2015		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
<b>A</b>	<b>Residential loans to individuals : Regulated</b>							
	<b>Loans in Arrears</b>							
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)							
1	Number of loan accounts	Units	2,912	2,823	2,686	2,762	2,507	2,460
2	Amount of arrears	£ millions	6	6	6	5	5	5
3	Balance outstanding	£ millions	330	307	300	295	275	257
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	8.94	8.78	8.48	8.73	8.44	8.36
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	30,614	29,390	29,727	28,749	27,822	26,353
	of which : % of cases having							
6	A temporary concession	Per cent	3.39	3.27	3.16	3.34	3.14	2.85
7	A formal arrangement	Per cent	40.46	41.44	40.93	43.95	40.73	36.57
8	No concession or arrangement	Per cent	56.15	55.29	55.92	52.71	56.13	60.58
9	Amount of arrears	£ millions	182	171	175	169	165	157
10	Balance outstanding	£ millions	3,694	3,494	3,536	3,378	3,260	3,076



**MLAR Table 1.6**

Last updated: 08 December 2015

**Residential loans to individuals (Securitised): Arrears in detail**

Not seasonally adjusted

			2014			2015		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
<b>A (cont.)</b>								
11	Balances as % of total loan balances	Per cent	5.14	5.21	5.44	5.72	5.52	5.23
12	Performance of arrears cases in Qtr	Per cent	71.17	71.04	69.73	68.96	71.05	70.64
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	1.61	1.60	1.65	1.74	1.65	1.56
14	2.5 < 5.0 % in arrears	Per cent	1.84	1.87	1.98	2.09	2.00	1.88
15	5.0 < 7.5 % in arrears	Per cent	0.74	0.75	0.79	0.81	0.81	0.79
16	7.5 < 10 % in arrears	Per cent	0.34	0.34	0.37	0.40	0.40	0.37
17	10 % or more in arrears	Per cent	0.36	0.40	0.43	0.45	0.46	0.43
18	In possession	Per cent	0.24	0.25	0.22	0.23	0.20	0.19
19	<b>Total</b>	<b>Per cent</b>	<b>5.14</b>	<b>5.21</b>	<b>5.44</b>	<b>5.72</b>	<b>5.52</b>	<b>5.23</b>
20	<b>Total (excl. 1.5 &lt; 2.5% band)</b>	<b>Per cent</b>	<b>3.53</b>	<b>3.61</b>	<b>3.79</b>	<b>3.98</b>	<b>3.87</b>	<b>3.67</b>
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	1.25	1.24	1.28	1.35	1.29	1.23
22	2.5 < 5.0 % in arrears	Per cent	1.42	1.44	1.50	1.56	1.54	1.43
23	5.0 < 7.5 % in arrears	Per cent	0.59	0.59	0.63	0.64	0.65	0.61
24	7.5 < 10 % in arrears	Per cent	0.27	0.28	0.31	0.32	0.33	0.30
25	10 % or more in arrears	Per cent	0.33	0.36	0.39	0.41	0.42	0.40
26	In possession	Per cent	0.16	0.16	0.15	0.16	0.13	0.13
27	<b>Total</b>	<b>Per cent</b>	<b>4.02</b>	<b>4.08</b>	<b>4.25</b>	<b>4.44</b>	<b>4.35</b>	<b>4.11</b>
28	<b>Total (excl. 1.5 &lt; 2.5% band)</b>	<b>Per cent</b>	<b>2.77</b>	<b>2.83</b>	<b>2.97</b>	<b>3.09</b>	<b>3.06</b>	<b>2.88</b>

**MLAR Table 1.6**

Last updated: 08 December 2015

**Residential loans to individuals (Securitised): Arrears in detail**

Not seasonally adjusted

			2014			2015		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
<b>A (cont.)</b>								
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	733	698	584	586	445	524
30	Possession sales in Qtr	Units	804	750	749	651	552	511
31	Stocks of possessions at end Qtr	Units	1,182	1,167	1,021	1,067	841	842
Capitalisation of arrears cases								
32	Number in Qtr	Units	383	403	325	405	177	263
33	Amount of arrears capitalised in Qtr	£ millions	2	2	1	2	1	1
34	Balance outstanding	£ millions	48	51	37	49	22	28
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	762,094	720,493	698,682	647,547	639,689	641,408
36	Loan book: balances outstanding	£ millions	71,800	67,046	64,943	59,025	59,095	58,859

## Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2014			2015		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
<b>B</b>	<b>Residential loans to individuals : Non-regulated</b>							
	<b>Loans in Arrears</b>							
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)							
1	Number of loan accounts	Units	978	993	938	902	733	1,001
2	Amount of arrears	£ millions	1	1	1	1	1	1
3	Balance outstanding	£ millions	64	67	62	57	48	55
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	7.78	8.46	8.37	7.65	6.27	7.46
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	14,130	14,288	13,342	13,408	18,546	18,959
	of which : % of cases having							
6	A temporary concession	Per cent	2.07	1.64	1.71	1.80	2.45	1.27
7	A formal arrangement	Per cent	38.32	36.84	36.40	36.52	30.34	25.44
8	No concession or arrangement	Per cent	59.61	61.53	61.89	61.67	67.21	73.30
9	Amount of arrears	£ millions	78	85	81	89	96	93
10	Balance outstanding	£ millions	826	797	739	746	769	734

**MLAR Table 1.6**

Last updated: 08 December 2015

**Residential loans to individuals (Securitised): Arrears in detail**

Not seasonally adjusted

			2014			2015		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
<b>B (cont.)</b>								
11	Balances as % of total loan balances	Per cent	2.95	2.95	2.83	2.95	3.06	2.90
12	Performance of arrears cases in Qtr	Per cent	58.91	54.51	58.49	57.25	60.46	62.05
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	0.70	0.71	0.71	0.71	0.68	0.63
14	2.5 < 5.0 % in arrears	Per cent	0.79	0.75	0.70	0.73	0.79	0.73
15	5.0 < 7.5 % in arrears	Per cent	0.34	0.31	0.31	0.31	0.35	0.35
16	7.5 < 10 % in arrears	Per cent	0.18	0.18	0.16	0.16	0.19	0.17
17	10 % or more in arrears	Per cent	0.58	0.63	0.61	0.70	0.81	0.78
18	In possession	Per cent	0.36	0.37	0.33	0.32	0.24	0.23
19	<b>Total</b>	<b>Per cent</b>	<b>2.95</b>	<b>2.95</b>	<b>2.83</b>	<b>2.95</b>	<b>3.06</b>	<b>2.90</b>
20	<b>Total (excl. 1.5 &lt; 2.5% band)</b>	<b>Per cent</b>	<b>2.25</b>	<b>2.24</b>	<b>2.11</b>	<b>2.23</b>	<b>2.38</b>	<b>2.26</b>
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.72	0.74	0.74	0.78	0.88	0.90
22	2.5 < 5.0 % in arrears	Per cent	0.88	0.86	0.81	0.90	1.17	1.17
23	5.0 < 7.5 % in arrears	Per cent	0.44	0.43	0.41	0.44	0.63	0.66
24	7.5 < 10 % in arrears	Per cent	0.26	0.29	0.26	0.28	0.44	0.44
25	10 % or more in arrears	Per cent	1.44	1.61	1.61	1.82	2.71	2.87
26	In possession	Per cent	0.25	0.24	0.20	0.22	0.15	0.15
27	<b>Total</b>	<b>Per cent</b>	<b>3.99</b>	<b>4.18</b>	<b>4.03</b>	<b>4.43</b>	<b>5.99</b>	<b>6.20</b>
28	<b>Total (excl. 1.5 &lt; 2.5% band)</b>	<b>Per cent</b>	<b>3.27</b>	<b>3.44</b>	<b>3.29</b>	<b>3.65</b>	<b>5.11</b>	<b>5.29</b>

**MLAR Table 1.6**

Last updated: 08 December 2015

**Residential loans to individuals (Securitised): Arrears in detail**

Not seasonally adjusted

			2014			2015		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
<b>B (cont.)</b>								
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	352	326	197	240	155	164
30	Possession sales in Qtr	Units	366	387	415	314	246	204
31	Stocks of possessions at end Qtr	Units	897	836	669	651	479	467
Capitalisation of arrears cases								
32	Number in Qtr	Units	110	134	90	185	30	46
33	Amount of arrears capitalised in Qtr	£ millions	0	0	0	1	0	0
34	Balance outstanding	£ millions	10	10	6	8	1	4
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	354,294	341,685	331,281	302,674	309,609	305,939
36	Loan book: balances outstanding	£ millions	28,025	27,005	26,141	25,291	25,118	25,329

