



MLAR STATISTICS: June 2015 edition

Residential loans to individuals (Regulated and Non-regulated)

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MLAR Table 1.11
Balances on and off balance sheet

Last updated: 9 June 2015

Not seasonally adjusted

Residential loans to individuals

			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
A	Loans: by type and whether securitised							
	Amounts							
	Residential lending to individuals							
	Regulated							
1	Unsecuritised	£ millions	897,795	905,924	913,736	925,155	931,286	937,430
2	Securitised	£ millions	78,342	72,611	71,800	67,046	64,943	59,025
3	Sub total	£ millions	976,137	978,535	985,535	992,201	996,229	996,455
Non-regulated								
4	Unsecuritised	£ millions	234,108	235,733	235,729	236,404	237,216	239,363
5	Securitised	£ millions	28,095	28,706	28,025	27,005	26,141	25,291
6	Sub total	£ millions	262,203	264,439	263,754	263,409	263,356	264,654
Total: Regulated and Non-regulated								
7	Unsecuritised	£ millions	1,131,903	1,141,657	1,149,465	1,161,560	1,168,502	1,176,792
8	Securitised	£ millions	106,436	101,317	99,825	94,050	91,083	84,317
9	Total	£ millions	1,238,340	1,242,974	1,249,289	1,255,610	1,259,585	1,261,109

Notes to table

Explanatory notes

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MLAR Table 1.21

Last updated: 9 June 2015

Residential loans to individuals: Business flows

Not seasonally adjusted

			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
A	Residential loans to individuals : Regulated							
Business flows								
1	Gross advances	£ millions	44,318	39,655	43,814	47,041	42,738	36,809
2	Net advances	£ millions	9,116	6,690	8,903	10,259	7,283	4,681
3	New commitments	£ millions	43,335	41,608	45,175	44,828	38,006	38,788
Balance outstanding								
4	Loans (exc overdrafts)	£ millions	897,795	905,924	913,736	925,155	931,286	937,430
5	Commitments stock	£ millions	56,037	58,455	60,441	58,909	54,505	55,441
Overdrafts (secured)								
6	Net movement in qtr	£ millions	-53	-38	-64	-19	-57	-7
7	Overdraft balances	£ millions	1,264	1,226	1,162	1,143	1,086	1,079
8	Aggregate of credit limits	£ millions	1,750	1,703	1,631	1,605	1,525	1,452

MLAR Table 1.21

Last updated: 9 June 2015

Residential loans to individuals: Business flows

Not seasonally adjusted

			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
B	Residential loans to individuals : Non regulated							
Business flows								
1	Gross advances	£ millions	7,156	7,419	7,679	8,841	8,608	8,760
2	Net advances	£ millions	-120	311	5	775	787	1,628
3	New commitments	£ millions	6,981	7,274	8,274	8,787	8,273	8,429
Balance outstanding								
4	Loans (exc overdrafts)	£ millions	234,108	235,733	235,729	236,404	237,216	239,363
5	Commitments stock	£ millions	15,013	14,647	15,269	15,326	15,123	14,748
Overdrafts (secured)								
6	Net movement in qtr	£ millions	-21	-8	-19	-8	-25	-3
7	Overdraft balances	£ millions	306	298	279	271	246	243
8	Aggregate of credit limits	£ millions	484	460	446	434	400	356

MLAR Table 1.21

Last updated: 9 June 2015

Residential loans to individuals: Business flows

Not seasonally adjusted

			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
C	Residential loans to individuals : All (Reg+Non reg)							
Business flows								
1	Gross advances	£ millions	51,473	47,074	51,493	55,882	51,346	45,569
2	Net advances	£ millions	8,997	7,002	8,908	11,034	8,071	6,309
3	New commitments	£ millions	50,316	48,883	53,449	53,614	46,279	47,217
Balance outstanding								
4	Loans (exc overdrafts)	£ millions	1,131,903	1,141,657	1,149,465	1,161,560	1,168,502	1,176,792
5	Commitments stock	£ millions	71,050	73,102	75,710	74,235	69,628	70,189
Overdrafts (secured)								
6	Net movement in qtr	£ millions	-74	-45	-83	-27	-82	-10
7	Overdraft balances	£ millions	1,570	1,524	1,441	1,414	1,332	1,322
8	Aggregate of credit limits	£ millions	2,234	2,163	2,077	2,039	1,925	1,807

Notes to table

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MLAR Table 1.22

Last updated: 9 June 2015

Residential loans to individuals : Interest rate analysis

Not seasonally adjusted

Sub table reference		2013	2014				2015
		Q4	Q1	Q2	Q3	Q4	Q1
A	Residential loans to individuals : Regulated						
	Interest rates : basis, link to Bank Rate and weighted averages						
	Per cent of business at fixed rates						
1	Gross advances Per cent	82.11	82.46	82.87	83.24	83.30	79.15
2	Balances outstanding Per cent	37.24	39.66	41.60	43.89	45.81	46.98
	Per cent of business above Bank Rate						
	Gross advances						
3	Less than 2% above Per cent	28.68	30.61	29.56	26.66	28.61	41.51
4	2 < 3 % above Per cent	41.09	40.08	40.54	41.11	41.02	36.68
5	3 < 4 % above Per cent	20.63	19.02	18.40	19.62	19.33	14.45
6	4% or more above Per cent	9.60	10.29	11.50	12.61	11.04	7.37
	Balances outstanding						
7	Less than 2% above Per cent	20.94	22.06	23.27	24.16	25.30	27.19
8	2 < 3 % above Per cent	33.48	33.46	34.07	34.89	35.24	34.98
9	3 < 4 % above Per cent	26.16	26.02	25.19	24.59	23.97	23.00
10	4% or more above Per cent	19.43	18.46	17.46	16.36	15.49	14.83
	Overall weighted average interest rates						
	Gross advances						
11	Fixed rate loans Per cent	3.22	3.22	3.27	3.36	3.31	3.04
12	Variable rate loans Per cent	2.74	2.66	2.57	2.56	2.47	2.27
13	All loans Per cent	3.14	3.12	3.15	3.23	3.17	2.88
	Balances outstanding						
14	Fixed rate loans Per cent	3.81	3.70	3.58	3.49	3.42	3.36
15	Variable rate loans Per cent	3.09	3.09	3.07	3.07	3.05	3.02
16	All loans Per cent	3.36	3.33	3.28	3.25	3.22	3.18

Residential loans to individuals : Interest rate analysis

Not seasonally adjusted

			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
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	68.82	73.15	76.74	78.88	76.74	71.15
2	Balances outstanding	Per cent	16.23	17.89	19.81	21.56	23.68	25.25
	Per cent of business above Bank Rate							
	Gross advances							
3	Less than 2% above	Per cent	3.30	3.18	3.00	3.10	4.75	8.85
4	2 < 3 % above	Per cent	23.56	27.95	29.02	33.37	39.32	45.68
5	3 < 4 % above	Per cent	64.84	60.25	57.93	53.92	46.14	35.90
6	4% or more above	Per cent	8.30	8.62	10.04	9.61	9.79	9.57
	Balances outstanding							
7	Less than 2% above	Per cent	33.80	33.00	32.53	31.64	30.95	30.49
8	2 < 3 % above	Per cent	20.35	20.87	21.25	22.05	23.01	24.31
9	3 < 4 % above	Per cent	19.78	21.02	21.82	22.80	23.29	23.21
10	4% or more above	Per cent	26.07	25.11	24.40	23.52	22.75	21.98
	Overall weighted average interest rates							
	Gross advances							
11	Fixed rate loans	Per cent	3.91	3.91	3.89	3.79	3.70	3.58
12	Variable rate loans	Per cent	3.90	3.87	3.92	3.75	3.68	3.50
13	All loans	Per cent	3.90	3.90	3.90	3.78	3.70	3.56
	Balances outstanding							
14	Fixed rate loans	Per cent	4.22	4.16	4.06	3.97	3.90	3.83
15	Variable rate loans	Per cent	3.22	3.20	3.21	3.21	3.18	3.18
16	All loans	Per cent	3.38	3.38	3.38	3.37	3.36	3.34

