



BANK OF ENGLAND



MLAR STATISTICS: December 2016 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: 13 December 2016

Not seasonally adjusted

Residential loans to individuals

			2015			2016		
			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	946,039	954,887	965,276	973,151	986,765	995,875
2	Securitised	£ millions	59,095	58,859	57,183	58,777	53,889	55,769
3	Sub total	£ millions	1,005,133	1,013,746	1,022,459	1,031,928	1,040,655	1,051,644
Non-regulated								
4	Unsecuritised	£ millions	241,706	242,878	245,134	249,321	253,096	255,154
5	Securitised	£ millions	25,118	25,329	23,828	23,339	22,489	24,004
6	Sub total	£ millions	266,824	268,207	268,963	272,660	275,585	279,158
Total: Regulated and Non-regulated								
7	Unsecuritised	£ millions	1,187,745	1,197,765	1,210,410	1,222,471	1,239,861	1,251,029
8	Securitised	£ millions	84,213	84,188	81,011	82,117	76,378	79,774
9	Total	£ millions	1,271,957	1,281,953	1,291,421	1,304,588	1,316,240	1,330,803

Notes to table**Explanatory notes**© Bank of England and FCA. For requests on copyright please email srdd_editor@bankofengland.co.uk (020 7601 5432) and MLARStatistics@fca.org.uk (020 7066 1000).



MLAR Table 1.21
Residential loans to individuals: Business flows

Last updated: 13 December 2016

Not seasonally adjusted

Sub table reference			2015 Q2	Q3	Q4	2016 Q1	Q2	Q3
A	Residential loans to individuals: Regulated							
	Business flows							
1	Gross advances	£ millions	42,987	50,959	51,711	49,161	49,448	55,150
2	Net advances	£ millions	8,119	11,073	11,529	8,259	11,616	12,868
3	New commitments	£ millions	48,986	52,365	47,875	48,451	58,906	52,285
	Balances outstanding							
4	Loans (exc overdrafts)	£ millions	946,039	954,887	965,276	973,151	986,765	995,875
5	Commitments stock	£ millions	59,871	60,911	57,931	57,849	67,668	65,357
	Overdrafts (secured)							
6	Net movement in quarter	£ millions	-60	-38	-33	-0	-26	-33
7	Overdraft balances	£ millions	1,019	981	947	947	922	889
8	Aggregate of credit limits	£ millions	1,398	1,349	1,299	1,313	1,282	1,241
B	Residential loans to individuals: Non-regulated							
	Business flows							
1	Gross advances	£ millions	9,573	11,132	11,373	14,863	8,609	9,335
2	Net advances	£ millions	1,835	2,598	2,678	5,382	99	268
3	New commitments	£ millions	10,576	11,752	11,584	12,143	9,222	8,750
	Balances outstanding							
4	Loans (exc overdrafts)	£ millions	241,706	242,878	245,134	249,321	253,096	255,154
5	Commitments stock	£ millions	14,998	15,586	16,370	13,099	13,920	13,634
	Overdrafts (secured)							
6	Net movement in quarter	£ millions	-19	2	-12	-18	-15	-13
7	Overdraft balances	£ millions	223	225	213	195	180	167
8	Aggregate of credit limits	£ millions	332	329	305	287	270	255
C	Residential loans to individuals: All (Regulated and Non-regulated)							
	Business flows							
1	Gross advances	£ millions	52,560	62,091	63,084	64,024	58,057	64,484
2	Net advances	£ millions	9,954	13,671	14,208	13,642	11,715	13,136
3	New commitments	£ millions	59,562	64,117	59,460	60,594	68,128	61,035
	Balances outstanding							
4	Loans (exc overdrafts)	£ millions	1,187,745	1,197,765	1,210,410	1,222,471	1,239,861	1,251,029
5	Commitments stock	£ millions	74,869	76,497	74,301	70,948	81,588	78,991
	Overdrafts (secured)							
6	Net movement in quarter	£ millions	-80	-36	-46	-18	-41	-46
7	Overdraft balances	£ millions	1,242	1,206	1,161	1,143	1,102	1,056
8	Aggregate of credit limits	£ millions	1,731	1,678	1,604	1,599	1,552	1,497

Notes to table[Explanatory notes](#)© Bank of England and FCA. For requests on copyright please email srdd_editor@bankofengland.co.uk (020 7601 5432) and MLARStatistics@fca.org.uk (020 7066 1000).

MLAR Table 1.22
Residential loans to individuals: Interest rate analysis

Last updated: 13 December 2016

Not seasonally adjusted

Sub table reference			2015 Q2	Q3	Q4	2016 Q1	Q2	Q3
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	81.06	82.76	86.03	82.83	83.58	83.40
2	Balances outstanding	Per cent	48.54	51.10	52.76	54.31	55.30	56.55
	Per cent of business above Bank Rate							
	Gross advances							
3	Less than 2% above	Per cent	51.03	57.14	57.90	59.79	61.34	55.12
4	2 < 3 % above	Per cent	31.20	26.93	28.78	28.78	27.39	31.72
5	3 < 4 % above	Per cent	11.96	12.10	10.16	8.57	8.16	9.43
6	4% or more above	Per cent	5.80	3.83	3.16	2.86	3.10	3.73
	Balances outstanding							
7	Less than 2% above	Per cent	29.44	32.16	34.55	36.68	38.76	33.43
8	2 < 3 % above	Per cent	34.43	33.75	33.06	32.58	32.32	35.72
9	3 < 4 % above	Per cent	21.94	20.78	20.13	19.16	18.01	19.81
10	4% or more above	Per cent	14.20	13.31	12.26	11.58	10.91	11.04
	Overall weighted average interest rates							
	Gross advances							
11	Fixed rate loans	Per cent	2.81	2.68	2.62	2.52	2.52	2.46
12	Variable rate loans	Per cent	2.20	2.17	2.20	2.27	2.16	2.04
13	All loans	Per cent	2.69	2.60	2.56	2.48	2.46	2.39
	Balances outstanding							
14	Fixed rate loans	Per cent	3.25	3.15	3.07	3.00	2.92	2.82
15	Variable rate loans	Per cent	3.00	2.98	2.94	2.94	2.92	2.74
16	All loans	Per cent	3.13	3.07	3.01	2.98	2.92	2.79

MLAR Table 1.22

Last updated: 13 December 2016

Residential loans to individuals: Interest rate analysis

Not seasonally adjusted

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	69.32	71.06	75.28	76.80	74.69	75.68
2	Balances outstanding	Per cent	26.71	28.81	30.49	33.16	34.44	34.91
Per cent of business above Bank Rate								
Gross advances								
3	Less than 2% above	Per cent	12.53	13.25	16.51	23.62	29.17	22.24
4	2 < 3 % above	Per cent	47.14	50.71	50.82	48.34	44.44	49.37
5	3 < 4 % above	Per cent	32.47	29.01	26.42	23.10	21.58	23.58
6	4% or more above	Per cent	7.86	7.03	6.25	4.94	4.81	4.82
Balances outstanding								
7	Less than 2% above	Per cent	30.38	30.22	30.17	30.56	31.27	30.68
8	2 < 3 % above	Per cent	25.48	27.26	28.79	30.03	30.65	29.24
9	3 < 4 % above	Per cent	22.81	22.30	21.10	20.17	19.26	20.42
10	4% or more above	Per cent	21.33	20.23	19.94	19.23	18.81	19.66
Overall weighted average interest rates								
Gross advances								
11	Fixed rate loans	Per cent	3.48	3.38	3.27	3.15	3.09	2.99
12	Variable rate loans	Per cent	3.34	3.29	3.30	3.12	3.04	2.86
13	All loans	Per cent	3.44	3.36	3.27	3.14	3.08	2.96
Balances outstanding								
14	Fixed rate loans	Per cent	3.74	3.65	3.56	3.47	3.48	3.40
15	Variable rate loans	Per cent	3.17	3.11	3.10	3.11	3.09	2.87
16	All loans	Per cent	3.32	3.27	3.24	3.23	3.22	3.05
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	78.92	80.66	84.09	81.43	82.27	82.28
2	Balances outstanding	Per cent	44.10	46.58	48.25	49.99	51.04	52.14
Per cent of business above Bank Rate								
Gross advances								
3	Less than 2% above	Per cent	44.02	49.27	50.44	51.39	56.57	50.36
4	2 < 3 % above	Per cent	34.10	31.19	32.75	33.32	29.92	34.28
5	3 < 4 % above	Per cent	15.70	15.14	13.09	11.94	10.15	11.47
6	4% or more above	Per cent	6.18	4.40	3.72	3.34	3.35	3.88
Balances outstanding								
7	Less than 2% above	Per cent	29.63	31.77	33.66	35.43	37.23	32.87
8	2 < 3 % above	Per cent	32.61	32.44	32.20	32.06	31.98	34.39
9	3 < 4 % above	Per cent	22.12	21.08	20.32	19.36	18.27	19.94
10	4% or more above	Per cent	15.65	14.71	13.82	13.14	12.52	12.80
Overall weighted average interest rates								
Gross advances								
11	Fixed rate loans	Per cent	2.91	2.79	2.72	2.66	2.60	2.53
12	Variable rate loans	Per cent	2.50	2.47	2.51	2.52	2.35	2.21
13	All loans	Per cent	2.83	2.73	2.69	2.63	2.56	2.47
Balances outstanding								
14	Fixed rate loans	Per cent	3.31	3.21	3.14	3.06	2.99	2.90
15	Variable rate loans	Per cent	3.05	3.01	2.98	2.99	2.96	2.78
16	All loans	Per cent	3.17	3.11	3.06	3.03	2.98	2.84