**MLAR Table 1.6**

Last updated: 08 December 2015

**Residential loans to individuals (Securitised): Arrears in detail**

Not seasonally adjusted

			2014			2015		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
<b>C</b>	<b>Residential loans to individuals : All (Reg + Non-reg)</b>							
	<b>Loans in Arrears</b>							
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)							
1	Number of loan accounts	Units	3,890	3,816	3,624	3,664	3,240	3,461
2	Amount of arrears	£ millions	7	7	7	6	6	6
3	Balance outstanding	£ millions	394	374	362	352	323	312
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	8.73	8.72	8.46	8.53	8.03	8.19
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	44,744	43,678	43,069	42,157	46,368	45,312
	of which : % of cases having							
6	A temporary concession	Per cent	2.98	2.74	2.71	2.85	2.87	2.19
7	A formal arrangement	Per cent	39.78	39.94	39.52	41.59	36.57	31.91
8	No concession or arrangement	Per cent	57.24	57.33	57.77	55.56	60.56	65.90
9	Amount of arrears	£ millions	260	256	256	258	261	251
10	Balance outstanding	£ millions	4,519	4,290	4,275	4,124	4,030	3,810

**MLAR Table 1.6**

Last updated: 08 December 2015

**Residential loans to individuals (Securitised): Arrears in detail**

Not seasonally adjusted

			2014			2015		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
<b>C (cont.)</b>								
11	Balances as % of total loan balances	Per cent	4.53	4.56	4.69	4.89	4.78	4.53
12	Performance of arrears cases in Qtr	Per cent	68.44	66.15	67.28	66.02	68.30	68.46
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	1.36	1.35	1.38	1.43	1.36	1.28
14	2.5 < 5.0 % in arrears	Per cent	1.55	1.55	1.61	1.68	1.64	1.53
15	5.0 < 7.5 % in arrears	Per cent	0.63	0.63	0.65	0.66	0.67	0.66
16	7.5 < 10 % in arrears	Per cent	0.30	0.30	0.31	0.33	0.34	0.31
17	10 % or more in arrears	Per cent	0.42	0.46	0.48	0.52	0.56	0.54
18	In possession	Per cent	0.27	0.28	0.25	0.26	0.21	0.20
19	<b>Total</b>	<b>Per cent</b>	<b>4.53</b>	<b>4.56</b>	<b>4.69</b>	<b>4.89</b>	<b>4.78</b>	<b>4.53</b>
20	<b>Total (excl. 1.5 &lt; 2.5% band)</b>	<b>Per cent</b>	<b>3.17</b>	<b>3.22</b>	<b>3.31</b>	<b>3.46</b>	<b>3.42</b>	<b>3.25</b>
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	1.08	1.08	1.11	1.17	1.16	1.12
22	2.5 < 5.0 % in arrears	Per cent	1.25	1.25	1.28	1.35	1.42	1.35
23	5.0 < 7.5 % in arrears	Per cent	0.54	0.54	0.56	0.58	0.64	0.63
24	7.5 < 10 % in arrears	Per cent	0.27	0.28	0.29	0.30	0.36	0.35
25	10 % or more in arrears	Per cent	0.68	0.76	0.78	0.86	1.17	1.20
26	In possession	Per cent	0.19	0.19	0.16	0.18	0.14	0.14
27	<b>Total</b>	<b>Per cent</b>	<b>4.01</b>	<b>4.11</b>	<b>4.18</b>	<b>4.44</b>	<b>4.88</b>	<b>4.78</b>
28	<b>Total (excl. 1.5 &lt; 2.5% band)</b>	<b>Per cent</b>	<b>2.93</b>	<b>3.03</b>	<b>3.07</b>	<b>3.27</b>	<b>3.73</b>	<b>3.66</b>