Residential loans to individuals : Interest rate analysis

Not seasonally adjusted

			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
C	Residential loans to individuals : All (regulated and non-regulated)							
	Interest rates : basis, link to Bank Rate and weighted averages							
	Per cent of business at fixed rates							
1	Gross advances	Per cent	80.26	80.99	81.95	82.55	82.20	77.61
2	Balances outstanding	Per cent	32.89	35.17	37.13	39.34	41.32	42.56
	Percent of business above Bank Rate							
	Gross advances							
3	Less than 2% above	Per cent	25.15	26.29	25.60	22.93	24.61	35.23
4	2 < 3 % above	Per cent	38.65	38.17	38.82	39.89	40.74	38.41
5	3 < 4 % above	Per cent	26.77	25.52	24.29	25.04	23.82	18.57
6	4% or more above	Per cent	9.42	10.02	11.28	12.14	10.83	7.79
	Balances outstanding							
7	Less than 2% above	Per cent	23.60	24.32	25.17	25.68	26.45	27.86
8	2 < 3 % above	Per cent	30.76	30.86	31.44	32.28	32.76	32.81
9	3 < 4 % above	Per cent	24.84	24.99	24.50	24.23	23.83	23.05
10	4% or more above	Per cent	20.80	19.83	18.89	17.81	16.96	16.28
	Overall weighted average interest rates							
	Gross advances							
11	Fixed rate loans	Per cent	3.30	3.32	3.35	3.43	3.37	3.13
12	Variable rate loans	Per cent	2.99	2.93	2.83	2.79	2.74	2.58
13	All loans	Per cent	3.25	3.24	3.26	3.31	3.26	3.01
	Balances outstanding							
14	Fixed rate loans	Per cent	3.85	3.74	3.63	3.54	3.48	3.42
15	Variable rate loans	Per cent	3.12	3.12	3.11	3.10	3.08	3.06
16	All loans	Per cent	3.36	3.34	3.30	3.28	3.25	3.21

Notes to table

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MLAR Table 1.31

Last updated: 9 June 2015

Residential loans to individuals : Income multiple and LTV

Not seasonally adjusted

Sub table reference			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
A	Residential loans to individuals : Regulated							
	Income multiple							
	Single:							
1	Less than 2.50	Per cent	9.82	9.63	9.21	9.69	9.19	9.92
2	2.50 < 3.00	Per cent	4.89	4.78	4.51	4.64	4.69	4.77
3	3.00 < 3.50	Per cent	6.30	6.11	5.80	5.89	5.96	5.87
4	3.50 < 4.00	Per cent	6.34	6.29	5.98	5.91	6.03	5.76
5	4.00 or over	Per cent	13.02	13.14	13.41	12.12	10.94	10.42
6	Other	Per cent	1.92	2.31	2.49	2.05	1.95	2.26
7	Total on Single income	Per cent	42.30	42.26	41.40	40.30	38.76	38.99
8	of which : Not evidenced	Per cent	5.30	4.93	4.26	1.55	0.39	0.39
	Joint:							
9	Less than 2.00	Per cent	8.65	8.67	8.13	8.41	9.90	11.02
10	2.00 < 2.50	Per cent	8.22	7.97	7.48	8.07	8.67	8.70
11	2.50 < 2.75	Per cent	4.49	4.39	4.24	4.48	5.45	5.25
12	2.75 < 3.00	Per cent	4.93	4.78	4.81	4.82	5.78	5.62
13	3.00 or over	Per cent	31.02	31.46	33.43	33.51	31.01	29.88
14	Other	Per cent	0.38	0.48	0.51	0.40	0.44	0.54
15	Total on Joint income	Per cent	57.70	57.74	58.60	59.70	61.24	61.01
16	of which : Not evidenced	Per cent	6.10	5.69	4.89	1.62	0.36	0.38

MLAR Table 1.31

Last updated: 9 June 2015

Residential loans to individuals : Income multiple and LTV

Not seasonally adjusted

			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
A (cont.)								
LTV								
17	< = 75%	Per cent	61.01	60.68	60.72	59.77	59.81	62.49
18	Over 75 < = 90%	Per cent	36.57	35.12	33.93	35.19	35.83	33.60
19	Over 90 < = 95%	Per cent	2.00	3.66	4.90	4.75	4.07	3.56
20	Over 95%	Per cent	0.42	0.54	0.45	0.30	0.29	0.36
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	0.31	0.61	0.79	0.72	0.61	0.50
23	Joint : 2.75 x or more	Per cent	1.07	2.09	2.79	2.69	2.15	1.84
24	Total	Per cent	1.38	2.70	3.58	3.41	2.75	2.34
Over 95%								
25	Single: 3.50 x or more	Per cent	0.23	0.24	0.19	0.09	0.08	0.06
26	Joint : 2.75 x or more	Per cent	0.07	0.09	0.12	0.09	0.08	0.07
27	Total	Per cent	0.30	0.34	0.31	0.18	0.16	0.13
LTV (All over 90%)								
28	Single: 3.50 x or more	Per cent	0.54	0.85	0.98	0.82	0.68	0.56
29	Joint : 2.75 x or more	Per cent	1.14	2.18	2.91	2.78	2.23	1.91
30	Total	Per cent	1.68	3.03	3.90	3.60	2.91	2.46

MLAR Table 1.31

Last updated: 9 June 2015

Residential loans to individuals : Income multiple and LTV

Not seasonally adjusted

			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
B	Residential loans to individuals : Non regulated							
	Income multiple							
	Single:							
1	Less than 2.50	Per cent	5.32	5.20	5.15	5.25	4.82	4.52
2	2.50 < 3.00	Per cent	1.03	1.09	1.30	1.27	1.01	1.24
3	3.00 < 3.50	Per cent	0.96	1.03	1.21	1.05	0.92	1.12
4	3.50 < 4.00	Per cent	0.70	0.63	0.76	0.91	0.82	0.89
5	4.00 or over	Per cent	2.87	3.46	3.14	3.72	3.34	3.39
6	Other	Per cent	76.45	76.65	74.50	73.90	75.10	73.31
7	Total on Single income	Per cent	87.32	88.06	86.06	86.09	86.01	84.48
8	of which : Not evidenced	Per cent	2.18	2.77	2.35	1.82	1.02	1.01
	Joint:							
9	Less than 2.00	Per cent	3.68	3.83	3.9	3.71	3.23	3.84
10	2.00 < 2.50	Per cent	1.11	1.03	1.25	1.22	1.01	1.29
11	2.50 < 2.75	Per cent	0.43	0.39	0.46	0.59	0.59	0.63
12	2.75 < 3.00	Per cent	0.41	0.37	0.51	0.56	0.41	0.57
13	3.00 or over	Per cent	1.83	1.84	2.29	2.31	2.34	3.04
14	Other	Per cent	5.23	4.49	5.53	5.51	6.41	6.15
15	Total on Joint income	Per cent	12.68	11.94	13.94	13.91	13.99	15.52
16	of which : Not evidenced	Per cent	0.56	0.63	0.49	0.19	0.16	0.22

MLAR Table 1.31

Last updated: 9 June 2015

Residential loans to individuals : Income multiple and LTV

Not seasonally adjusted

			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
B (cont.)								
LTV								
17	< = 75%	Per cent	86.83	86.36	86.05	87.38	88.81	89.01
18	Over 75 < = 90%	Per cent	12.73	13.08	13.43	11.99	10.56	10.26
19	Over 90 < = 95%	Per cent	0.05	0.06	0.07	0.05	0.04	0.06
20	Over 95%	Per cent	0.39	0.49	0.44	0.57	0.59	0.67
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	0.00	0.01	0.00	0.00	0.00
23	Joint : 2.75 x or more	Per cent	0.01	0.01	0.01	0.00	0.01	0.00
24	Total	Per cent	0.01	0.01	0.02	0.01	0.01	0.01
Over 95%								
25	Single: 3.50 x or more	Per cent	0.27	0.30	0.23	0.45	0.41	0.51
26	Joint : 2.75 x or more	Per cent	0.01	0.01	0.03	0.01	0.04	0.05
27	Total	Per cent	0.28	0.30	0.26	0.46	0.45	0.57
LTV (All over 90%)								
28	Single: 3.50 x or more	Per cent	0.27	0.30	0.24	0.46	0.41	0.52
29	Joint : 2.75 x or more	Per cent	0.02	0.01	0.04	0.02	0.05	0.06
30	Total	Per cent	0.29	0.31	0.27	0.47	0.46	0.57