Notes to table

Explanatory notes

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MLAR Table 1.31

Last updated: 13 December 2016

Residential loans to individuals: Income multiple and LTV

Not seasonally adjusted

			2015			2016		
			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	8.49	8.27	7.97	8.41	8.24	7.31
2	2.50 < 3.00	Per cent	4.56	4.29	4.23	4.14	4.08	4.16
3	3.00 < 3.50	Per cent	5.62	5.41	5.40	5.40	5.32	5.35
4	3.50 < 4.00	Per cent	5.88	5.88	5.91	5.75	5.88	5.90
5	4.00 or over	Per cent	10.49	11.05	11.71	11.22	11.26	11.75
6	Other	Per cent	1.84	1.54	1.90	1.99	1.92	1.67
7	Total on single income	Per cent	36.89	36.44	37.13	36.91	36.71	36.15
8	of which: Not evidenced	Per cent	0.23	0.22	0.28	0.31	0.24	0.24
	Joint:							
9	Less than 2.00	Per cent	10.64	9.92	9.02	9.99	9.28	9.06
10	2.00 < 2.50	Per cent	8.49	8.01	7.68	7.60	7.46	7.12
11	2.50 < 2.75	Per cent	5.30	5.07	4.79	4.78	4.74	4.64
12	2.75 < 3.00	Per cent	5.58	5.47	5.19	5.03	5.24	5.27
13	3.00 or over	Per cent	32.52	34.52	35.66	35.14	36.04	37.26
14	Other	Per cent	0.58	0.58	0.53	0.55	0.53	0.50
15	Total on joint income	Per cent	63.11	63.56	62.87	63.09	63.29	63.85
16	of which: Not evidenced	Per cent	0.37	0.29	0.28	0.32	0.33	0.32
	LTV							
17	<= 75%	Per cent	61.02	60.65	61.08	62.21	60.82	59.75
18	Over 75 <= 90%	Per cent	34.75	35.44	35.13	34.37	34.48	34.91
19	Over 90 <= 95%	Per cent	4.01	3.75	3.66	3.28	4.54	5.11
20	Over 95%	Per cent	0.22	0.15	0.13	0.14	0.15	0.23
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	0.55	0.57	0.55	0.49	0.66	0.77
23	Joint: 2.75 x or more	Per cent	2.11	2.10	2.10	1.81	2.65	2.97
24	Total	Per cent	2.67	2.67	2.66	2.30	3.31	3.74
	Over 95%							
25	Single: 3.50 x or more	Per cent	0.08	0.02	0.03	0.03	0.05	0.03
26	Joint: 2.75 x or more	Per cent	0.05	0.03	0.03	0.03	0.04	0.09
27	Total	Per cent	0.13	0.05	0.06	0.06	0.09	0.13
	All over 90%							
28	Single: 3.50 x or more	Per cent	0.63	0.59	0.58	0.52	0.72	0.80
29	Joint: 2.75 x or more	Per cent	2.17	2.13	2.14	1.84	2.69	3.06
30	Total	Per cent	2.80	2.72	2.72	2.36	3.41	3.87

MLAR Table 1.31

Last updated: 13 December 2016

Residential loans to individuals: Income multiple and LTV

Not seasonally adjusted

B Residential loans to individuals: Non-regulated								
Income multiple								
Single:								
1	Less than 2.50	Per cent	5.66	5.33	4.68	4.96	4.88	5.45
2	2.50 < 3.00	Per cent	1.43	1.26	1.22	1.21	1.16	1.36
3	3.00 < 3.50	Per cent	1.31	1.17	1.04	1.06	1.10	1.26
4	3.50 < 4.00	Per cent	1.03	0.90	0.86	0.93	0.90	0.96
5	4.00 or over	Per cent	3.62	3.86	3.61	3.87	3.48	3.52
6	Other	Per cent	69.61	71.21	72.94	71.62	73.02	70.45
7	Total on single income	Per cent	82.67	83.74	84.35	83.64	84.53	82.99
8	of which: Not evidenced	Per cent	0.94	0.62	0.66	0.83	0.76	0.58
Joint:								
9	Less than 2.00	Per cent	4.83	4.50	4.65	5.26	4.63	4.71
10	2.00 < 2.50	Per cent	1.59	1.46	1.30	1.50	1.23	1.38
11	2.50 < 2.75	Per cent	0.68	0.67	0.61	0.83	0.69	0.69
12	2.75 < 3.00	Per cent	0.71	0.49	0.60	0.67	0.54	0.64
13	3.00 or over	Per cent	3.13	2.58	2.75	3.02	2.78	3.47
14	Other	Per cent	6.39	6.57	5.73	5.07	5.60	6.13
15	Total on joint income	Per cent	17.33	16.26	15.65	16.36	15.47	17.01
16	of which: Not evidenced	Per cent	0.18	0.14	0.10	0.13	0.23	0.24
LTV								
17	< = 75%	Per cent	88.03	87.88	90.67	88.59	89.69	90.70
18	Over 75 < = 90%	Per cent	11.23	11.54	8.93	10.94	9.97	9.07
19	Over 90 < = 95%	Per cent	0.16	0.08	0.06	0.03	0.04	0.08
20	Over 95%	Per cent	0.59	0.50	0.34	0.43	0.30	0.15
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	0.01	0.00	0.00	0.00	0.00
23	Joint: 2.75 x or more	Per cent	0.00	0.00	0.00	0.00	0.00	0.00
24	Total	Per cent	0.00	0.01	0.01	0.01	0.00	0.00
Over 95%								
25	Single: 3.50 x or more	Per cent	0.42	0.37	0.27	0.31	0.22	0.02
26	Joint: 2.75 x or more	Per cent	0.01	0.00	0.00	0.01	0.00	0.00
27	Total	Per cent	0.43	0.37	0.27	0.32	0.23	0.02
All over 90%								
28	Single: 3.50 x or more	Per cent	0.42	0.38	0.27	0.31	0.23	0.02
29	Joint: 2.75 x or more	Per cent	0.01	0.00	0.01	0.02	0.01	0.00
30	Total	Per cent	0.43	0.38	0.27	0.32	0.23	0.02

MLAR Table 1.31

Last updated: 13 December 2016

Residential loans to individuals: Income multiple and LTV

Not seasonally adjusted

C Residential loans to individuals: All (Regulated and Non-regulated)								
Income multiple								
Single:								
1	Less than 2.50	Per cent	7.98	7.75	7.38	7.61	7.74	7.04
2	2.50 < 3.00	Per cent	3.99	3.75	3.69	3.46	3.65	3.76
3	3.00 < 3.50	Per cent	4.84	4.65	4.61	4.39	4.70	4.75
4	3.50 < 4.00	Per cent	5.00	4.99	5.00	4.63	5.14	5.19
5	4.00 or over	Per cent	9.24	9.76	10.25	9.52	10.11	10.56
6	Other	Per cent	14.18	14.03	14.71	18.16	12.46	11.63
7	Total on single income	Per cent	45.23	44.92	45.64	47.76	43.80	42.93
8	of which: Not evidenced	Per cent	0.36	0.29	0.35	0.43	0.31	0.29
Joint:								
9	Less than 2.00	Per cent	9.59	8.95	8.23	8.90	8.59	8.43
10	2.00 < 2.50	Per cent	7.23	6.83	6.53	6.18	6.54	6.29
11	2.50 < 2.75	Per cent	4.46	4.28	4.04	3.86	4.14	4.06
12	2.75 < 3.00	Per cent	4.69	4.57	4.36	4.02	4.55	4.60
13	3.00 or over	Per cent	27.17	28.79	29.73	27.69	31.11	32.37
14	Other	Per cent	1.64	1.65	1.47	1.60	1.28	1.32
15	Total on joint income	Per cent	54.77	55.08	54.36	52.24	56.20	57.07
16	of which: Not evidenced	Per cent	0.33	0.27	0.25	0.27	0.32	0.31
LTV								
17	< = 75%	Per cent	65.94	65.54	66.41	68.34	65.10	64.23
18	Over 75 < = 90%	Per cent	30.47	31.16	30.41	28.93	30.85	31.17
19	Over 90 < = 95%	Per cent	3.31	3.09	3.01	2.52	3.88	4.38
20	Over 95%	Per cent	0.29	0.22	0.17	0.20	0.18	0.22
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	0.45	0.47	0.45	0.38	0.57	0.66
23	Joint: 2.75 x or more	Per cent	1.73	1.73	1.73	1.39	2.26	2.54
24	Total	Per cent	2.18	2.19	2.18	1.77	2.82	3.20
Over 95%								
25	Single: 3.50 x or more	Per cent	0.14	0.08	0.07	0.09	0.08	0.03
26	Joint: 2.75 x or more	Per cent	0.04	0.03	0.03	0.03	0.03	0.08
27	Total	Per cent	0.18	0.11	0.10	0.12	0.11	0.11
All over 90%								
28	Single: 3.50 x or more	Per cent	0.60	0.55	0.52	0.47	0.64	0.69
29	Joint: 2.75 x or more	Per cent	1.77	1.75	1.75	1.42	2.29	2.62
30	Total	Per cent	2.37	2.30	2.28	1.89	2.93	3.31

Notes to table

Per cent of gross advances

Explanatory notes

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MLAR Table 1.32

Last updated: 13 December 2016

Residential loans to individuals : Nature of loan

Not seasonally adjusted

Sub table reference			2015			2016		
			Q2	Q3	Q4	Q1	Q2	Q3
A	Residential loans to individuals: Regulated							
	With Impaired credit history							
1	Advances	Per cent	0.21	0.20	0.28	0.27	0.29	0.28
2	Balances	Per cent	1.01	0.95	0.93	0.82	0.82	0.78
	By payment type							
	Advances							
3	Repayment (capital + interest)	Per cent	88.10	88.05	88.50	86.28	89.01	88.82
4	Interest only	Per cent	8.21	8.04	7.26	8.73	6.57	6.76
5	Combined	Per cent	2.21	2.50	2.83	3.43	2.78	2.83
6	Other	Per cent	1.48	1.41	1.40	1.55	1.64	1.60
	Balances							
7	Repayment (capital + interest)	Per cent	67.70	68.79	69.76	70.68	71.43	72.47
8	Interest only	Per cent	25.54	24.62	23.76	22.96	22.37	21.67
9	Combined	Per cent	5.96	5.80	5.68	5.58	5.43	5.36
10	Other	Per cent	0.80	0.80	0.80	0.78	0.78	0.50

MLAR Table 1.32

Last updated: 13 December 2016

Residential loans to individuals : Nature of loan

Not seasonally adjusted

A (cont.)