## MLAR Table 1.6

Last updated: 08 December 2015

## Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2014			2015		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
<b>C (cont.)</b>								
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	1,085	1,024	781	826	600	688
30	Possession sales in Qtr	Units	1,170	1,137	1,164	965	798	715
31	Stocks of possessions at end Qtr	Units	2,079	2,003	1,690	1,718	1,320	1,309
Capitalisation of arrears cases								
32	Number in Qtr	Units	493	537	415	590	207	309
33	Amount of arrears capitalised in Qtr	£ millions	2	2	2	3	1	1
34	Balance outstanding	£ millions	57	61	43	57	23	33
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	1,116,388	1,062,178	1,029,963	950,221	949,298	947,347
36	Loan book: balances outstanding	£ millions	99,825	94,050	91,083	84,317	84,213	84,188

## Notes to table

## Explanatory notes

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## MLAR Table 1.7

Last updated: 08 December 2015

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

Not seasonally adjusted

			2014			2015		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
<b>A</b>	<b>Residential loans to individuals : Regulated Loans in Arrears</b>							
New cases in the Qtr (ie moving into 1.5 < 2.5% band)								
1	Number of loan accounts	Units	17,160	16,831	15,806	15,295	14,558	14,438
2	Amount of arrears	£ millions	37	35	33	32	31	30
3	Balance outstanding	£ millions	1,973	1,897	1,758	1,717	1,671	1,590
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	11.09	11.40	11.17	11.33	11.44	11.28
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	150,859	143,623	137,124 (a)	132,618	127,884	122,561
		of which : % of cases having						
6	A temporary concession	Per cent	3.91	3.91	3.93	3.96	3.70	3.99
7	A formal arrangement	Per cent	30.83	31.87	31.44	31.70	29.58	27.93
8	No concession or arrangement	Per cent	65.27	64.22	64.63	64.35	66.72	68.08
9	Amount of arrears	£ millions	1,071	983	931	924	936	903
10	Balance outstanding	£ millions	17,799	16,644	15,739	15,154	14,610	14,088
11	Balances as % of total loan balances	Per cent	1.81	1.68	1.58	1.52	1.45	1.39
12	Performance of arrears cases in Qtr	Per cent	64.70	65.23	65.24	64.46	63.64	62.87

## MLAR Table 1.7

Last updated: 08 December 2015

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

Not seasonally adjusted

			2014			2015		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
<b>A (cont.)</b>								
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	0.58	0.55	0.52	0.50	0.47	0.45
14	2.5 < 5.0 % in arrears	Per cent	0.61	0.57	0.54	0.52	0.49	0.47
15	5.0 < 7.5 % in arrears	Per cent	0.24	0.22	0.20	0.20	0.20	0.19
16	7.5 < 10 % in arrears	Per cent	0.11	0.11	0.10	0.10	0.09	0.09
17	10 % or more in arrears	Per cent	0.17	0.16	0.15	0.15	0.16	0.15
18	In possession	Per cent	0.09	0.08	0.07	0.05	0.04	0.04
<b>19</b>	<b>TOTAL</b>	<b>Per cent</b>	<b>1.81</b>	<b>1.68</b>	<b>1.58</b>	<b>1.52</b>	<b>1.45</b>	<b>1.39</b>
<b>20</b>	<b>Total (excl. 1.5 &lt; 2.5% band)</b>	<b>Per cent</b>	<b>1.22</b>	<b>1.13</b>	<b>1.06</b>	<b>1.02</b>	<b>0.99</b>	<b>0.94</b>
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.50	0.48	0.46	0.48	0.41	0.41
22	2.5 < 5.0 % in arrears	Per cent	0.53	0.50	0.48	0.50	0.44	0.43
23	5.0 < 7.5 % in arrears	Per cent	0.21	0.19	0.18	0.19	0.18	0.17
24	7.5 < 10 % in arrears	Per cent	0.10	0.10	0.09	0.10	0.09	0.09
25	10 % or more in arrears	Per cent	0.17	0.17	0.16	0.18	0.17	0.15
26	In possession	Per cent	0.06	0.06	0.05	0.04	0.03	0.03
<b>27</b>	<b>TOTAL</b>	<b>Per cent</b>	<b>1.56</b>	<b>1.48</b>	<b>1.42</b>	<b>1.49</b>	<b>1.32</b>	<b>1.28</b>
<b>28</b>	<b>Total (excl. 1.5 &lt; 2.5% band)</b>	<b>Per cent</b>	<b>1.07</b>	<b>1.01</b>	<b>0.96</b>	<b>1.02</b>	<b>0.91</b>	<b>0.87</b>
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	3,678	3,414	2,845	2,085	1,721	1,829
30	Possession sales in Qtr	Units	4,155	3,883	3,739	3,037	2,447	1,927
31	Stocks of possessions at end Qtr	Units	5,815	5,402	4,594	3,799	3,037	2,929
Capitalisation of arrears cases								
32	Number in Qtr	Units	5,418	5,508	5,149	5,139	4,317	3,528
33	Amount of arrears capitalised in Qtr	£ millions	22	22	21	21	17	14
34	Balance outstanding	£ millions	649	665	615	615	510	420
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	9,653,473	9,680,291	9,648,894	8,884,229	9,659,942	9,573,561
36	Loan book: balances outstanding	£ millions	985,535	992,201	996,229	996,455	1,004,764	1,013,736