MLAR Table 1.31

Last updated: 9 June 2015

Residential loans to individuals : Income multiple and LTV

Not seasonally adjusted

			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
C	Residential loans to individuals : All (Reg+Non reg)							
	Income multiple							
	Single:							
1	Less than 2.50	Per cent	9.20	8.93	8.60	8.99	8.45	8.88
2	2.50 < 3.00	Per cent	4.36	4.20	4.03	4.11	4.07	4.09
3	3.00 < 3.50	Per cent	5.56	5.31	5.11	5.13	5.11	4.96
4	3.50 < 4.00	Per cent	5.55	5.40	5.20	5.12	5.16	4.83
5	4.00 or over	Per cent	11.61	11.61	11.88	10.79	9.67	9.07
6	Other	Per cent	12.28	14.02	13.23	13.41	14.21	15.92
7	Total on Single income	Per cent	48.56	49.48	48.06	47.55	46.68	47.74
8	of which : Not evidenced	Per cent	4.86	4.59	3.98	1.59	0.49	0.51
	Joint:							
9	Less than 2.00	Per cent	7.96	7.91	7.50	7.67	8.78	9.64
10	2.00 < 2.50	Per cent	7.23	6.88	6.55	6.99	7.39	7.28
11	2.50 < 2.75	Per cent	3.93	3.75	3.68	3.87	4.63	4.36
12	2.75 < 3.00	Per cent	4.30	4.08	4.17	4.15	4.88	4.65
13	3.00 or over	Per cent	26.96	26.79	28.79	28.57	26.20	24.72
14	Other	Per cent	1.06	1.11	1.26	1.21	1.45	1.62
15	Total on Joint income	Per cent	51.44	50.52	51.94	52.45	53.32	52.26
16	of which : Not evidenced	Per cent	5.33	4.89	4.23	1.39	0.32	0.35
	LTV							
17	< = 75%	Per cent	64.60	64.73	64.50	64.13	64.67	67.59
18	Over 75 < = 90%	Per cent	33.25	31.64	30.88	31.52	31.59	29.11
19	Over 90 < = 95%	Per cent	1.73	3.10	4.18	4.01	3.40	2.88
20	Over 95%	Per cent	0.42	0.53	0.45	0.34	0.34	0.42
21	Total	Per cent	100.00	100.00	100.00	100.00	100.00	100.00

MLAR Table 1.31

Last updated: 9 June 2015

Residential loans to individuals : Income multiple and LTV

Not seasonally adjusted

			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
LTV and Income multiple								
Over 90 <= 95%								
22	Single: 3.50 x or more	Per cent	0.27	0.51	0.67	0.61	0.51	0.40
23	Joint : 2.75 x or more	Per cent	0.92	1.76	2.38	2.26	1.79	1.49
24	Total	Per cent	1.19	2.27	3.05	2.87	2.29	1.89
Over 95%								
25	Single: 3.50 x or more	Per cent	0.23	0.25	0.20	0.15	0.13	0.15
26	Joint : 2.75 x or more	Per cent	0.06	0.08	0.11	0.08	0.08	0.06
27	Total	Per cent	0.30	0.33	0.31	0.23	0.21	0.21
LTV (All over 90%)								
28	Single: 3.50 x or more	Per cent	0.51	0.77	0.87	0.76	0.64	0.55
29	Joint : 2.75 x or more	Per cent	0.98	1.84	2.48	2.34	1.86	1.55
30	Total	Per cent	1.49	2.60	3.36	3.10	2.50	2.10

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MLAR Table 1.32

Last updated: 9 June 2015

Residential loans to individuals : Nature of loan

Not seasonally adjusted

Sub table reference			2013 Q4	2014 Q1	Q2	Q3	Q4	2015 Q1
A	Residential loans to individuals : Regulated							
	With Impaired credit history							
1	Advances	Per cent	0.19	0.21	0.21	0.21	0.24	0.20
2	Balances	Per cent	1.51	1.23	1.19	1.16	1.11	1.09
	By payment type							
	Advances							
3	Repayment (capital + interest)	Per cent	85.81	84.76	85.90	86.65	89.08	87.24
4	Interest only	Per cent	9.93	10.38	9.81	8.85	7.18	8.61
5	Combined	Per cent	2.81	3.03	2.84	2.81	2.06	2.15
6	Other	Per cent	1.45	1.82	1.46	1.69	1.68	1.99
	Balances							
7	Repayment (capital + interest)	Per cent	62.02	63.03	64.14	65.25	66.26	66.96
8	Interest only	Per cent	30.30	29.58	28.71	27.73	26.88	26.29
9	Combined	Per cent	6.73	6.53	6.30	6.16	6.02	5.92
10	Other	Per cent	0.95	0.85	0.85	0.85	0.84	0.83

MLAR Table 1.32

Last updated: 9 June 2015

Residential loans to individuals : Nature of loan

Not seasonally adjusted

Sub table reference			2013	2014				2015
A (cont.)			Q4	Q1	Q2	Q3	Q4	Q1
	By drawing facility							
	Advances							
11	Loans with extra drawing facility	Per cent	3.6	3.93	3.45	3.14	2.89	3.61
12	Loans including unused facility	£ millions	6,641	6,688	6,647	6,755	6,527	6,670
13	Unused facility	£ millions	5,047	5,131	5,136	5,280	5,293	5,343
14	Net loans	£ millions	1,594	1,557	1,510	1,475	1,234	1,328
15	Loans with no extra drawing facility	Per cent	96	96	97	97	97	96
	Balances							
16	Loans with extra drawing facility	Per cent	10.40	10.01	9.62	9.18	8.86	8.58
17	Loans including unused facility	£ millions	123,815	121,572	118,895	115,917	113,474	102,799
18	Unused facility	£ millions	30,468	30,871	31,020	31,003	30,989	22,399 (a)
19	Net loans	£ millions	93,347	90,701	87,874	84,914	82,485	80,400
20	Loans with no extra drawing facility	Per cent	90	90	90	91	91	91

MLAR Table 1.32

Last updated: 9 June 2015

Residential loans to individuals : Nature of loan

Not seasonally adjusted

Sub table reference			2013	2014	Q2	Q3	Q4	2015
			Q4	Q1				Q1
B	Residential loans to individuals : Non regulated							
	With Impaired credit history							
1	Advances	Per cent	0.20	0.10	0.09	0.11	0.12	0.15
2	Balances	N/A						
	By payment type							
	Advances							
3	Repayment (capital + interest)	Per cent	17.79	16.71	16.05	16.20	16.81	16.19
4	Interest only	Per cent	80.96	81.37	81.99	82.27	82.1	82.57
5	Combined	Per cent	1.05	1.18	0.93	1.21	0.73	0.84
6	Other	Per cent	0.20	0.75	1.03	0.32	0.37	0.39
	Balances							
7	Repayment (capital + interest)	Per cent	23.34	22.98	22.59	22.12	21.80	21.40
8	Interest only	Per cent	69.88	70.63	71.22	71.94	72.47	73.01
9	Combined	Per cent	5.80	5.53	5.31	5.13	4.95	4.85
10	Other	Per cent	0.98	0.85	0.88	0.81	0.78	0.74

MLAR Table 1.32

Last updated: 9 June 2015

Residential loans to individuals : Nature of loan

Not seasonally adjusted

Sub table reference			2013	2014				2015
B (cont.)			Q4	Q1	Q2	Q3	Q4	Q1
	By drawing facility							
	Advances							
11	Loans with extra drawing facility	Per cent	2.75	2.94	3.11	3.14	2.09	1.93
12	Loans including unused facility	£ millions	1,519	1,559	1,523	1,589	1,381	1,369
13	Unused facility	£ millions	1,323	1,341	1,284	1,312	1,201	1,200
14	Net loans	£ millions	197	218	239	278	180	169
15	Loans with no extra drawing facility	Per cent	97	97	97	97	98	98
	Balances							
16	Loans with extra drawing facility	Per cent	7.16	6.89	6.59	6.34	6.16	5.93
17	Loans including unused facility	£ millions	31,981	31,556	31,047	30,368	29,879	21,847
18	Unused facility	£ millions	15,227	15,306	15,506	15,374	15,256	7,644 (a)
19	Net loans	£ millions	16,755	16,250	15,540	14,994	14,623	14,204
20	Loans with no extra drawing facility	Per cent	93	93	93	94	94	94

MLAR Table 1.32

Last updated: 9 June 2015

Residential loans to individuals : Nature of loan

Not seasonally adjusted

Sub table reference			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
C	Residential loans to individuals : All (Reg + Non reg)							
	With Impaired credit history							
1	Advances	Per cent	0.20	0.20	0.19	0.20	0.22	0.19
2	Balances	N/A						
	By payment type							
	Advances							
3	Repayment (capital + interest)	Per cent	76.35	74.04	75.49	75.51	76.97	73.58
4	Interest only	Per cent	19.81	21.57	20.57	20.46	19.74	22.83
5	Combined	Per cent	2.57	2.74	2.55	2.56	1.84	1.90
6	Other	Per cent	1.27	1.65	1.39	1.47	1.46	1.69
	Balances							
7	Repayment (capital + interest)	Per cent	54.02	54.76	55.62	56.47	57.24	57.69
8	Interest only	Per cent	38.49	38.06	37.43	36.73	36.14	35.79
9	Combined	Per cent	6.54	6.32	6.10	5.95	5.80	5.70
10	Other	Per cent	0.95	0.85	0.85	0.85	0.83	0.81