By drawing facility								
Advances								
11	Loans with extra drawing facility	Per cent	2.84	2.43	2.14	2.87	2.21	2.33
12	Loans including unused facility	£ millions	6,883	6,497	6,325	7,009	6,753	7,145
13	Unused facility	£ millions	5,660	5,260	5,220	5,599	5,660	5,861
14	Net loans	£ millions	1,223	1,237	1,105	1,410	1,093	1,283
15	Loans with no extra drawing facility	Per cent	97.16	97.57	97.86	97.13	97.79	97.67
Balances								
16	Loans with extra drawing facility	Per cent	8.25	7.87	7.64	7.37	7.05	6.66
17	Loans including unused facility	£ millions	97,344	93,450	92,310	90,674	88,644	85,186
18	Unused facility	£ millions	19,313	18,288	18,520	18,983	19,097	18,876
19	Net loans	£ millions	78,031	75,162	73,790	71,691	69,548	66,310
20	Loans with no extra drawing facility	Per cent	91.75	92.13	92.36	92.63	92.95	93.34

B

Residential loans to individuals: Non-regulated

With Impaired credit history								
1	Advances	Per cent	0.13	0.14	0.16	0.14	0.10	0.09
2	Balances	N/A						
By payment type								
Advances								
3	Repayment (capital + interest)	Per cent	14.72	14.04	14.62	12.97	14.79	13.83
4	Interest only	Per cent	84.47	84.78	84.27	85.65	83.30	84.28
5	Combined	Per cent	0.67	0.94	0.87	0.75	1.43	1.45
6	Other	Per cent	0.14	0.24	0.25	0.62	0.48	0.44
Balances								
7	Repayment (capital + interest)	Per cent	20.92	19.88	19.44	18.57	18.65	18.15
8	Interest only	Per cent	73.43	74.63	75.25	76.29	76.43	77.16
9	Combined	Per cent	4.91	4.74	4.57	4.37	4.18	4.00
10	Other	Per cent	0.75	0.74	0.74	0.77	0.74	0.69

MLAR Table 1.32

Last updated: 13 December 2016

Residential loans to individuals : Nature of loan

Not seasonally adjusted

B (cont.)

By drawing facility								
Advances								
11	Loans with extra drawing facility	Per cent	1.68	1.52	1.70	1.47	1.97	1.96
12	Loans including unused facility	£ millions	1,344	1,370	1,347	1,404	1,287	1,321
13	Unused facility	£ millions	1,183	1,201	1,154	1,186	1,117	1,138
14	Net loans	£ millions	161	169	193	218	170	183
15	Loans with no extra drawing facility	Per cent	98.32	98.48	98.30	98.53	98.03	98.04
Balances								
16	Loans with extra drawing facility	Per cent	5.81	5.58	5.43	5.17	4.98	4.77
17	Loans including unused facility	£ millions	20,957	20,097	19,851	19,418	18,987	18,493
18	Unused facility	£ millions	6,925	6,557	6,547	6,520	6,379	6,311
19	Net loans	£ millions	14,032	13,540	13,304	12,899	12,608	12,181
20	Loans with no extra drawing facility	Per cent	94.19	94.42	94.57	94.83	95.02	95.23
C Residential loans to individuals: All (Regulated and Non-regulated)								
With Impaired credit history								
1	Advances	Per cent	0.20	0.19	0.26	0.24	0.26	0.25
2	Balances	N/A						
By payment type								
Advances								
3	Repayment (capital + interest)	Per cent	74.73	74.78	75.18	69.26	78.00	77.96
4	Interest only	Per cent	22.10	21.80	21.15	26.59	17.95	17.98
5	Combined	Per cent	1.93	2.22	2.48	2.81	2.58	2.63
6	Other	Per cent	1.24	1.20	1.20	1.34	1.47	1.43
Balances								
7	Repayment (capital + interest)	Per cent	58.18	58.87	59.57	60.05	60.65	61.39
8	Interest only	Per cent	35.29	34.76	34.19	33.84	33.40	32.99
9	Combined	Per cent	5.75	5.58	5.46	5.33	5.17	5.08
10	Other	Per cent	0.79	0.79	0.78	0.78	0.77	0.54

MLAR Table 1.32

Last updated: 13 December 2016

Residential loans to individuals : Nature of loan

Not seasonally adjusted

C (cont.)

By drawing facility								
Advances								
11	Loans with extra drawing facility	Per cent	2.63	2.26	2.06	2.54	2.18	2.27
12	Loans including unused facility	£ millions	8,227	7,867	7,672	8,412	8,040	8,465
13	Unused facility	£ millions	6,843	6,461	6,374	6,785	6,777	6,999
14	Net loans	£ millions	1,384	1,406	1,298	1,628	1,263	1,466
15	Loans with no extra drawing facility	Per cent	97.37	97.74	97.94	97.46	97.82	97.73
Balances								
16	Loans with extra drawing facility	Per cent	7.75	7.41	7.20	6.92	6.63	6.27
17	Loans including unused facility	£ millions	118,301	113,548	112,161	110,092	107,632	103,679
18	Unused facility	£ millions	26,238	24,845	25,067	25,503	25,476	25,187
19	Net loans	£ millions	92,064	88,703	87,094	84,589	82,156	78,491
20	Loans with no extra drawing facility	Per cent	92.25	92.59	92.80	93.08	93.37	93.73

Notes to table

Explanatory notes

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MLAR Table 1.33

Residential loans to individuals: Purpose of loan

Last updated: 13 December 2016

Not seasonally adjusted

Sub table reference			2015 Q2	Q3	Q4	2016 Q1	Q2	Q3
A	Residential loans to individuals: Regulated							
	By purpose of loan:							
	Advances							
1	House purchase:	Per cent	62.82	66.01	64.78	62.02	58.58	61.81
	Owner occupation:							
2	First time buyers	Per cent	24.91	24.82	25.45	22.00	25.81	25.73
3	Other	Per cent	37.83	41.11	39.30	39.87	32.58	35.84
4	Buy to let	Per cent	0.08	0.08	0.04	0.14	0.19	0.25
5	Further advance	Per cent	2.93	2.76	2.58	3.21	3.63	3.17
6	Remortgage:	Per cent	30.45	27.84	29.08	31.21	33.85	31.75
7	Own borrowers	Per cent	2.62	2.38	2.07	2.68	2.86	2.26
8	From other lenders	Per cent	27.84	25.46	27.01	28.53	30.98	29.48
9	Other:	Per cent	3.80	3.39	3.57	3.56	3.95	3.26
10	Lifetime mortgage	Per cent	0.91	0.86	0.95	0.83	1.07	1.08
11	Other	Per cent	2.89	2.53	2.61	2.73	2.88	2.19
12	Total	£ millions	42,987	50,959	51,711	49,161	49,448	55,150
	Balances							
13	House purchase:	Per cent	57.87	58.50	58.95	59.23	59.26	59.79
	Owner occupation:							
14	First time buyers	Per cent	20.36	20.76	21.00	21.08	21.36	21.72
15	Other	Per cent	37.18	37.43	37.66	37.88	37.64	37.80
16	Buy to let	Per cent	0.33	0.31	0.29	0.27	0.26	0.26
17	Further advance	Per cent	3.04	2.98	2.91	2.84	2.79	2.75
18	Remortgage:	Per cent	36.97	36.38	35.96	35.46	35.45	35.31
19	Own borrowers	Per cent	4.97	4.85	4.70	4.59	4.53	4.48
20	From other lenders	Per cent	32.01	31.53	31.26	30.87	30.93	30.83
21	Other:	Per cent	2.12	2.14	2.18	2.47	2.49	2.16
22	Lifetime mortgage	Per cent	0.67	0.67	0.68	0.68	0.68	0.41
23	Other	Per cent	1.45	1.46	1.50	1.78	1.81	1.75
24	Total	£ millions	946,039	954,887	965,276	973,151	986,765	995,875
	New commitments in quarter							
	(i) Percentages by purpose							
25	House purchase	Per cent	67.16	64.70	63.47	61.61	64.04	61.31
26	Remortgage	Per cent	28.45	30.37	31.49	32.23	30.16	33.27
27	Other (inc further advances)	Per cent	4.39	4.94	5.04	6.16	5.80	5.42
28	Total	£ millions	48,986	52,365	47,875	48,451	58,906	52,285
	(ii) Amounts by purpose							
29	House purchase	£ millions	32,899	33,878	30,386	29,852	37,726	32,055
30	Remortgage	£ millions	13,937	15,901	15,076	15,615	17,764	17,397
31	Other (inc further advances)	£ millions	2,150	2,586	2,414	2,984	3,417	2,834
32	Total	£ millions	48,986	52,365	47,875	48,451	58,906	52,285