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

Not seasonally adjusted

			2014			2015		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
<b>B</b>	<b>Residential loans to individuals : Non-regulated Loans in Arrears</b>							
New cases in the Qtr (ie moving into 1.5 < 2.5% band)								
1	Number of loan accounts	Units	7,610	7,315	7,114	6,706	6,242	5,897
2	Amount of arrears	£ millions	10	9	9	8	8	7
3	Balance outstanding	£ millions	517	497	483	442	427	390
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	9.51	9.76	10.18	9.67	9.49	9.65
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	89,628	86,596	82,627	79,522	83,768	73,587
of which : % of cases having								
6	A temporary concession	Per cent	4.22	4.49	4.44	3.82	3.65	2.51
7	A formal arrangement	Per cent	22.17	22.41	21.17	21.30	19.79	18.30
8	No concession or arrangement	Per cent	73.61	73.10	74.39	74.88	76.56	79.19
9	Amount of arrears	£ millions	492	475	442	445	447	393
10	Balance outstanding	£ millions	5,434	5,088	4,746	4,567	4,497	4,039
11	Balances as % of total loan balances	Per cent	2.06	1.93	1.80	1.73	1.68	1.51
12	Performance of arrears cases in Qtr	Per cent	58.11	56.27	55.08	53.92	54.99	54.79

## MLAR Table 1.7

Last updated: 08 December 2015

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

Not seasonally adjusted

			2014			2015		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
<b>B (cont.)</b>								
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	0.55	0.52	0.49	0.46	0.44	0.40
14	2.5 < 5.0 % in arrears	Per cent	0.57	0.53	0.49	0.48	0.47	0.42
15	5.0 < 7.5 % in arrears	Per cent	0.24	0.22	0.21	0.21	0.20	0.18
16	7.5 < 10 % in arrears	Per cent	0.14	0.13	0.11	0.11	0.11	0.10
17	10 % or more in arrears	Per cent	0.38	0.36	0.34	0.34	0.35	0.30
18	In possession	Per cent	0.18	0.18	0.16	0.14	0.12	0.10
<b>19</b>	<b>TOTAL</b>	<b>Per cent</b>	<b>2.06</b>	<b>1.93</b>	<b>1.80</b>	<b>1.73</b>	<b>1.68</b>	<b>1.51</b>
<b>20</b>	<b>Total (excl. 1.5 &lt; 2.5% band)</b>	<b>Per cent</b>	<b>1.51</b>	<b>1.41</b>	<b>1.32</b>	<b>1.27</b>	<b>1.24</b>	<b>1.11</b>
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.48	0.47	0.45	0.45	0.44	0.42
22	2.5 < 5.0 % in arrears	Per cent	0.54	0.52	0.51	0.52	0.51	0.48
23	5.0 < 7.5 % in arrears	Per cent	0.26	0.24	0.24	0.24	0.25	0.23
24	7.5 < 10 % in arrears	Per cent	0.15	0.15	0.14	0.14	0.15	0.14
25	10 % or more in arrears	Per cent	0.70	0.71	0.71	0.73	0.78	0.69
26	In possession	Per cent	0.10	0.09	0.08	0.07	0.06	0.06
<b>27</b>	<b>TOTAL</b>	<b>Per cent</b>	<b>2.23</b>	<b>2.19</b>	<b>2.13</b>	<b>2.16</b>	<b>2.20</b>	<b>2.02</b>
<b>28</b>	<b>Total (excl. 1.5 &lt; 2.5% band)</b>	<b>Per cent</b>	<b>1.75</b>	<b>1.72</b>	<b>1.67</b>	<b>1.71</b>	<b>1.76</b>	<b>1.60</b>
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	2,050	1,747	1,321	1,094	953	1,052
30	Possession sales in Qtr	Units	2,028	1,933	1,860	1,718	1,279	1,072
31	Stocks of possessions at end Qtr	Units	3,918	3,678	3,183	2,655	2,228	2,083
Capitalisation of arrears cases								
32	Number in Qtr	Units	1,489	1,521	1,548	1,520	1,086	886
33	Amount of arrears capitalised in Qtr	£ millions	5	5	6	6	5	4
34	Balance outstanding	£ millions	115	132	135	145	117	74
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	4,026,345	3,958,799	3,883,984	3,680,713	3,813,155	3,640,089
36	Loan book: balances outstanding	£ millions	263,754	263,409	263,356	264,654	266,937	268,206