MLAR Table 1.32

Last updated: 9 June 2015

Residential loans to individuals : Nature of loan

Not seasonally adjusted

Sub table reference			2013	2014				2015
C (cont.)			Q4	Q1	Q2	Q3	Q4	Q1
	Advances							
11	Loans with extra drawing facility	Per cent	3.48	3.77	3.40	3.14	2.75	3.29
12	Loans including unused facility	£ millions	8,160	8,247	8,170	8,344	7,908	8,040
13	Unused facility	£ millions	6,370	6,472	6,420	6,592	6,494	6,543
14	Net loans	£ millions	1,791	1,775	1,749	1,752	1,414	1,497
15	Loans with no extra drawing facility	Per cent	96.52	96.23	96.6	96.86	97.25	96.71
	Balances							
16	Loans with extra drawing facility	Per cent	9.73	9.37	9.00	8.60	8.31	8.04
17	Loans including unused facility	£ millions	155,796	153,128	149,941	146,285	143,353	124,646
18	Unused facility	£ millions	45,695	46,177	46,527	46,377	46,245	30,043
19	Net loans	£ millions	110,101	106,951	103,415	99,908	97,109	94,603
20	Loans with no extra drawing facility	Per cent	90.27	90.63	91.00	91.40	91.69	91.96

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: 9 June 2015

Residential loans to individuals : Purpose of loan

Not seasonally adjusted

			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
A	Residential loans to individuals : Regulated							
	By purpose of loan:							
	Advances							
1	House purchase:	Per cent	64.40	61.85	66.35	68.02	66.95	60.68
	Owner occupation:							
2	FTBs	Per cent	23.88	23.79	25.91	25.79	26.14	24.05
3	Other	Per cent	39.89	37.31	39.84	41.87	40.52	36.55
4	Buy to let	Per cent	0.63	0.75	0.61	0.37	0.29	0.09
5	Further advance	Per cent	2.78	3.23	2.71	2.47	2.73	3.05
6	Remortgage	Per cent	30.02	31.71	27.69	26.54	27.35	32.22
7	Own borrowers	Per cent	2.35	2.45	2.22	2.36	2.41	2.73
8	From other lenders	Per cent	27.68	29.26	25.47	24.19	24.94	29.49
9	Other:	Per cent	2.79	3.21	3.25	2.97	2.97	4.05
10	Lifetime mortgage	Per cent	0.76	0.88	0.80	0.84	0.90	0.93
11	Other	Per cent	2.04	2.33	2.45	2.13	2.07	3.12
12	Total	£ millions	44,318	39,655	43,814	47,041	42,738	36,809
	Balances							
13	House purchase:	Per cent	55.44	55.91	56.46	57.16	57.77	57.98
	Owner occupation:							
14	FTBs	Per cent	19.22	19.54	19.90	20.28	20.60	20.84
15	Other	Per cent	35.85	35.98	36.16	36.48	36.78	36.79
16	Buy to let	Per cent	0.37	0.39	0.40	0.40	0.40	0.35

MLAR Table 1.33

Last updated: 9 June 2015

Residential loans to individuals : Purpose of loan

Not seasonally adjusted

			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
17	Further advance	Per cent	3.75	3.66	3.58	3.47	3.39	3.28
18	Remortgage	Per cent	38.67	38.40	37.92	37.36	36.85	36.76
19	Own borrowers	Per cent	5.30	5.23	5.15	5.05	4.95	4.95
20	From other lenders	Per cent	33.37	33.17	32.78	32.31	31.90	31.80
21	Other:	Per cent	2.14	2.03	2.04	2.01	1.99	1.98
22	Lifetime mortgage	Per cent	0.68	0.69	0.69	0.69	0.68	0.67
23	Other	Per cent	1.46	1.34	1.35	1.33	1.30	1.31
24	Total	£ millions	897,795	905,924	913,736	925,155	931,286	937,430
New commitments in Qtr								
(i) Percentages by purpose								
25	House purchase	Per cent	64.76	64.31	69.26	68.12	65.23	62.80
26	Remortgage	Per cent	30.32	30.16	25.82	27.09	29.84	31.15
27	Other (inc further advances)	Per cent	4.92	5.54	4.92	4.79	4.93	6.05
28	Total	£ millions	43,335	41,608	45,175	44,828	38,006	38,788
(ii) Amounts by purpose								
29	House purchase	£ millions	28,064	26,756	31,289	30,535	24,790	24,357
30	Remortgage	£ millions	13,139	12,548	11,664	12,146	11,340	12,083
31	Other (inc further advances)	£ millions	2,132	2,304	2,221	2,147	1,875	2,347
32	Total	£ millions	43,335	41,608	45,175	44,828	38,006	38,788

MLAR Table 1.33

Last updated: 9 June 2015

Residential loans to individuals : Purpose of loan

Not seasonally adjusted

			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
B	Residential loans to individuals : Non regulated							
	By purpose of loan:							
	Advances							
1	House purchase:	Per cent	92.03	90.77	91.50	91.75	90.93	89.17
	Owner occupation:							
2	FTBs	Per cent	0.14	0.16	0.14	0.17	0.12	0.13
3	Other	Per cent	3.82	3.14	3.45	3.07	3.38	2.22
4	Buy to let	Per cent	88.08	87.48	87.92	88.51	87.43	86.82
5	Further advance	Per cent	1.06	1.06	0.99	0.85	0.70	0.75
6	Remortgage	Per cent	4.50	4.16	3.57	4.45	5.60	6.08
7	Own borrowers	Per cent	0.79	1.41	0.49	0.70	0.57	0.80
8	From other lenders	Per cent	3.71	2.75	3.08	3.75	5.03	5.29
9	Other:	Per cent	2.41	4.02	3.94	2.95	2.77	3.99
10	Lifetime mortgage	Per cent	0.00	0.01	0.00	0.00	0.00	0.00
11	Other	Per cent	2.40	4.01	3.94	2.95	2.77	3.99
12	Total	£ millions	7,156	7,419	7,679	8,841	8,608	8,760

MLAR Table 1.33

Last updated: 9 June 2015

Residential loans to individuals : Purpose of loan

Not seasonally adjusted

			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
Balances								
13	Buy to let	Per cent	61.24	62.90	64.13	65.30	66.57	67.60
14	Lifetime mortgage	Per cent	0.84	0.82	0.80	0.78	0.76	0.72
15	Other non regulated	Per cent	37.92	36.27	35.07	33.92	32.67	31.69
16	Total	£ millions	234,108	235,733	235,729	236,404	237,216	239,363
New commitments in Qtr								
(i) Percentages by purpose								
17	House purchase	Per cent	74.22	69.82	72.42	71.96	65.87	61.81
18	Remortgage	Per cent	21.51	26.09	23.41	24.18	29.89	32.91
19	Other (inc further advances)	Per cent	4.27	4.08	4.17	3.86	4.24	5.29
20	Total	£ millions	6,981	7,274	8,274	8,787	8,273	8,429
(ii) Amounts by purpose								
21	House purchase	£ millions	5,181	5,079	5,992	6,323	5,450	5,210
22	Remortgage	£ millions	1,502	1,898	1,937	2,125	2,473	2,774
23	Other (inc further advances)	£ millions	298	297	345	339	350	446
24	Total	£ millions	6,981	7,274	8,274	8,787	8,273	8,429

MLAR Table 1.33

Last updated: 9 June 2015

Residential loans to individuals : Purpose of loan

Not seasonally adjusted

			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
C	Residential loans to individuals : All (Reg + Non reg)							
	By purpose of loan:							
	Advances							
1	House purchase	Per cent	68.24	66.41	70.10	71.77	70.97	66.16
	Owner occupation							
2	FTBs	Per cent	20.58	20.06	22.06	21.74	21.78	19.45
3	Other	Per cent	34.87	31.93	34.41	35.73	34.30	29.95
4	Buy to let	Per cent	12.79	14.42	13.63	14.31	14.90	16.76
5	Further advance	Per cent	2.54	2.88	2.45	2.21	2.39	2.61
6	Remortgage	Per cent	26.48	27.36	24.10	23.05	23.70	27.19
7	Own borrowers	Per cent	2.13	2.28	1.96	2.09	2.11	2.36
8	From other lenders	Per cent	24.35	25.08	22.13	20.95	21.60	24.83
9	Other	Per cent	2.74	3.34	3.35	2.96	2.94	4.04
10	Lifetime mortgage	Per cent	0.65	0.74	0.68	0.71	0.75	0.76
11	Other	Per cent	2.09	2.60	2.67	2.26	2.19	3.28
12	Total	£ millions	51,473	47,074	51,493	55,882	51,346	45,569