MLAR Table 1.33

Last updated: 13 December 2016

Residential loans to individuals: Purpose of loan

Not seasonally adjusted

B Residential loans to individuals: Non-regulated								
By purpose of loan:								
Advances								
1	House purchase:	Per cent	88.65	88.89	89.75	91.86	88.42	88.24
Owner occupation:								
2	First time buyers	Per cent	0.05	0.13	0.03	0.03	0.05	0.08
3	Other	Per cent	1.84	2.06	1.77	1.47	1.09	0.97
4	Buy to let	Per cent	86.76	86.70	87.95	90.35	87.27	87.19
5	Further advance	Per cent	0.61	0.47	0.56	0.46	0.63	0.50
Remortgage:								
6	Own borrowers	Per cent	6.94	7.23	6.53	5.65	7.81	9.50
7	From other lenders	Per cent	0.88	0.68	0.86	0.50	0.51	0.58
8		Per cent	6.06	6.55	5.67	5.15	7.30	8.92
Other:								
9	Lifetime mortgage	Per cent	3.79	3.40	3.17	2.03	3.15	1.76
10	Other	Per cent	0.00	0.00	0.00	0.00	0.00	0.00
11		Per cent	3.79	3.40	3.16	2.03	3.15	1.76
12	Total	£ millions	9,573	11,132	11,373	14,863	8,609	9,335
Balances								
13	Buy to let	Per cent	68.84	70.43	71.57	73.24	73.44	74.31
14	Lifetime mortgage	Per cent	0.72	0.68	0.66	0.63	0.61	0.58
15	Other	Per cent	30.44	28.89	27.77	26.13	25.96	17.57
16	Total	£ millions	241,706	242,878	245,134	249,321	253,096	255,154
New commitments in quarter								
(i) Percentages by purpose								
17	House purchase	Per cent	65.28	68.66	65.61	62.38	54.02	56.75
18	Remortgage	Per cent	30.46	27.01	30.88	34.31	42.10	40.18
19	Other (inc further advances)	Per cent	4.26	4.33	3.51	3.31	3.88	3.07
20	Total	£ millions	10,576	11,752	11,584	12,143	9,222	8,750
(ii) Amounts by purpose								
21	House purchase	£ millions	6,904	8,069	7,600	7,575	4,982	4,966
22	Remortgage	£ millions	3,221	3,174	3,578	4,167	3,882	3,515
23	Other (inc further advances)	£ millions	451	509	407	401	358	268
24	Total	£ millions	10,576	11,752	11,584	12,143	9,222	8,750

MLAR Table 1.33

Last updated: 13 December 2016

Residential loans to individuals: Purpose of loan

Not seasonally adjusted

C Residential loans to individuals: All (Regulated and Non-regulated)								
By purpose of loan:								
Advances								
1	House purchase:	Per cent	67.53	70.11	69.28	68.95	63.00	65.64
Owner occupation:								
2	First time buyers	Per cent	20.38	20.39	20.87	16.90	21.99	22.02
3	Other	Per cent	31.28	34.11	32.53	30.96	27.91	30.79
4	Buy to let	Per cent	15.87	15.61	15.89	21.09	13.10	12.83
5	Further advance	Per cent	2.51	2.35	2.21	2.57	3.18	2.79
Remortgage:								
6	Own borrowers	Per cent	26.17	24.14	25.01	25.27	29.99	28.53
7	From other lenders	Per cent	2.30	2.08	1.85	2.17	2.52	2.02
8		Per cent	23.87	22.07	23.16	23.10	27.47	26.51
Other:								
9	Lifetime mortgage	Per cent	3.80	3.39	3.49	3.20	3.83	3.04
10	Other	Per cent	0.74	0.71	0.78	0.63	0.91	0.92
11		Per cent	3.05	2.69	2.71	2.57	2.92	2.12
12	Total	£ millions	52,560	62,091	63,084	64,024	58,057	64,484
Balances								
13	Buy to let	Per cent	14.27	14.53	14.72	15.16	15.20	15.37
14	Lifetime mortgage	Per cent	0.68	0.68	0.68	0.67	0.67	0.44
15	Other	Per cent	85.05	84.80	84.60	84.17	84.13	82.65
16	Total	£ millions	1,187,745	1,197,765	1,210,410	1,222,471	1,239,861	1,251,029
New commitments in quarter								
(i) Percentages by purpose								
17	House purchase	Per cent	66.83	65.42	63.89	61.77	62.69	60.65
18	Remortgage	Per cent	28.81	29.75	31.37	32.65	31.77	34.26
19	Other (inc further advances)	Per cent	4.37	4.83	4.74	5.59	5.54	5.08
20	Total	£ millions	59,562	64,117	59,460	60,594	68,128	61,035
(ii) Amounts by purpose								
21	House purchase	£ millions	39,803	41,947	37,986	37,427	42,707	37,021
22	Remortgage	£ millions	17,158	19,075	18,653	19,782	21,646	20,912
23	Other (inc further advances)	£ millions	2,601	3,095	2,820	3,386	3,775	3,102
24	Total	£ millions	59,562	64,117	59,460	60,594	68,128	61,035

Notes to table

Explanatory notes

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MLAR Table 1.4

Last updated: 13 December 2016

Residential loans to individuals (unsecuritised): Arrears in detail

Not seasonally adjusted

Sub table reference			2015 Q2	Q3	Q4	2016 Q1	Q2	Q3
A	Residential loans to individuals: Regulated							
	Loans in arrears							
	New cases in quarter (i.e. moving into 1.5 < 2.5% band)							
1	Number of loan accounts	Units	12,259	11,978	11,629	11,978	11,931	11,769
2	Amount of arrears	£ millions	26	25	24	23	23	23
3	Balances outstanding	£ millions	1,417	1,332	1,274	1,242	1,247	1,229
4	New cases as % arrears stocks (balances as % total arrears balances)	Per cent	12.46	12.10	11.94	11.68	11.79	11.69
	Arrears cases at end of quarter							
5	Number of loan accounts	Units	98,919	96,200	93,999	104,218	107,919	112,187
	of which: % cases having:							
6	A temporary concession	Per cent	4.29	4.30	4.89	4.16	4.56	4.60
7	A formal arrangement	Per cent	27.35	25.56	24.85	24.25	23.86	22.53
8	No concession or arrangement	Per cent	68.36	70.15	70.26	71.59	71.58	72.87
9	Amount of arrears	£ millions	760	745	753	800	837	881
10	Balances outstanding	£ millions	11,372	11,011	10,670	10,630	10,573	10,514
11	Balances as % total loan balances	Per cent	1.20	1.15	1.11	1.09	1.07	1.06
12	Performance of arrears cases in quarter	Per cent	62.22	61.96	62.52	57.91	60.49	59.75

MLAR Table 1.4

Last updated: 13 December 2016

Residential loans to individuals (unsecuritised): Arrears in detail

Not seasonally adjusted

A (cont.)

Arrears cases at end of quarter: analysed by degree of severity

(i) Balances on cases in arrears as % total loan balances								
13	1.5 < 2.5 % in arrears	Per cent	0.40	0.38	0.35	0.34	0.33	0.32
14	2.5 < 5.0 % in arrears	Per cent	0.40	0.38	0.36	0.36	0.34	0.33
15	5.0 < 7.5 % in arrears	Per cent	0.16	0.15	0.15	0.15	0.14	0.14
16	7.5 < 10 % in arrears	Per cent	0.07	0.07	0.07	0.07	0.07	0.07
17	10 % or more in arrears	Per cent	0.13	0.14	0.14	0.15	0.16	0.17
18	In possession	Per cent	0.03	0.03	0.03	0.03	0.03	0.03
19	TOTAL	Per cent	1.20	1.15	1.11	1.09	1.07	1.06
20	Total (exc 1.5 < 2.5% band)	Per cent	0.80	0.78	0.75	0.76	0.74	0.74
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.36	0.35	0.33	0.34	0.34	0.33
22	2.5 < 5.0 % in arrears	Per cent	0.37	0.35	0.35	0.36	0.36	0.36
23	5.0 < 7.5 % in arrears	Per cent	0.14	0.14	0.14	0.15	0.15	0.16
24	7.5 < 10 % in arrears	Per cent	0.07	0.07	0.07	0.08	0.08	0.09
25	10 % or more in arrears	Per cent	0.13	0.14	0.14	0.20	0.23	0.27
26	In possession	Per cent	0.02	0.02	0.02	0.02	0.02	0.02
27	TOTAL	Per cent	1.11	1.08	1.05	1.15	1.18	1.22
28	Total (exc 1.5 < 2.5% band)	Per cent	0.75	0.73	0.72	0.82	0.84	0.89
Possession cases: movements and stocks								
29	New possessions in quarter	Units	1,280	1,305	1,061	1,143	1,116	1,078
30	Possession sales in quarter	Units	1,881	1,416	1,344	1,237	1,054	1,087
31	Stocks of possessions at end quarter	Units	2,190	2,087	1,793	1,737	1,798	1,798
Capitalisation of arrears cases								
32	Number in quarter	Units	3,589	3,262	2,405	2,186	2,208	2,562
33	Amount of arrears capitalised in quarter	£ millions	15	13	9	8	9	11
34	Balances outstanding	£ millions	439	391	284	253	255	301
Memorandum information at end quarter								
35	Loan book: number of loan accounts	Units	8,936,018	8,932,494	8,928,109	9,053,968	9,145,216	9,187,571
36	Loan book: balances outstanding	£ millions	946,039	954,887	965,276	973,151	986,765	995,875

MLAR Table 1.4

Last updated: 13 December 2016

Residential loans to individuals (unsecuritised): Arrears in detail

Not seasonally adjusted

B Residential loans to individuals: Non-regulated								
Loans in arrears								
New cases in quarter (i.e. moving into 1.5 < 2.5% band)								
1	Number of loan accounts	Units	5,590	4,892	5,125	4,483	4,617	4,464
2	Amount of arrears	£ millions	7	6	7	6	6	6
3	Balances outstanding	£ millions	387	335	368	326	313	318
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	10.44	10.13	11.40	10.59	9.41	9.68
Arrears cases at end of quarter								
5	Number of loan accounts	Units	64,412	54,624	53,678	46,694	53,288	52,140
of which: % of cases having:								
6	A temporary concession	Per cent	3.37	2.94	3.65	2.80	2.44	2.90
7	A formal arrangement	Per cent	16.41	15.77	14.81	18.32	15.53	15.45
8	No concession or arrangement	Per cent	80.22	81.28	81.54	78.88	82.03	81.65
9	Amount of arrears	£ millions	343	299	290	293	391	403
10	Balances outstanding	£ millions	3,701	3,305	3,225	3,077	3,328	3,283
11	Balances as % total loan balances	Per cent	1.53	1.36	1.32	1.23	1.31	1.29
12	Performance of arrears cases in quarter	Per cent	54.52	53.66	54.26	54.45	54.15	52.07

MLAR Table 1.4

Last updated: 13 December 2016

Residential loans to individuals (unsecuritised): Arrears in detail

Not seasonally adjusted

B (cont.)