## MLAR Table 1.7

Last updated: 08 December 2015

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

Not seasonally adjusted

			2014			2015		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
<b>C</b>	<b>Residential loans to individuals : All (Reg + Non-reg)</b>							
	<b>Loans in Arrears</b>							
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)							
1	Number of loan accounts	Units	24,770	24,146	22,920	22,001	20,800	20,335
2	Amount of arrears	£ millions	46	44	42	40	39	37
3	Balance outstanding	£ millions	2,490	2,394	2,241	2,158	2,097	1,979
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	10.72	11.01	10.94	10.94	10.98	10.92
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	240,487	230,219	219,751	212,140	211,652	196,148
	of which : % of cases having							
6	A temporary concession	Per cent	4.02	4.13	4.12	3.90	3.68	3.43
7	A formal arrangement	Per cent	27.60	28.31	27.58	27.80	25.71	24.32
8	No concession or arrangement	Per cent	68.38	67.56	68.30	68.30	70.61	72.25
9	Amount of arrears	£ millions	1,563	1,458	1,373	1,369	1,383	1,295
10	Balance outstanding	£ millions	23,233	21,732	20,485	19,721	19,106	18,126
11	Balances as % of total loan balances	Per cent	1.86	1.73	1.63	1.56	1.50	1.41
12	Performance of arrears cases in Qtr	Per cent	63.16	63.13	62.89	62.02	61.61	61.07
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	0.58	0.54	0.51	0.49	0.46	0.44
14	2.5 < 5.0 % in arrears	Per cent	0.60	0.56	0.53	0.51	0.49	0.46
15	5.0 < 7.5 % in arrears	Per cent	0.24	0.22	0.20	0.20	0.20	0.19
16	7.5 < 10 % in arrears	Per cent	0.12	0.11	0.10	0.10	0.10	0.09
17	10 % or more in arrears	Per cent	0.21	0.20	0.19	0.19	0.20	0.18
18	In possession	Per cent	0.11	0.10	0.09	0.07	0.06	0.05
19	<b>TOTAL</b>	<b>Per cent</b>	<b>1.86</b>	<b>1.73</b>	<b>1.63</b>	<b>1.56</b>	<b>1.50</b>	<b>1.41</b>
20	<b>Total (excl. 1.5 &lt; 2.5% band)</b>	<b>Per cent</b>	<b>1.28</b>	<b>1.19</b>	<b>1.11</b>	<b>1.07</b>	<b>1.04</b>	<b>0.98</b>