MLAR Table 1.33

Last updated: 9 June 2015

Residential loans to individuals : Purpose of loan

Not seasonally adjusted

			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
Balances								
13	Buy to let	Per cent	12.96	13.30	13.47	13.61	13.83	14.03
14	Lifetime mortgage	Per cent	0.71	0.71	0.71	0.71	0.70	0.68
15	Other	Per cent	86.33	85.99	85.82	85.68	85.47	85.29
16	Total	£ millions	1,131,903	1,141,657	1,149,465	1,161,560	1,168,502	1,176,792
New commitments in Qtr								
(i) Percentages by purpose								
17	House purchase	Per cent	66.07	65.13	69.75	68.75	65.34	62.62
18	Remortgage	Per cent	29.10	29.55	25.45	26.62	29.85	31.47
19	Other (inc further advances)	Per cent	4.83	5.32	4.80	4.64	4.81	5.92
20	Total	£ millions	50,316	48,883	53,449	53,614	46,279	47,217
(ii) Amounts by purpose								
21	House purchase	£ millions	33,245	31,836	37,281	36,858	30,240	29,567
22	Remortgage	£ millions	14,641	14,446	13,602	14,271	13,813	14,857
23	Other (inc further advances)	£ millions	2,430	2,601	2,566	2,486	2,225	2,793
24	Total	£ millions	50,316	48,883	53,449	53,614	46,279	47,217

Notes to table

Explanatory notes

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MLAR Table 1.4

Last updated: 9 June 2015

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2013 Q4	2014 Q1	Q2	Q3	Q4	2015 Q1
A	Residential loans to individuals : Regulated							
	Loans in Arrears							
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)							
1	Number of loan accounts	Units	16,523	15,796	14,248	14,008	13,120	12,533
2	Amount of arrears	£ millions	36	34	31	30	27	26
3	Balance outstanding	£ millions	1,914	1,811	1,643	1,590	1,458	1,422
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	12.49	12.14	11.65	12.09	11.95	12.07
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	128,023	126,284	120,245	114,233	107,437 (a)	103,869
	of which : % of cases having							
6	A temporary concession	Per cent	4.96	5.17	4.04	4.07	4.14	4.13
7	A formal arrangement	Per cent	27.48	28.60	28.37	29.41	28.80	28.31
8	No concession or arrangement	Per cent	67.56	66.23	67.59	66.52	67.06	67.56
9	Amount of arrears	£ millions	875	862	889	812	756	755
10	Balance outstanding	£ millions	15,318	14,920	14,106	13,150	12,204	11,776
11	Balances as % of total loan balances	Per cent	1.71	1.65	1.54	1.42	1.31	1.26
12	Performance of arrears cases in Qtr	Per cent	61.20	62.58	63.00	63.69	63.98	63.17

MLAR Table 1.4

Last updated: 9 June 2015

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2013	2014				2015
A (cont.)			Q4	Q1	Q2	Q3	Q4	Q1
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	0.56	0.54	0.50	0.47	0.44	0.42
14	2.5 < 5.0 % in arrears	Per cent	0.58	0.56	0.52	0.47	0.44	0.42
15	5.0 < 7.5 % in arrears	Per cent	0.22	0.21	0.20	0.18	0.16	0.16
16	7.5 < 10 % in arrears	Per cent	0.11	0.10	0.10	0.09	0.08	0.08
17	10 % or more in arrears	Per cent	0.15	0.15	0.15	0.14	0.13	0.14
18	In possession	Per cent	0.08	0.08	0.08	0.07	0.06	0.04
19	TOTAL	Per cent	1.71	1.65	1.54	1.42	1.31	1.26
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.15	1.11	1.04	0.95	0.87	0.84
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.47	0.46	0.43	0.41	0.39	0.37
22	2.5 < 5.0 % in arrears	Per cent	0.49	0.48	0.45	0.42	0.40	0.39
23	5.0 < 7.5 % in arrears	Per cent	0.19	0.18	0.17	0.16	0.15	0.15
24	7.5 < 10 % in arrears	Per cent	0.09	0.09	0.09	0.08	0.07	0.07
25	10 % or more in arrears	Per cent	0.15	0.15	0.16	0.15	0.15	0.15
26	In possession	Per cent	0.06	0.06	0.05	0.05	0.04	0.03
27	TOTAL	Per cent	1.45	1.42	1.35	1.27	1.20	1.16
28	Total (excl. 1.5 < 2.5% band)	Per cent	0.98	0.96	0.92	0.86	0.81	0.78

MLAR Table 1.4

Last updated: 9 June 2015

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
A (cont.)								
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	3,322	3,526	2,945	2,716	2,261	1,499
30	Possession sales in Qtr	Units	4,063	3,538	3,351	3,133	2,990	2,386
31	Stocks of possessions at end Qtr	Units	4,961	5,012	4,633	4,235	3,565	2,732
	Capitalisation of arrears cases							
32	Number in Qtr	Units	5,452	5,184	5,035	5,105	4,824	4,734
33	Amount of arrears capitalised in Qtr	£ millions	21	20	20	20	20	19
34	Balance outstanding	£ millions	663	627	601	614	578	566
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	Units	8,859,481	8,895,787	8,891,379	8,959,798	8,950,212	8,991,761
36	Loan book: balances outstanding	£ millions	897,795	905,924	913,736	925,155	931,286	937,430

MLAR Table 1.4

Last updated: 9 June 2015

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
B	Residential loans to individuals : Non regulated							
	Loans in Arrears							
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)							
1	Number of loan accounts	Units	7,798	7,122	6,632	6,322	6,176	5,804
2	Amount of arrears	£ millions	10	9	8	8	8	7
3	Balance outstanding	£ millions	544	503	453	429	421	385
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	10.78	10.30	9.82	10.01	10.49	10.07
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	81,145	78,705	75,498	72,308	69,378	66,114
	of which : % of cases having							
6	A temporary concession	Per cent	4.39	4.97	4.62	5.05	4.96	4.23
7	A formal arrangement	Per cent	18.95	19.42	19.15	19.56	18.21	18.21
8	No concession or arrangement	Per cent	76.66	75.62	76.23	75.39	76.83	77.56
9	Amount of arrears	£ millions	437	434	414	391	361	357
10	Balance outstanding	£ millions	5,044	4,880	4,608	4,291	4,012	3,821
11	Balances as % of total loan balances	Per cent	2.15	2.07	1.95	1.82	1.69	1.60
12	Performance of arrears cases in Qtr	Per cent	58.02	59.19	57.98	56.59	54.51	53.27

MLAR Table 1.4

Last updated: 9 June 2015

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
B (cont.)								
	Arrears cases at end Qtr: analysed by degree of severity							
	(i) Balances on cases in arrears as % total loan balances							
13	1.5 < 2.5 % in arrears	Per cent	0.59	0.57	0.53	0.50	0.46	0.43
14	2.5 < 5.0 % in arrears	Per cent	0.62	0.58	0.54	0.50	0.47	0.46
15	5.0 < 7.5 % in arrears	Per cent	0.28	0.25	0.23	0.21	0.20	0.19
16	7.5 < 10 % in arrears	Per cent	0.14	0.14	0.13	0.12	0.11	0.10
17	10 % or more in arrears	Per cent	0.38	0.37	0.35	0.33	0.31	0.30
18	In possession	Per cent	0.14	0.16	0.16	0.15	0.14	0.12
19	TOTAL	Per cent	2.15	2.07	1.95	1.82	1.69	1.60
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.56	1.50	1.42	1.32	1.23	1.17
	(ii) Number of cases in arrears as % total number of loans							
21	1.5 < 2.5 % in arrears	Per cent	0.47	0.47	0.46	0.44	0.43	0.41
22	2.5 < 5.0 % in arrears	Per cent	0.53	0.53	0.51	0.49	0.48	0.47
23	5.0 < 7.5 % in arrears	Per cent	0.25	0.25	0.24	0.23	0.22	0.22
24	7.5 < 10 % in arrears	Per cent	0.15	0.15	0.14	0.14	0.13	0.13
25	10 % or more in arrears	Per cent	0.62	0.63	0.62	0.63	0.62	0.60
26	In possession	Per cent	0.07	0.08	0.08	0.08	0.07	0.06
27	TOTAL	Per cent	2.09	2.11	2.06	2.00	1.95	1.87
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.62	1.64	1.60	1.56	1.53	1.47