Arrears cases at end quarter: analysed by degree of severity								
(i) Balances on cases in arrears as % total loan balances								
13	1.5 < 2.5 % in arrears	Per cent	0.42	0.37	0.36	0.34	0.32	0.32
14	2.5 < 5.0 % in arrears	Per cent	0.43	0.39	0.37	0.36	0.35	0.34
15	5.0 < 7.5 % in arrears	Per cent	0.19	0.17	0.16	0.15	0.16	0.15
16	7.5 < 10 % in arrears	Per cent	0.10	0.09	0.09	0.08	0.09	0.09
17	10 % or more in arrears	Per cent	0.29	0.25	0.24	0.23	0.32	0.33
18	In possession	Per cent	0.10	0.09	0.09	0.08	0.07	0.07
19	TOTAL	Per cent	1.53	1.36	1.32	1.23	1.31	1.29
20	Total (exc 1.5 < 2.5% band)	Per cent	1.11	0.99	0.95	0.89	0.99	0.97
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.41	0.38	0.37	0.34	0.35	0.34
22	2.5 < 5.0 % in arrears	Per cent	0.47	0.42	0.42	0.38	0.40	0.39
23	5.0 < 7.5 % in arrears	Per cent	0.22	0.19	0.19	0.18	0.19	0.19
24	7.5 < 10 % in arrears	Per cent	0.13	0.11	0.11	0.10	0.11	0.11
25	10 % or more in arrears	Per cent	0.60	0.49	0.49	0.40	0.56	0.56
26	In possession	Per cent	0.05	0.05	0.05	0.05	0.04	0.04
27	TOTAL	Per cent	1.88	1.64	1.63	1.45	1.65	1.63
28	Total (exc 1.5 < 2.5% band)	Per cent	1.47	1.26	1.25	1.10	1.30	1.29
Possession cases: movements and stocks								
29	New possessions in quarter	Units	791	888	757	793	659	629
30	Possession sales in quarter	Units	1,026	868	806	778	746	656
31	Stocks of possessions at end quarter	Units	1,739	1,616	1,517	1,508	1,385	1,310
Capitalisation of arrears cases								
32	Number in quarter	Units	1,059	839	647	531	543	692
33	Amount of arrears capitalised in quarter	£ millions	5	3	3	3	2	3
34	Balances outstanding	£ millions	117	70	52	41	39	54
Memorandum information at end quarter								
35	Loan book: number of loan accounts	Units	3,421,605	3,334,869	3,299,904	3,230,725	3,235,161	3,201,275
36	Loan book: balances outstanding	£ millions	241,706	242,878	245,134	249,321	253,096	255,154

MLAR Table 1.4

Last updated: 13 December 2016

Residential loans to individuals (unsecuritised): Arrears in detail

Not seasonally adjusted

C Residential loans to individuals: All (Regulated and Non-regulated)								
Loans in arrears								
New cases in quarter (i.e. moving into 1.5 < 2.5% band)								
1	Number of loan accounts	Units	17,849	16,870	16,754	16,461	16,548	16,233
2	Amount of arrears	£ millions	34	31	31	29	29	29
3	Balances outstanding	£ millions	1,804	1,667	1,641	1,567	1,560	1,547
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	11.97	11.65	11.81	11.43	11.22	11.21
Arrears cases at end of quarter								
5	Number of loan accounts	Units	163,331	150,824	147,677	150,912	161,207	164,327
of which: % of cases having:								
6	A temporary concession	Per cent	3.93	3.81	4.44	3.74	3.86	4.06
7	A formal arrangement	Per cent	23.04	22.01	21.20	22.42	21.11	20.29
8	No concession or arrangement	Per cent	73.04	74.18	74.36	73.85	75.03	75.65
9	Amount of arrears	£ millions	1,102	1,045	1,042	1,093	1,229	1,284
10	Balances outstanding	£ millions	15,072	14,316	13,894	13,707	13,901	13,797
11	Balances as % total loan balances	Per cent	1.27	1.20	1.15	1.12	1.12	1.10
12	Performance of arrears cases in quarter	Per cent	60.08	59.81	60.24	59.37	58.91	57.37

MLAR Table 1.4

Last updated: 13 December 2016

Residential loans to individuals (unsecuritised): Arrears in detail

Not seasonally adjusted

C (cont.)

Arrears cases at end quarter: analysed by degree of severity								
(i) Balances on cases in arrears as % total loan balances								
13	1.5 < 2.5 % in arrears	Per cent	0.40	0.38	0.36	0.34	0.33	0.32
14	2.5 < 5.0 % in arrears	Per cent	0.41	0.39	0.37	0.36	0.35	0.33
15	5.0 < 7.5 % in arrears	Per cent	0.16	0.15	0.15	0.15	0.14	0.14
16	7.5 < 10 % in arrears	Per cent	0.08	0.08	0.08	0.08	0.08	0.08
17	10 % or more in arrears	Per cent	0.17	0.16	0.16	0.16	0.19	0.20
18	In possession	Per cent	0.05	0.04	0.04	0.04	0.04	0.03
19	TOTAL	Per cent	1.27	1.20	1.15	1.12	1.12	1.10
20	Total (exc 1.5 < 2.5% band)	Per cent	0.87	0.82	0.79	0.78	0.79	0.79
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.37	0.36	0.34	0.34	0.34	0.33
22	2.5 < 5.0 % in arrears	Per cent	0.40	0.37	0.36	0.37	0.37	0.37
23	5.0 < 7.5 % in arrears	Per cent	0.17	0.16	0.15	0.16	0.16	0.16
24	7.5 < 10 % in arrears	Per cent	0.09	0.08	0.08	0.09	0.09	0.09
25	10 % or more in arrears	Per cent	0.26	0.23	0.23	0.25	0.32	0.35
26	In possession	Per cent	0.03	0.03	0.03	0.03	0.03	0.03
27	TOTAL	Per cent	1.32	1.23	1.21	1.23	1.30	1.33
28	Total (exc 1.5 < 2.5% band)	Per cent	0.95	0.87	0.86	0.89	0.96	1.00
Possession cases: movements and stocks								
29	New possessions in quarter	Units	2,071	2,193	1,818	1,936	1,775	1,707
30	Possession sales in quarter	Units	2,907	2,284	2,150	2,015	1,800	1,743
31	Stocks of possessions at end quarter	Units	3,929	3,703	3,310	3,245	3,183	3,108
Capitalisation of arrears cases								
32	Number in quarter	Units	4,648	4,101	3,052	2,717	2,751	3,254
33	Amount of arrears capitalised in quarter	£ millions	19	17	12	11	11	14
34	Balances outstanding	£ millions	556	461	336	294	294	355
Memorandum information at end quarter								
35	Loan book: number of loan accounts	Units	12,357,623	12,267,363	12,228,013	12,284,693	12,380,377	12,388,846
36	Loan book: balances outstanding	£ millions	1,187,745	1,197,765	1,210,410	1,222,471	1,239,861	1,251,029

Notes to table

Explanatory notes

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MLAR Table 1.5

Last updated: 13 December 2016

Residential loans to individuals: Mortgage administration

Not seasonally adjusted

			2015			2016		
			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	152,342	161,549	229,185	236,608	199,649	228,723
2	SPVs	Units	487,347	479,859	396,717	421,669	427,731	448,680
3	All "securitised"	Units	639,689	641,408	625,902	658,277	627,380	677,403
Balances outstanding on loans administered for								
4	Firms without a mortgage lender's permission	£ millions	9,179	9,955	17,728	17,083	12,141	12,743
5	SPVs	£ millions	49,915	48,904	39,455	41,694	41,749	43,027
6	All "securitised"	£ millions	59,095	58,859	57,183	58,777	53,889	55,769
B	Residential loans to individuals: Non-regulated							
Numbers of loans administered for								
1	Firms without a mortgage lender's permission	Units	19,670	36,655	37,636	42,901	42,618	135,796
2	SPVs	Units	289,939	269,284	251,771	233,341	219,515	193,075
3	All "securitised"	Units	309,609	305,939	289,407	276,242	262,133	328,871
Balances outstanding on loans administered for								
4	Firms without a mortgage lender's permission	£ millions	1,329	3,364	3,599	3,647	3,348	7,083
5	SPVs	£ millions	23,790	21,965	20,230	19,692	19,141	16,921
6	All "securitised"	£ millions	25,118	25,329	23,828	23,339	22,489	24,004
C	Residential loans to individuals: All (Regulated and Non-regulated)							
Numbers of loans administered for								
1	Firms without a mortgage lender's permission	Units	172,012	198,204	266,821	279,509	242,267	364,519
2	SPVs	Units	777,286	749,143	648,488	655,010	647,246	641,755
3	All "securitised"	Units	949,298	947,347	915,309	934,519	889,513	1,006,274
Balances outstanding on loans administered for								
4	Firms without a mortgage lender's permission	£ millions	10,508	13,319	21,327	20,730	15,488	19,825
5	SPVs	£ millions	73,705	70,869	59,684	61,386	60,890	59,948
6	All "securitised"	£ millions	84,213	84,188	81,011	82,117	76,378	79,774

Notes to table

(a) This table provides details of mortgages being administered for firms or entities (i.e. 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.