## MLAR Table 1.7

Last updated: 08 December 2015

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

Not seasonally adjusted

			2014			2015		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
<b>C (cont.)</b>								
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.49	0.47	0.46	0.47	0.42	0.41
22	2.5 < 5.0 % in arrears	Per cent	0.53	0.50	0.49	0.51	0.46	0.44
23	5.0 < 7.5 % in arrears	Per cent	0.22	0.21	0.20	0.21	0.20	0.19
24	7.5 < 10 % in arrears	Per cent	0.12	0.11	0.11	0.11	0.11	0.10
25	10 % or more in arrears	Per cent	0.32	0.32	0.32	0.34	0.34	0.30
26	In possession	Per cent	0.07	0.07	0.06	0.05	0.04	0.04
<b>27</b>	<b>TOTAL</b>	<b>Per cent</b>	<b>1.76</b>	<b>1.69</b>	<b>1.62</b>	<b>1.69</b>	<b>1.57</b>	<b>1.48</b>
<b>28</b>	<b>Total (excl. 1.5 &lt; 2.5% band)</b>	<b>Per cent</b>	<b>1.27</b>	<b>1.22</b>	<b>1.17</b>	<b>1.22</b>	<b>1.15</b>	<b>1.07</b>
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	5,728	5,161	4,166	3,179	2,674	2,881
30	Possession sales in Qtr	Units	6,183	5,816	5,599	4,755	3,726	2,999
31	Stocks of possessions at end Qtr	Units	9,733	9,080	7,777	6,454	5,265	5,012
Capitalisation of arrears cases								
32	Number in Qtr	Units	6,907	7,029	6,697	6,659	5,403	4,414
33	Amount of arrears capitalised in Qtr	£ millions	27	27	27	27	22	18
34	Balance outstanding	£ millions	763	797	750	760	627	494
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	13,679,818	13,639,090	13,532,878	12,564,942	13,473,097	13,213,650
36	Loan book: balances outstanding	£ millions	1,249,289	1,255,610	1,259,585	1,261,109	1,271,702	1,281,942

**Notes to table**

(a) Approximately 2,000 of the noted movement in arrears is due to a sale of regulated loans to a non-UK incorporated firm outside of the MLAR population.

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## MLAR Table 2.1

Last updated: 08 December 2015

## Sectoral Analysis: New Business Volume

Not seasonally adjusted

## Residential lending to individuals

		<b>Banks + Building Societies</b>	<b>Other lenders</b>	<b>ALL Sectors</b>
		Per cent	Per cent	£ millions
Sub table reference				
<b>A</b>	<b><u>Time series measures</u></b>			
1	Gross advances			
	2014 Q2	91.74	8.20	51,491
	2014 Q3	90.98	8.99	55,880
	2014 Q4	90.31	9.65	51,343
	2015 Q1	88.48	11.47	45,567
	2015 Q2	90.45	9.51	52,488
	2015 Q3	91.50	8.43	62,065
2	Net advances			
	2014 Q2	97.56	2.66	8,908
	2014 Q3	93.72	6.32	11,034
	2014 Q4	86.26	13.93	8,071
	2015 Q1	74.61	25.37	6,309
	2015 Q2	91.20	8.82	9,934
	2015 Q3	93.38	6.49	13,638

## MLAR Table 2.1

Last updated: 08 December 2015

### Sectoral Analysis: New Business Volume

Not seasonally adjusted

Residential lending to individuals		<b>Banks + Building Societies</b>	<b>Other lenders</b>	<b>ALL Sectors</b>
Sub table reference		Per cent	Per cent	£ millions
<b>3</b>	New commitments			
	2014 Q2	91.06	8.90	53,451
	2014 Q3	90.57	9.39	53,616
	2014 Q4	88.95	10.99	46,281
	2015 Q1	88.17	11.73	47,219
	2015 Q2	91.20	8.74	59,324
	2015 Q3	91.36	8.61	64,222
4	Balances outstanding (unsecuritised): loans	89.79	10.20	1,197,754
5	: commitments	91.25	8.74	76,844
	<i>Balances are for 2015 Q3</i>			