MLAR Table 1.4

Last updated: 9 June 2015

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2013	2014				2015
B (cont.)			Q4	Q1	Q2	Q3	Q4	Q1
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	1,624	1,918	1,698	1,421	1,124	854
30	Possession sales in Qtr	Units	1,968	1,770	1,662	1,546	1,445	1,404
31	Stocks of possessions at end Qtr	Units	2,751	3,014	3,021	2,842	2,546	2,004
	Capitalisation of arrears cases							
32	Number in Qtr	Units	1,691	1,477	1,379	1,387	1,458	1,335
33	Amount of arrears capitalised in Qtr	£ millions	5	5	5	4	5	5
34	Balance outstanding	£ millions	114	114	105	122	129	137
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	Units	3,883,893	3,731,224	3,672,051	3,617,114	3,552,703	3,526,331
36	Loan book: balances outstanding	£ millions	234,108	235,733	235,729	236,404	237,216	239,363

MLAR Table 1.4

Last updated: 9 June 2015

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
C	Residential loans to individuals : All (Reg + Non reg)							
	Loans in Arrears							
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)							
1	Number of loan accounts	Units	24,321	22,918	20,880	20,330	19,296	18,337
2	Amount of arrears	£ millions	46	43	39	38	35	34
3	Balance outstanding	£ millions	2,458	2,314	2,096	2,020	1,879	1,806
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	12.07	11.68	11.20	11.58	11.59	11.58
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	209,168	204,989	195,743	186,541	176,815	169,983
	of which : % of cases having							
6	A temporary concession	Per cent	4.74	5.09	4.26	4.45	4.46	4.17
7	A formal arrangement	Per cent	24.17	25.07	24.82	25.59	24.65	24.38
8	No concession or arrangement	Per cent	71.09	69.84	70.92	69.96	70.89	71.45
9	Amount of arrears	£ millions	1,312	1,296	1,303	1,202	1,118	1,112
10	Balance outstanding	£ millions	20,362	19,800	18,714	17,441	16,217	15,597
11	Balances as % of total loan balances	Per cent	1.80	1.73	1.63	1.50	1.39	1.33
12	Performance of arrears cases in Qtr	Per cent	60.37	61.75	61.81	61.87	61.11	61.19

MLAR Table 1.4

Last updated: 9 June 2015

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2013	2014				2015
C (cont.)			Q4	Q1	Q2	Q3	Q4	Q1
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	0.56	0.54	0.51	0.48	0.45	0.42
14	2.5 < 5.0 % in arrears	Per cent	0.59	0.56	0.52	0.48	0.45	0.43
15	5.0 < 7.5 % in arrears	Per cent	0.23	0.22	0.20	0.18	0.17	0.16
16	7.5 < 10 % in arrears	Per cent	0.12	0.11	0.10	0.09	0.08	0.08
17	10 % or more in arrears	Per cent	0.20	0.20	0.20	0.18	0.17	0.17
18	In possession	Per cent	0.09	0.10	0.09	0.08	0.07	0.06
19	TOTAL	Per cent	1.80	1.73	1.63	1.50	1.39	1.33
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.24	1.19	1.12	1.02	0.94	0.90
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.47	0.46	0.44	0.42	0.40	0.38
22	2.5 < 5.0 % in arrears	Per cent	0.50	0.49	0.47	0.44	0.42	0.41
23	5.0 < 7.5 % in arrears	Per cent	0.21	0.20	0.19	0.18	0.17	0.17
24	7.5 < 10 % in arrears	Per cent	0.11	0.11	0.10	0.10	0.09	0.09
25	10 % or more in arrears	Per cent	0.30	0.30	0.29	0.29	0.28	0.27
26	In possession	Per cent	0.06	0.06	0.06	0.06	0.05	0.04
27	TOTAL	Per cent	1.64	1.62	1.56	1.48	1.41	1.36
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.17	1.16	1.12	1.06	1.01	0.98

MLAR Table 1.4

Last updated: 9 June 2015

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2013	2014				2015
C (cont.)			Q4	Q1	Q2	Q3	Q4	Q1
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	4,946	5,444	4,643	4,137	3,385	2,353
30	Possession sales in Qtr	Units	6,031	5,308	5,013	4,679	4,435	3,790
31	Stocks of possessions at end Qtr	Units	7,712	8,026	7,654	7,077	6,111	4,736
	Capitalisation of arrears cases							
32	Number in Qtr	Units	7,143	6,661	6,414	6,492	6,282	6,069
33	Amount of arrears capitalised in Qtr	£ millions	26	26	25	25	25	24
34	Balance outstanding	£ millions	777	740	706	736	707	703
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	Units	12,743,374	12,627,011	12,563,430	12,576,912	12,502,915	12,518,092
36	Loan book: balances outstanding	£ millions	1,131,903	1,141,657	1,149,465	1,161,560	1,168,502	1,176,792

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: 9 June 2015

Residential loans to individuals : Mortgage Administration

Not seasonally adjusted

			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
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	123,355	124,366	125,539	129,296	135,084	149,804
2	SPVs:	Units	709,611	670,236	636,555	591,197	563,598	500,858
3	All "securitised"	Units	832,966	794,602	762,094	720,493	698,682	650,662
Balances outstanding on loans administered for :								
4	Firms without a mortgage lender's permission	£ millions	7,656	7,640	7,464	7,512	7,864	8,468
5	SPVs:	£ millions	70,685	64,971	64,335	59,533	57,079	50,558
6	All "securitised"	£ millions	78,342	72,611	71,800	67,046	64,943	59,025

MLAR Table 1.5

Last updated: 9 June 2015

Residential loans to individuals : Mortgage Administration

Not seasonally adjusted

			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
B	Residential loans to individuals : Non regulated							
Numbers of loans administered for :								
1	Firms without a mortgage lender's permission	Units	25,970	20,531	18,543	19,612	19,561	21,974
2	SPVs:	Units	355,212	353,353	335,751	322,073	311,720	280,700
3	All "securitised"	Units	381,182	373,884	354,294	341,685	331,281	302,674
Balances outstanding on loans administered for :								
4	Firms without a mortgage lender's permission	£ millions	1,452	1,381	1,113	1,129	1,136	1,322
5	SPVs:	£ millions	26,642	27,325	26,913	25,875	25,004	23,969
6	All "securitised"	£ millions	28,095	28,706	28,025	27,005	26,141	25,291

MLAR Table 1.5

Last updated: 9 June 2015

Residential loans to individuals : Mortgage Administration

Not seasonally adjusted

			2013	2014	Q2	Q3	Q4	2015
			Q4	Q1				Q1
Sub table reference								
C	Residential loans to individuals : All (Reg + Non reg)							
Numbers of loans administered for :								
1	Firms without a mortgage lender's permission	Units	149,325	144,897	144,082	148,908	154,645	171,778
2	SPVs:	Units	1,064,823	1,023,589	972,306	913,270	875,318	781,558
3	All "securitised"	Units	1,214,148	1,168,486	1,116,388	1,062,178	1,029,963	953,336
Balances outstanding on loans administered for :								
4	Firms without a mortgage lender's permission	£ millions	9,109	9,022	8,577	8,641	9,000	9,790
5	SPVs:	£ millions	97,328	92,295	91,248	85,409	82,083	74,527
6	All "securitised"	£ millions	106,436	101,317	99,825	94,050	91,083	84,317

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.