(b) 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: 13 December 2016

Residential loans to individuals (securitised): Arrears in detail

Not seasonally adjusted

Sub table reference			2015	Q3	Q4	2016	Q2	Q3
			Q2			Q1		
A	Residential loans to individuals: Regulated							
	Loans in arrears							
	New cases in quarter (i.e. moving into 1.5 < 2.5% band)							
1	Number of loan accounts	Units	2,507	2,460	2,722	2,994	2,660	3,129
2	Amount of arrears	£ millions	5	5	5	5	4	5
3	Balances outstanding	£ millions	275	257	278	272	227	253
4	New cases as % arrears stocks (balances as % total arrears balances)	Per cent	8.44	8.36	9.51	9.05	7.75	8.35
	Arrears cases at end of quarter							
5	Number of loan accounts	Units	27,822	26,353	25,396	33,615	36,715	43,913
	of which: % cases having:							
6	A temporary concession	Per cent	3.14	2.85	3.41	2.16	2.20	1.75
7	A formal arrangement	Per cent	40.73	36.57	35.27	21.87	24.66	20.48
8	No concession or arrangement	Per cent	56.13	60.58	61.32	75.98	73.13	77.77
9	Amount of arrears	£ millions	165	157	154	180	211	228
10	Balances outstanding	£ millions	3,260	3,076	2,927	3,005	2,926	3,031
11	Balances as % total loan balances	Per cent	5.52	5.23	5.12	5.11	5.43	5.44
12	Performance of arrears cases in quarter	Per cent	71.05	70.64	71.04	69.41	71.25	62.38

MLAR Table 1.6

Last updated: 13 December 2016

Residential loans to individuals (securitised): Arrears in detail

Not seasonally adjusted

A (cont.)

Arrears cases at end quarter: analysed by degree of severity								
(i) Balances on cases in arrears as % total loan balances								
13	1.5 < 2.5 % in arrears	Per cent	1.65	1.56	1.55	1.56	1.54	1.58
14	2.5 < 5.0 % in arrears	Per cent	2.00	1.88	1.85	1.76	1.81	1.77
15	5.0 < 7.5 % in arrears	Per cent	0.81	0.79	0.77	0.74	0.86	0.76
16	7.5 < 10 % in arrears	Per cent	0.40	0.37	0.36	0.36	0.37	0.39
17	10 % or more in arrears	Per cent	0.46	0.43	0.43	0.54	0.70	0.78
18	In possession	Per cent	0.20	0.19	0.16	0.15	0.15	0.15
19	TOTAL	Per cent	5.52	5.23	5.12	5.11	5.43	5.44
20	Total (exc 1.5 < 2.5% band)	Per cent	3.87	3.67	3.57	3.56	3.89	3.86
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	1.29	1.23	1.23	1.38	1.42	1.45
22	2.5 < 5.0 % in arrears	Per cent	1.54	1.43	1.44	1.57	1.68	1.64
23	5.0 < 7.5 % in arrears	Per cent	0.65	0.61	0.60	0.68	0.77	0.78
24	7.5 < 10 % in arrears	Per cent	0.33	0.30	0.29	0.36	0.42	0.45
25	10 % or more in arrears	Per cent	0.42	0.40	0.40	1.01	1.47	2.07
26	In possession	Per cent	0.13	0.13	0.10	0.10	0.10	0.09
27	TOTAL	Per cent	4.35	4.11	4.06	5.11	5.85	6.48
28	Total (exc 1.5 < 2.5% band)	Per cent	3.06	2.88	2.83	3.72	4.44	5.03
Possession cases: movements and stocks								
29	New possessions in quarter	Units	445	524	373	439	367	315
30	Possession sales in quarter	Units	552	511	527	463	409	344
31	Stocks of possessions at end quarter	Units	841	842	647	665	631	642
Capitalisation of arrears cases								
32	Number in quarter	Units	177	263	160	204	233	154
33	Amount of arrears capitalised in quarter	£ millions	1	1	1	1	1	1
34	Balances outstanding	£ millions	22	28	21	24	16	18
Memorandum information at end quarter								
35	Loan book: number of loan accounts	Units	639,689	641,408	625,902	658,277	627,380	677,403
36	Loan book: balances outstanding	£ millions	59,095	58,859	57,183	58,777	53,889	55,769

MLAR Table 1.6

Last updated: 13 December 2016

Residential loans to individuals (securitised): Arrears in detail

Not seasonally adjusted

B Residential loans to individuals: Non-regulated								
Loans in arrears								
New cases in quarter (i.e. moving into 1.5 < 2.5% band)								
1	Number of loan accounts	Units	733	1,001	894	956	920	1,062
2	Amount of arrears	£ millions	1	1	1	1	1	1
3	Balances outstanding	£ millions	48	55	51	56	53	55
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	6.27	7.46	7.20	5.80	5.71	5.79
Arrears cases at end of quarter								
5	Number of loan accounts	Units	18,546	18,959	18,079	21,901	19,868	20,821
of which: % of cases having:								
6	A temporary concession	Per cent	2.45	1.27	1.29	0.85	0.99	1.69
7	A formal arrangement	Per cent	30.34	25.44	26.17	10.21	12.89	13.45
8	No concession or arrangement	Per cent	67.21	73.30	72.54	88.94	86.12	84.86
9	Amount of arrears	£ millions	96	93	107	190	179	182
10	Balances outstanding	£ millions	769	734	707	974	923	958
11	Balances as % total loan balances	Per cent	3.06	2.90	2.97	4.17	4.10	3.99
12	Performance of arrears cases in quarter	Per cent	60.46	62.05	60.92	57.40	62.43	55.85

MLAR Table 1.6

Last updated: 13 December 2016

Residential loans to individuals (securitised): Arrears in detail

Not seasonally adjusted

B (cont.)

Arrears cases at end quarter: 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	0.63	0.65	0.70	0.71	0.76
14	2.5 < 5.0 % in arrears	Per cent	0.79	0.73	0.73	0.81	0.80	0.78
15	5.0 < 7.5 % in arrears	Per cent	0.35	0.35	0.36	0.44	0.42	0.41
16	7.5 < 10 % in arrears	Per cent	0.19	0.17	0.16	0.26	0.25	0.23
17	10 % or more in arrears	Per cent	0.81	0.78	0.84	1.74	1.72	1.66
18	In possession	Per cent	0.24	0.23	0.24	0.22	0.21	0.16
19	TOTAL	Per cent	3.06	2.90	2.97	4.17	4.10	3.99
20	Total (exc 1.5 < 2.5% band)	Per cent	2.38	2.26	2.32	3.47	3.39	3.23
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.88	0.90	0.87	0.98	1.00	0.98
22	2.5 < 5.0 % in arrears	Per cent	1.17	1.17	1.14	1.30	1.28	1.04
23	5.0 < 7.5 % in arrears	Per cent	0.63	0.66	0.64	0.80	0.75	0.60
24	7.5 < 10 % in arrears	Per cent	0.44	0.44	0.40	0.56	0.52	0.40
25	10 % or more in arrears	Per cent	2.71	2.87	3.04	4.12	3.88	3.22
26	In possession	Per cent	0.15	0.15	0.16	0.16	0.15	0.10
27	TOTAL	Per cent	5.99	6.20	6.25	7.93	7.58	6.33
28	Total (exc 1.5 < 2.5% band)	Per cent	5.11	5.29	5.38	6.95	6.57	5.35
Possession cases: movements and stocks								
29	New possessions in quarter	Units	155	164	201	169	140	111
30	Possession sales in quarter	Units	246	204	191	166	174	114
31	Stocks of possessions at end quarter	Units	479	467	464	441	381	336
Capitalisation of arrears cases								
32	Number in quarter	Units	30	46	35	31	19	36
33	Amount of arrears capitalised in quarter	£ millions	0	0	0	0	0	0
34	Balances outstanding	£ millions	1	4	4	2	2	5
Memorandum information at end quarter								
35	Loan book: number of loan accounts	Units	309,609	305,939	289,407	276,242	262,133	328,871
36	Loan book: balances outstanding	£ millions	25,118	25,329	23,828	23,339	22,489	24,004

MLAR Table 1.6

Last updated: 13 December 2016

Residential loans to individuals (securitised): Arrears in detail

Not seasonally adjusted

C Residential loans to individuals: All (Regulated and Non-regulated)								
Loans in arrears								
New cases in quarter (i.e. moving into 1.5 < 2.5% band)								
1	Number of loan accounts	Units	3,240	3,461	3,616	3,950	3,580	4,191
2	Amount of arrears	£ millions	6	6	6	6	5	6
3	Balances outstanding	£ millions	323	312	329	328	279	309
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	8.03	8.19	9.06	8.25	7.26	7.74
Arrears cases at end of quarter								
5	Number of loan accounts	Units	46,368	45,312	43,475	55,516	56,583	64,734
of which: % of cases having:								
6	A temporary concession	Per cent	2.87	2.19	2.53	1.64	1.78	1.73
7	A formal arrangement	Per cent	36.57	31.91	31.49	17.27	20.53	18.22
8	No concession or arrangement	Per cent	60.56	65.90	65.99	81.09	77.69	80.05
9	Amount of arrears	£ millions	261	251	261	370	391	410
10	Balances outstanding	£ millions	4,030	3,810	3,634	3,980	3,849	3,989
11	Balances as % of total loan balances	Per cent	4.78	4.53	4.49	4.85	5.04	5.00
12	Performance of arrears cases in quarter	Per cent	68.30	68.46	68.44	66.28	68.96	61.12

MLAR Table 1.6

Last updated: 13 December 2016

Residential loans to individuals (securitised): Arrears in detail

Not seasonally adjusted

C (cont.)