#### Notes to table

#### Explanatory notes

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## MLAR Table 2.2

Last updated: 08 December 2015

## Sectoral Analysis: Characteristics of New Lending in latest quarter

Not seasonally adjusted

## Residential lending to individuals

			Banks & Building Societies	Other lenders	ALL Sectors
Sub table reference					
<b>A</b>	<b>Single period measures (latest Qtr only)</b>				
	Lending by interest rate basis:				
	Gross advances:				
1	Percent at fixed rates	Per cent	80.40	83.72	80.66
2	Percent at variable rates	Per cent	19.60	16.28	19.34
	Balances				
3	Percent at fixed rates	Per cent	48.05	33.69	46.58
4	Percent at variable rates	Per cent	51.95	66.31	53.42
	Interest rates on:				
	Gross advances:				
5	Fixed	Per cent	2.72	3.53	2.79
6	variable	Per cent	2.39	3.49	2.60
7	All	Per cent	2.65	3.52	2.76
	Balances:				
8	Fixed	Per cent	3.17	3.79	3.21
9	Variable	Per cent	2.93	3.57	3.02
10	All	Per cent	3.05	3.65	3.11
11	<75%	Per cent	65.59	71.83	66.14
12	75 to 90%	Per cent	31.52	26.13	31.04
13	90 to 95%	Per cent	2.66	1.82	2.59
14	Over 95%	Per cent	0.23	0.23	0.23
	Income multiple by LTV (a):				
15	Over 90 to 95%	Per cent	1.97	1.10	1.90
16	Over 95%	Per cent	0.11	0.12	0.11
17	All over 90%	Per cent	2.08	1.22	2.01

## MLAR Table 2.2

Last updated: 08 December 2015

### 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
<b>A (cont.)</b>					
With Impaired credit history (Regulated only):					
18	Advances	Per cent	0.13	1.72	0.20
19	Balances	Per cent	0.66	5.48	0.95
By purpose (Regulated only):					
Advances:					
20	House purchase	Per cent	66.47	56.84	66.02
21	Further advance	Per cent	2.87	0.53	2.76
22	Remortgage	Per cent	28.08	22.80	27.83
23	Other	Per cent	2.57	19.84	3.39
Balances:					
24	House purchase	Per cent	58.65	54.82	58.42
25	Further advance	Per cent	3.34	0.49	3.17
26	Remortgage	Per cent	36.31	35.68	36.27
27	Other	Per cent	1.69	9.01	2.14
Loans in arrears (Unsecuritised):					
28	New cases as % arrears stocks	Per cent	11.95	10.42	11.65
Arrears cases at end qtr:					
29	Balances as % total loan balances	Per cent	1.07	2.31	1.20
30	Performance of arrears cases in qtr	Per cent	58.43	59.69	58.68

#### Notes to table

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

#### Explanatory notes

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## MLAR STATISTICS TABLES

### Notes on the basis of our numbers of loans, arrears and possession cases

#### Number of loan accounts:

Represents the number of individual loan accounts, and covers:

- *1st charge loans*
- *2nd and subsequent charge loans (where the borrower takes an extra loan from another lender)*
- *some further advance loans*. This applies in cases where a 1st charge lender grants a further advance on the original mortgage, but for administrative purposes treats it as a separate loan account.

This is also influenced by MLAR monitoring regulated loans and non-regulated loans separately. As a consequence of this, most 2nd charge loans go into a separate reporting category (non-regulated).

As a result, our "number of loan account" figures are on a different basis to, and materially higher than, those published by CML on numbers of mortgages.

#### Number of loan accounts in arrears:

This number does not represent the number of borrowers in arrears.

It represents the number of individual loan accounts in arrears, and covers arrears arising on:

- *1st charge loans*
- *2nd and subsequent charge loans (where the borrower takes an extra loan from another lender)*
- *some further advance loans*. This applies in cases where the 1st charge lender establishes a further advance on the original mortgage as a separate loan account, but is unable to combine the two accounts for MLAR arrears reporting purposes.

As a result, our arrears numbers are on a different basis to, and materially higher than, those published by the CML on number of *1st charge mortgages in arrears*. As such, the CML measure is more a measure of the number of borrowers in arrears. More importantly however, our reporting threshold for arrears is "loan accounts where arrears amount to 1.5% or more of wider spectrum."

#### Number of possession cases

This number does not represent the number of borrowers that have been subject to possession

It represents the number of individual loan accounts in possession, and covers possessions arising on:

- *1st charge loans*
- *2nd and subsequent charge loans (where the borrower takes an extra loan from another lender)*

In practice however, where a borrower has 1st and 2nd charge loans with separate lenders, it will not always be the case that both lenders report their loan accounts as a possession. So our possession figures will be closer to, but necessarily still somewhat higher than, CML estimates.