(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: 9 June 2015

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
A	Residential loans to individuals : Regulated							
	Loans in Arrears							
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)							
1	Number of loan accounts	Units	3,612	3,545	2,912	2,823	2,686	2,762
2	Amount of arrears	£ millions	8	7	6	6	6	5
3	Balance outstanding	£ millions	430	406	330	307	300	295
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	9.59	10.19	8.94	8.78	8.48	8.73
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	36,389	32,538	30,614	29,390	29,727	28,749
	of which : % of cases having							
6	A temporary concession	Per cent	2.98	3.50	3.39	3.27	3.16	3.34
7	A formal arrangement	Per cent	36.51	38.95	40.46	41.44	40.93	43.95
8	No concession or arrangement	Per cent	60.51	57.54	56.15	55.29	55.92	52.71
9	Amount of arrears	£ millions	214	195	182	171	175	169
10	Balance outstanding	£ millions	4,485	3,989	3,694	3,494	3,536	3,378

MLAR Table 1.6

Last updated: 9 June 2015

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
A (cont.)								
11	Balances as % of total loan balances	Per cent	5.72	5.49	5.14	5.21	5.44	5.72
12	Performance of arrears cases in Qtr	Per cent	69.38	67.50	71.17	71.04	69.73	68.96
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	1.83	1.78	1.61	1.60	1.65	1.74
14	2.5 < 5.0 % in arrears	Per cent	2.04	1.94	1.84	1.87	1.98	2.09
15	5.0 < 7.5 % in arrears	Per cent	0.82	0.78	0.74	0.75	0.79	0.81
16	7.5 < 10 % in arrears	Per cent	0.38	0.35	0.34	0.34	0.37	0.40
17	10 % or more in arrears	Per cent	0.41	0.39	0.36	0.40	0.43	0.45
18	In possession	Per cent	0.24	0.26	0.24	0.25	0.22	0.23
19	Total	Per cent	5.72	5.49	5.14	5.21	5.44	5.72
20	Total (excl. 1.5 < 2.5% band)	Per cent	3.89	3.72	3.53	3.61	3.79	3.98
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	1.38	1.30	1.25	1.24	1.28	1.34
22	2.5 < 5.0 % in arrears	Per cent	1.54	1.44	1.42	1.44	1.50	1.56
23	5.0 < 7.5 % in arrears	Per cent	0.63	0.59	0.59	0.59	0.63	0.64
24	7.5 < 10 % in arrears	Per cent	0.30	0.27	0.27	0.28	0.31	0.32
25	10 % or more in arrears	Per cent	0.36	0.33	0.33	0.36	0.39	0.40
26	In possession	Per cent	0.16	0.16	0.16	0.16	0.15	0.16
27	Total	Per cent	4.37	4.09	4.02	4.08	4.25	4.42
28	Total (excl. 1.5 < 2.5% band)	Per cent	2.99	2.79	2.77	2.83	2.97	3.07

MLAR Table 1.6

Last updated: 9 June 2015

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
A (cont.)								
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	825	809	733	698	584	586
30	Possession sales in Qtr	Units	1,161	955	804	750	749	651
31	Stocks of possessions at end Qtr	Units	1,369	1,234	1,182	1,167	1,021	1,067
Capitalisation of arrears cases								
32	Number in Qtr	Units	853	500	383	403	325	405
33	Amount of arrears capitalised in Qtr	£ millions	4	2	2	2	1	2
34	Balance outstanding	£ millions	114	59	48	51	37	49
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	832,966	794,602	762,094	720,493	698,682	650,662
36	Loan book: balances outstanding	£ millions	78,342	72,611	71,800	67,046	64,943	59,025

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
B	Residential loans to individuals : Non regulated							
	Loans in Arrears							
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)							
1	Number of loan accounts	Units	1,275	1,298	978	993	938	902
2	Amount of arrears	£ millions	2	2	1	1	1	1
3	Balance outstanding	£ millions	87	84	64	67	62	57
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	7.76	8.19	7.78	8.46	8.37	7.65
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	19,274	18,027	14,130	14,288	13,342	13,408
	of which : % of cases having							
6	A temporary concession	Per cent	2.31	2.01	2.07	1.64	1.71	1.80
7	A formal arrangement	Per cent	32.68	34.49	38.32	36.84	36.40	36.52
8	No concession or arrangement	Per cent	65.02	63.50	59.61	61.53	61.89	61.67
9	Amount of arrears	£ millions	103	100	78	85	81	89
10	Balance outstanding	£ millions	1,119	1,026	826	797	739	746

MLAR Table 1.6

Last updated: 9 June 2015

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
B (cont.)								
11	Balances as % of total loan balances	Per cent	3.98	3.57	2.95	2.95	2.83	2.95
12	Performance of arrears cases in Qtr	Per cent	58.27	58.42	58.91	54.51	58.49	57.25
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	0.93	0.80	0.70	0.71	0.71	0.71
14	2.5 < 5.0 % in arrears	Per cent	1.05	0.89	0.79	0.75	0.70	0.73
15	5.0 < 7.5 % in arrears	Per cent	0.51	0.44	0.34	0.31	0.31	0.31
16	7.5 < 10 % in arrears	Per cent	0.24	0.22	0.18	0.18	0.16	0.16
17	10 % or more in arrears	Per cent	0.90	0.87	0.58	0.63	0.61	0.70
18	In possession	Per cent	0.35	0.36	0.36	0.37	0.33	0.32
19	Total	Per cent	3.98	3.57	2.95	2.95	2.83	2.95
20	Total (excl. 1.5 < 2.5% band)	Per cent	3.05	2.77	2.25	2.24	2.11	2.23
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.90	0.84	0.72	0.74	0.74	0.78
22	2.5 < 5.0 % in arrears	Per cent	1.14	1.03	0.88	0.86	0.81	0.90
23	5.0 < 7.5 % in arrears	Per cent	0.60	0.55	0.44	0.43	0.41	0.44
24	7.5 < 10 % in arrears	Per cent	0.35	0.33	0.26	0.29	0.26	0.28
25	10 % or more in arrears	Per cent	1.84	1.83	1.44	1.61	1.61	1.82
26	In possession	Per cent	0.23	0.25	0.25	0.24	0.20	0.22
27	Total	Per cent	5.06	4.82	3.99	4.18	4.03	4.43
28	Total (excl. 1.5 < 2.5% band)	Per cent	4.15	3.99	3.27	3.44	3.29	3.65

MLAR Table 1.6

Last updated: 9 June 2015

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
B (cont.)								
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	366	434	352	326	197	240
30	Possession sales in Qtr	Units	434	387	366	387	415	314
31	Stocks of possessions at end Qtr	Units	881	917	897	836	669	651
Capitalisation of arrears cases								
32	Number in Qtr	Units	194	156	110	134	90	185
33	Amount of arrears capitalised in Qtr	£ millions	1	1	0	0	0	1
34	Balance outstanding	£ millions	17	14	10	10	6	8
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	381,182	373,884	354,294	341,685	331,281	302,674
36	Loan book: balances outstanding	£ millions	28,095	28,706	28,025	27,005	26,141	25,291

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
C	Residential loans to individuals : All (Reg + Non reg)							
	Loans in Arrears							
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)							
1	Number of loan accounts	Units	4,887	4,843	3,890	3,816	3,624	3,664
2	Amount of arrears	£ millions	10	9	7	7	7	6
3	Balance outstanding	£ millions	517	490	394	374	362	352
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	9.23	9.78	8.73	8.72	8.46	8.53
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	55,663	50,565	44,744	43,678	43,069	42,157
	of which : % of cases having							
6	A temporary concession	Per cent	2.75	2.97	2.98	2.74	2.71	2.85
7	A formal arrangement	Per cent	35.18	37.36	39.78	39.94	39.52	41.59
8	No concession or arrangement	Per cent	62.07	59.67	57.24	57.33	57.77	55.56
9	Amount of arrears	£ millions	317	295	260	256	256	258
10	Balance outstanding	£ millions	5,604	5,015	4,519	4,290	4,275	4,124

MLAR Table 1.6

Last updated: 9 June 2015

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
C (cont.)								
11	Balances as % of total loan balances	Per cent	5.27	4.95	4.53	4.56	4.69	4.89
12	Performance of arrears cases in Qtr	Per cent	66.58	64.49	68.44	66.15	67.28	66.02
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	1.60	1.50	1.36	1.35	1.38	1.43
14	2.5 < 5.0 % in arrears	Per cent	1.78	1.64	1.55	1.55	1.61	1.68
15	5.0 < 7.5 % in arrears	Per cent	0.74	0.68	0.63	0.63	0.65	0.66
16	7.5 < 10 % in arrears	Per cent	0.34	0.31	0.30	0.30	0.31	0.33
17	10 % or more in arrears	Per cent	0.54	0.53	0.42	0.46	0.48	0.52
18	In possession	Per cent	0.27	0.29	0.27	0.28	0.25	0.26
19	Total	Per cent	5.27	4.95	4.53	4.56	4.69	4.89
20	Total (excl. 1.5 < 2.5% band)	Per cent	3.67	3.45	3.17	3.22	3.31	3.46
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	1.23	1.15	1.08	1.08	1.11	1.16
22	2.5 < 5.0 % in arrears	Per cent	1.42	1.31	1.25	1.25	1.28	1.35
23	5.0 < 7.5 % in arrears	Per cent	0.62	0.58	0.54	0.54	0.56	0.57
24	7.5 < 10 % in arrears	Per cent	0.31	0.29	0.27	0.28	0.29	0.30
25	10 % or more in arrears	Per cent	0.82	0.81	0.68	0.76	0.78	0.85
26	In possession	Per cent	0.19	0.18	0.19	0.19	0.16	0.18
27	Total	Per cent	4.58	4.33	4.01	4.11	4.18	4.42
28	Total (excl. 1.5 < 2.5% band)	Per cent	3.36	3.18	2.93	3.03	3.07	3.26