Arrears cases at end quarter: 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	1.28	1.28	1.31	1.30	1.33
14	2.5 < 5.0 % in arrears	Per cent	1.64	1.53	1.52	1.49	1.51	1.47
15	5.0 < 7.5 % in arrears	Per cent	0.67	0.66	0.65	0.66	0.73	0.66
16	7.5 < 10 % in arrears	Per cent	0.34	0.31	0.30	0.33	0.34	0.34
17	10 % or more in arrears	Per cent	0.56	0.54	0.55	0.88	1.00	1.04
18	In possession	Per cent	0.21	0.20	0.18	0.17	0.17	0.15
19	TOTAL	Per cent	4.78	4.53	4.49	4.85	5.04	5.00
20	Total (exc 1.5 < 2.5% band)	Per cent	3.42	3.25	3.20	3.53	3.74	3.67
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	1.16	1.12	1.11	1.26	1.29	1.30
22	2.5 < 5.0 % in arrears	Per cent	1.42	1.35	1.34	1.49	1.56	1.45
23	5.0 < 7.5 % in arrears	Per cent	0.64	0.63	0.61	0.71	0.76	0.72
24	7.5 < 10 % in arrears	Per cent	0.36	0.35	0.33	0.42	0.45	0.43
25	10 % or more in arrears	Per cent	1.17	1.20	1.23	1.93	2.18	2.44
26	In possession	Per cent	0.14	0.14	0.12	0.12	0.11	0.10
27	TOTAL	Per cent	4.88	4.78	4.75	5.94	6.36	6.43
28	Total (exc 1.5 < 2.5% band)	Per cent	3.73	3.66	3.64	4.68	5.07	5.13
Possession cases: movements and stocks								
29	New possessions in quarter	Units	600	688	574	608	507	426
30	Possession sales in quarter	Units	798	715	718	629	583	458
31	Stocks of possessions at end quarter	Units	1,320	1,309	1,111	1,106	1,012	978
Capitalisation of arrears cases								
32	Number in quarter	Units	207	309	195	235	252	190
33	Amount of arrears capitalised in quarter	£ millions	1	1	1	1	1	1
34	Balances outstanding	£ millions	23	33	24	26	18	23
Memorandum information at end quarter								
35	Loan book: number of loan accounts	Units	949,298	947,347	915,309	934,519	889,513	1,006,274
36	Loan book: balances outstanding	£ millions	84,213	84,188	81,011	82,117	76,378	79,774

Notes to table

Explanatory notes

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MLAR Table 1.7

Last updated: 13 December 2016

Residential loans to individuals (unsecuritised and securitised): Arrears in detail

Not seasonally adjusted

			2015			2016		
			Q2	Q3	Q4	Q1	Q2	Q3
Sub table reference								
A	Residential loans to individuals: Regulated							
	Loans in arrears							
	New cases in quarter (i.e. moving into 1.5 < 2.5% band)							
1	Number of loan accounts	Units	14,766	14,438	14,351	14,972	14,591	14,898
2	Amount of arrears	£ millions	31	30	29	28	27	27
3	Balances outstanding	£ millions	1,693	1,590	1,552	1,513	1,473	1,482
4	New cases as % arrears stocks (balances as % total arrears balances)	Per cent	11.57	11.28	11.41	11.10	10.91	10.94
	Arrears cases at end of quarter							
5	Number of loan accounts	Units	126,741	122,553	119,395	137,833	144,634	156,100
	of which: % cases having:							
6	A temporary concession	Per cent	4.04	3.99	4.58	3.67	3.96	3.80
7	A formal arrangement	Per cent	30.29	27.92	27.07	23.67	24.06	21.96
8	No concession or arrangement	Per cent	65.67	68.09	68.36	72.66	71.97	74.25
9	Amount of arrears	£ millions	925	903	907	980	1,049	1,109
10	Balances outstanding	£ millions	14,632	14,087	13,597	13,635	13,499	13,545
11	Balances as % total loan balances	Per cent	1.46	1.39	1.33	1.32	1.30	1.29
12	Performance of arrears cases in quarter	Per cent	64.18	63.85	64.35	60.37	62.79	60.31

MLAR Table 1.7

Last updated: 13 December 2016

Residential loans to individuals (unsecuritised and securitised): Arrears in detail

Not seasonally adjusted

A (cont.)

Arrears cases at end quarter: analysed by degree of severity								
(i) Balances on cases in arrears as % total loan balances								
13	1.5 < 2.5 % in arrears	Per cent	0.47	0.45	0.42	0.41	0.39	0.38
14	2.5 < 5.0 % in arrears	Per cent	0.50	0.47	0.45	0.44	0.42	0.41
15	5.0 < 7.5 % in arrears	Per cent	0.20	0.19	0.18	0.18	0.18	0.17
16	7.5 < 10 % in arrears	Per cent	0.09	0.09	0.09	0.09	0.09	0.09
17	10 % or more in arrears	Per cent	0.15	0.15	0.15	0.17	0.19	0.20
18	In possession	Per cent	0.04	0.04	0.04	0.04	0.03	0.03
19	TOTAL	Per cent	1.46	1.39	1.33	1.32	1.30	1.29
20	Total (exc 1.5 < 2.5% band)	Per cent	0.98	0.94	0.91	0.92	0.91	0.90
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.42	0.41	0.39	0.41	0.41	0.41
22	2.5 < 5.0 % in arrears	Per cent	0.45	0.43	0.42	0.45	0.44	0.45
23	5.0 < 7.5 % in arrears	Per cent	0.18	0.17	0.17	0.19	0.19	0.20
24	7.5 < 10 % in arrears	Per cent	0.09	0.09	0.09	0.10	0.10	0.11
25	10 % or more in arrears	Per cent	0.15	0.15	0.16	0.26	0.31	0.39
26	In possession	Per cent	0.03	0.03	0.03	0.02	0.02	0.02
27	TOTAL	Per cent	1.32	1.28	1.25	1.42	1.48	1.58
28	Total (exc 1.5 < 2.5% band)	Per cent	0.90	0.87	0.86	1.01	1.07	1.18
Possession cases: movements and stocks								
29	New possessions in quarter	Units	1,725	1,829	1,434	1,582	1,483	1,393
30	Possession sales in quarter	Units	2,433	1,927	1,871	1,700	1,463	1,431
31	Stocks of possessions at end quarter	Units	3,031	2,929	2,440	2,402	2,429	2,440
Capitalisation of arrears cases								
32	Number in quarter	Units	3,766	3,525	2,565	2,390	2,441	2,716
33	Amount of arrears capitalised in quarter	£ millions	15	14	10	9	10	12
34	Balances outstanding	£ millions	461	420	305	277	271	320
Memorandum information at end quarter								
35	Loan book: number of loan accounts	Units	9,575,707	9,573,902	9,554,011	9,712,245	9,772,596	9,864,974
36	Loan book: balances outstanding	£ millions	1,005,133	1,013,746	1,022,459	1,031,928	1,040,655	1,051,644

MLAR Table 1.7

Last updated: 13 December 2016

Residential loans to individuals (unsecuritised and securitised): Arrears in detail

Not seasonally adjusted

B Residential loans to individuals: Non-regulated								
Loans in arrears								
New cases in quarter (i.e. moving into 1.5 < 2.5% band)								
1	Number of loan accounts	Units	6,323	5,893	6,019	5,439	5,537	5,526
2	Amount of arrears	£ millions	8	7	8	7	7	7
3	Balances outstanding	£ millions	435	390	419	382	366	373
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	9.73	9.65	10.65	9.44	8.61	8.80
Arrears cases at end of quarter								
5	Number of loan accounts	Units	82,958	73,583	71,757	68,595	73,156	72,961
of which: % of cases having:								
6	A temporary concession	Per cent	3.16	2.51	3.05	2.18	2.04	2.55
7	A formal arrangement	Per cent	19.53	18.26	17.68	15.73	14.81	14.88
8	No concession or arrangement	Per cent	77.31	79.23	79.27	82.09	83.14	82.56
9	Amount of arrears	£ millions	438	393	396	483	571	585
10	Balances outstanding	£ millions	4,470	4,038	3,932	4,052	4,250	4,241
11	Balances as % total loan balances	Per cent	1.68	1.51	1.46	1.49	1.54	1.52
12	Performance of arrears cases in quarter	Per cent	55.54	55.18	55.46	54.99	55.84	52.87

MLAR Table 1.7

Last updated: 13 December 2016

Residential loans to individuals (unsecuritised and securitised): Arrears in detail

Not seasonally adjusted

B (cont.)

Arrears cases at end quarter: analysed by degree of severity								
(i) Balances on cases in arrears as % total loan balances								
13	1.5 < 2.5 % in arrears	Per cent	0.44	0.40	0.39	0.37	0.35	0.36
14	2.5 < 5.0 % in arrears	Per cent	0.47	0.42	0.41	0.39	0.39	0.38
15	5.0 < 7.5 % in arrears	Per cent	0.20	0.18	0.18	0.18	0.18	0.17
16	7.5 < 10 % in arrears	Per cent	0.11	0.10	0.10	0.10	0.10	0.10
17	10 % or more in arrears	Per cent	0.34	0.30	0.29	0.36	0.44	0.44
18	In possession	Per cent	0.11	0.10	0.10	0.09	0.08	0.07
19	TOTAL	Per cent	1.68	1.51	1.46	1.49	1.54	1.52
20	Total (exc 1.5 < 2.5% band)	Per cent	1.23	1.11	1.07	1.12	1.19	1.16
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.45	0.42	0.41	0.39	0.40	0.40
22	2.5 < 5.0 % in arrears	Per cent	0.52	0.48	0.48	0.45	0.46	0.45
23	5.0 < 7.5 % in arrears	Per cent	0.26	0.23	0.23	0.22	0.23	0.22
24	7.5 < 10 % in arrears	Per cent	0.16	0.14	0.13	0.13	0.14	0.14
25	10 % or more in arrears	Per cent	0.78	0.69	0.69	0.70	0.81	0.81
26	In possession	Per cent	0.06	0.06	0.06	0.06	0.05	0.05
27	TOTAL	Per cent	2.22	2.02	2.00	1.96	2.09	2.07
28	Total (exc 1.5 < 2.5% band)	Per cent	1.77	1.60	1.59	1.56	1.69	1.67
Possession cases: movements and stocks								
29	New possessions in quarter	Units	946	1,052	958	962	799	740
30	Possession sales in quarter	Units	1,272	1,072	997	944	920	770
31	Stocks of possessions at end quarter	Units	2,218	2,083	1,981	1,949	1,766	1,646
Capitalisation of arrears cases								
32	Number in quarter	Units	1,089	885	682	562	562	728
33	Amount of arrears capitalised in quarter	£ millions	5	4	3	3	2	3
34	Balances outstanding	£ millions	118	74	56	43	41	59
Memorandum information at end quarter								
35	Loan book: number of loan accounts	Units	3,731,214	3,640,808	3,589,311	3,506,967	3,497,294	3,530,146
36	Loan book: balances outstanding	£ millions	266,824	268,207	268,963	272,660	275,585	279,158

MLAR Table 1.7

Last updated: 13 December 2016

Residential loans to individuals (unsecuritised and securitised): Arrears in detail

Not seasonally adjusted

C Residential loans to individuals: All (Regulated and Non-regulated)								
Loans in arrears								
New cases in quarter (i.e. moving into 1.5 < 2.5% band)								
1	Number of loan accounts	Units	21,089	20,331	20,370	20,411	20,128	20,424
2	Amount of arrears	£ millions	39	37	37	36	34	34
3	Balances outstanding	£ millions	2,127	1,979	1,971	1,896	1,839	1,855
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	11.14	10.92	11.24	10.72	10.36	10.43
Arrears cases at end of quarter								
5	Number of loan accounts	Units	209,699	196,136	191,152	206,428	217,790	229,061
of which: % of cases having:								
6	A temporary concession	Per cent	3.69	3.43	4.00	3.17	3.32	3.40
7	A formal arrangement	Per cent	26.03	24.30	23.54	21.03	20.96	19.70
8	No concession or arrangement	Per cent	70.28	72.27	72.45	75.79	75.72	76.90
9	Amount of arrears	£ millions	1,364	1,295	1,303	1,463	1,620	1,694
10	Balances outstanding	£ millions	19,102	18,125	17,529	17,687	17,750	17,786
11	Balances as % total loan balances	Per cent	1.50	1.41	1.36	1.36	1.35	1.34
12	Performance of arrears cases in quarter	Per cent	62.16	61.92	62.36	59.14	61.12	58.54

MLAR Table 1.7

Last updated: 13 December 2016

Residential loans to individuals (unsecuritised and securitised): Arrears in detail

Not seasonally adjusted

C (cont.) Arrears cases at end quarter: analysed by degree of severity								
(i) Balances on cases in arrears as % total loan balances								
13	1.5 < 2.5 % in arrears	Per cent	0.47	0.44	0.41	0.40	0.38	0.38
14	2.5 < 5.0 % in arrears	Per cent	0.49	0.46	0.44	0.43	0.41	0.40
15	5.0 < 7.5 % in arrears	Per cent	0.20	0.19	0.18	0.18	0.18	0.17
16	7.5 < 10 % in arrears	Per cent	0.10	0.09	0.09	0.09	0.09	0.09
17	10 % or more in arrears	Per cent	0.19	0.18	0.18	0.21	0.24	0.25
18	In possession	Per cent	0.06	0.05	0.05	0.05	0.04	0.04
19	TOTAL	Per cent	1.50	1.41	1.36	1.36	1.35	1.34
20	Total (exc 1.5 < 2.5% band)	Per cent	1.03	0.98	0.94	0.96	0.97	0.96
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.43	0.41	0.40	0.40	0.40	0.40
22	2.5 < 5.0 % in arrears	Per cent	0.47	0.44	0.43	0.45	0.45	0.45
23	5.0 < 7.5 % in arrears	Per cent	0.20	0.19	0.19	0.20	0.20	0.21
24	7.5 < 10 % in arrears	Per cent	0.11	0.10	0.10	0.11	0.11	0.12
25	10 % or more in arrears	Per cent	0.33	0.30	0.30	0.37	0.44	0.50
26	In possession	Per cent	0.04	0.04	0.03	0.03	0.03	0.03
27	TOTAL	Per cent	1.58	1.48	1.45	1.56	1.64	1.71
28	Total (exc 1.5 < 2.5% band)	Per cent	1.15	1.07	1.06	1.16	1.24	1.31
Possession cases: movements & stocks								
29	New possessions in quarter	Units	2,671	2,881	2,392	2,544	2,282	2,133
30	Possession sales in quarter	Units	3,705	2,999	2,868	2,644	2,383	2,201
31	Stocks of possessions at end quarter	Units	5,249	5,012	4,421	4,351	4,195	4,086
Capitalisation of arrears cases								
32	Number in quarter	Units	4,855	4,410	3,247	2,952	3,003	3,444
33	Amount of arrears capitalised in quarter	£ millions	20	18	13	12	12	15
34	Balances outstanding	£ millions	579	494	361	320	311	378
Memorandum information at end quarter								
35	Loan book: number of loan accounts	Units	13,306,921	13,214,710	13,143,322	13,219,212	13,269,890	13,395,120
36	Loan book: balances outstanding	£ millions	1,271,957	1,281,953	1,291,421	1,304,588	1,316,240	1,330,803

Notes to table

Explanatory notes

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MLAR Table 2.1

Sectoral analysis: New business volumes

Last updated: 13 December 2016

Not seasonally adjusted

Residential lending to individuals

Sub table reference		Banks + building societies	Other lenders	ALL sectors
		Per cent	Per cent	£ millions
A	<u>Time series measures</u>			
1	Gross advances			
	2015 Q2	90.47	9.53	52,560
	2015 Q3	91.53	8.47	62,091
	2015 Q4	91.03	8.97	63,084
	2016 Q1	88.64	11.36	64,024
	2016 Q2	91.12	8.88	58,057
	2016 Q3	92.29	7.71	64,484
2	Net advances			
	2015 Q2	91.22	8.78	9,954
	2015 Q3	93.53	6.47	13,671
	2015 Q4	91.47	8.53	14,208
	2016 Q1	83.05	16.95	13,642
	2016 Q2	90.53	9.47	11,715
	2016 Q3	97.18	2.82	13,136
3	New commitments			
	2015 Q2	91.24	8.76	59,562
	2015 Q3	91.37	8.63	64,117
	2015 Q4	89.73	10.27	59,460
	2016 Q1	88.47	11.53	60,594
	2016 Q2	91.85	8.15	68,128
	2016 Q3	92.82	7.18	61,035
4	Balances outstanding (unsecuritised): loans	90.71	9.29	1,251,029
5	: commitments	93.23	6.77	78,991

Balances are for 2016 Q3

Notes to table

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MLAR Table 2.2

Sectoral analysis: Characteristics of new lending in latest quarter

Last updated: 13 December 2016

Not seasonally adjusted

Residential lending to individuals

Sub table reference			Banks & building societies	Other lenders	ALL sectors
A	Single period measures (latest quarter only)				
	Lending by interest rate basis:				
	Gross advances:				
1	Per cent at fixed rates	Per cent	82.42	80.64	82.28
2	Per cent at variable rates	Per cent	17.58	19.36	17.72
	Balances				
3	Per cent at fixed rates	Per cent	53.51	38.74	52.14
4	Per cent at variable rates	Per cent	46.49	61.26	47.86
	Interest rates on:				
	Gross advances:				
5	Fixed	Per cent	2.42	3.81	2.53
6	variable	Per cent	2.07	3.64	2.21
7	All	Per cent	2.36	3.78	2.47
	Balances:				
8	Fixed	Per cent	2.85	3.63	2.90
9	Variable	Per cent	2.70	3.36	2.78
10	All	Per cent	2.78	3.46	2.84
	LTV:				
11	< = 75%	Per cent	63.50	72.96	64.23
12	Over 75 < = 90%	Per cent	31.78	23.90	31.17
13	Over 90 < = 95%	Per cent	4.54	2.46	4.38
14	Over 95%	Per cent	0.18	0.68	0.22
	Income multiple by LTV (a):				
15	Over 90 < = 95%	Per cent	3.33	1.59	3.20
16	Over 95%	Per cent	0.08	0.45	0.11
17	All over 90%	Per cent	3.42	2.04	3.31

MLAR Table 2.2

Last updated: 13 December 2016

Sectoral analysis: Characteristics of new lending in latest quarter

Not seasonally adjusted

A (cont.)					
With impaired credit history (regulated only):					
18	Advances	Per cent	0.12	3.73	0.28
19	Balances	Per cent	0.58	5.03	0.78
By purpose (regulated only):					
Advances:					
20	House purchase	Per cent	62.50	46.68	61.81
21	Further advance	Per cent	3.28	0.84	3.17
22	Remortgage	Per cent	32.24	20.85	31.75
23	Other	Per cent	1.98	31.64	3.26
Balances:					
24	House purchase	Per cent	59.97	55.98	59.79
25	Further advance	Per cent	2.85	0.65	2.75
26	Remortgage	Per cent	35.44	32.60	35.31
27	Other	Per cent	1.74	10.77	2.16
Loans in arrears (unsecuritised):					
28	New cases as % arrears stocks	Per cent	11.86	8.73	11.21
Arrears cases at end quarter:					
29	Balances as % total loan balances	Per cent	0.96	2.46	1.10
30	Performance of arrears cases in quarter	Per cent	58.09	54.02	57.25

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) up to Q4 2015. From Q1 2016 2nd charge lending is included in the regulated section.

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 loan balances", in contrast to CML's which is 2.5%, and so our "numbers" will always be materially higher as they cover a wider spectrum.

From Q1 2016 2nd charge lending is included in the regulated section.

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.

From Q1 2016 2nd charge lending is included in the regulated section.