MLAR Table 1.6

Last updated: 9 June 2015

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
C (cont.)								
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	1,191	1,243	1,085	1,024	781	826
30	Possession sales in Qtr	Units	1,595	1,342	1,170	1,137	1,164	965
31	Stocks of possessions at end Qtr	Units	2,250	2,151	2,079	2,003	1,690	1,718
Capitalisation of arrears cases								
32	Number in Qtr	Units	1,047	656	493	537	415	590
33	Amount of arrears capitalised in Qtr	£ millions	5	3	2	2	2	3
34	Balance outstanding	£ millions	131	73	57	61	43	57
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	1,214,148	1,168,486	1,116,388	1,062,178	1,029,963	953,336
36	Loan book: balances outstanding	£ millions	106,436	101,317	99,825	94,050	91,083	84,317

Notes to table

Explanatory notes

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MLAR Table 1.7

Last updated: 9 June 2015

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

Not seasonally adjusted

			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
A	Residential loans to individuals : Regulated Loans in Arrears							
New cases in the Qtr (ie moving into 1.5 < 2.5% band)								
1	Number of loan accounts	Units	20,135	19,341	17,160	16,831	15,806	15,295
2	Amount of arrears	£ millions	43	41	37	35	33	32
3	Balance outstanding	£ millions	2,344	2,217	1,973	1,897	1,758	1,717
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	11.84	11.73	11.09	11.40	11.17	11.33
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	164,412	158,822	150,859	143,623	137,164 (a)	132,618
of which : % of cases having								
6	A temporary concession	Per cent	4.52	4.83	3.91	3.91	3.93	3.96
7	A formal arrangement	Per cent	29.48	30.72	30.83	31.87	31.43	31.70
8	No concession or arrangement	Per cent	66.00	64.45	65.27	64.22	64.64	64.35
9	Amount of arrears	£ millions	1,089	1,057	1,071	983	932	924
10	Balance outstanding	£ millions	19,803	18,909	17,799	16,644	15,740	15,154
11	Balances as % of total loan balances	Per cent	2.03	1.93	1.81	1.68	1.58	1.52
12	Performance of arrears cases in Qtr	Per cent	63.05	63.62	64.70	65.23	65.28	64.46

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

Not seasonally adjusted

			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
A (cont.)								
Arrears cases at end Qtr: analysed by degree of severity								
(i) Balances on cases in arrears as % total loan balances								
13	1.5 < 2.5 % in arrears	Per cent	0.66	0.63	0.58	0.55	0.52	0.50
14	2.5 < 5.0 % in arrears	Per cent	0.70	0.66	0.61	0.57	0.54	0.52
15	5.0 < 7.5 % in arrears	Per cent	0.27	0.25	0.24	0.22	0.20	0.20
16	7.5 < 10 % in arrears	Per cent	0.13	0.12	0.11	0.11	0.10	0.10
17	10 % or more in arrears	Per cent	0.17	0.17	0.17	0.16	0.15	0.15
18	In possession	Per cent	0.09	0.10	0.09	0.08	0.07	0.05
19	TOTAL	Per cent	2.03	1.93	1.81	1.68	1.58	1.52
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.37	1.30	1.22	1.13	1.06	1.02
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.54	0.53	0.50	0.48	0.46	0.44
22	2.5 < 5.0 % in arrears	Per cent	0.58	0.56	0.53	0.50	0.48	0.46
23	5.0 < 7.5 % in arrears	Per cent	0.23	0.22	0.21	0.19	0.18	0.18
24	7.5 < 10 % in arrears	Per cent	0.11	0.10	0.10	0.10	0.09	0.09
25	10 % or more in arrears	Per cent	0.17	0.17	0.17	0.17	0.16	0.16
26	In possession	Per cent	0.07	0.06	0.06	0.06	0.05	0.04
27	TOTAL	Per cent	1.70	1.64	1.56	1.48	1.42	1.38
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.15	1.11	1.07	1.01	0.96	0.94
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	4,147	4,335	3,678	3,414	2,845	2,085
30	Possession sales in Qtr	Units	5,224	4,493	4,155	3,883	3,739	3,037
31	Stocks of possessions at end Qtr	Units	6,330	6,246	5,815	5,402	4,586	3,799
Capitalisation of arrears cases								
32	Number in Qtr	Units	6,305	5,684	5,418	5,508	5,149	5,139
33	Amount of arrears capitalised in Qtr	£ millions	26	23	22	22	21	21
34	Balance outstanding	£ millions	777	686	649	665	615	615
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	9,692,447	9,690,389	9,653,473	9,680,291	9,648,894	9,642,423
36	Loan book: balances outstanding	£ millions	976,137	978,535	985,535	992,201	996,229	996,455

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

Not seasonally adjusted

			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
B	Residential loans to individuals : Non regulated							
	Loans in Arrears							
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)							
1	Number of loan accounts	Units	9,073	8,420	7,610	7,315	7,114	6,706
2	Amount of arrears	£ millions	12	11	10	9	9	8
3	Balance outstanding	£ millions	631	587	517	497	483	442
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	10.24	9.93	9.51	9.76	10.16	9.67
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	100,419	96,732	89,628	86,596	82,720	79,522
	of which : % of cases having							
6	A temporary concession	Per cent	3.99	4.42	4.22	4.49	4.43	3.82
7	A formal arrangement	Per cent	21.58	22.23	22.17	22.41	21.15	21.30
8	No concession or arrangement	Per cent	74.43	73.36	73.61	73.10	74.42	74.88
9	Amount of arrears	£ millions	540	535	492	475	442	445
10	Balance outstanding	£ millions	6,163	5,906	5,434	5,088	4,751	4,567
11	Balances as % of total loan balances	Per cent	2.35	2.23	2.06	1.93	1.80	1.73
12	Performance of arrears cases in Qtr	Per cent	58.07	59.04	58.11	56.27	55.13	53.92

MLAR Table 1.7

Last updated: 9 June 2015

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

Not seasonally adjusted

			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
B (cont.)								
Arrears cases at end Qtr: analysed by degree of severity								
(i) Balances on cases in arrears as % total loan balances								
13	1.5 < 2.5 % in arrears	Per cent	0.63	0.59	0.55	0.52	0.49	0.46
14	2.5 < 5.0 % in arrears	Per cent	0.66	0.61	0.57	0.53	0.49	0.48
15	5.0 < 7.5 % in arrears	Per cent	0.30	0.27	0.24	0.22	0.21	0.21
16	7.5 < 10 % in arrears	Per cent	0.15	0.15	0.14	0.13	0.11	0.11
17	10 % or more in arrears	Per cent	0.44	0.42	0.38	0.36	0.34	0.34
18	In possession	Per cent	0.17	0.18	0.18	0.18	0.16	0.14
19	TOTAL	Per cent	2.35	2.23	2.06	1.93	1.80	1.73
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.72	1.64	1.51	1.41	1.32	1.27
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.51	0.50	0.48	0.47	0.45	0.44
22	2.5 < 5.0 % in arrears	Per cent	0.58	0.58	0.54	0.52	0.51	0.50
23	5.0 < 7.5 % in arrears	Per cent	0.28	0.28	0.26	0.24	0.24	0.24
24	7.5 < 10 % in arrears	Per cent	0.17	0.16	0.15	0.15	0.14	0.14
25	10 % or more in arrears	Per cent	0.73	0.74	0.70	0.71	0.71	0.70
26	In possession	Per cent	0.09	0.10	0.10	0.09	0.08	0.07
27	TOTAL	Per cent	2.35	2.36	2.23	2.19	2.13	2.08
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.85	1.85	1.75	1.72	1.68	1.64
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	1,990	2,352	2,050	1,747	1,321	1,094
30	Possession sales in Qtr	Units	2,402	2,157	2,028	1,933	1,860	1,718
31	Stocks of possessions at end Qtr	Units	3,632	3,931	3,918	3,678	3,215	2,655
Capitalisation of arrears cases								
32	Number in Qtr	Units	1,885	1,633	1,489	1,521	1,548	1,520
33	Amount of arrears capitalised in Qtr	£ millions	6	6	5	5	6	6
34	Balance outstanding	£ millions	132	127	115	132	135	145
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	4,265,075	4,105,108	4,026,345	3,958,799	3,883,984	3,829,005
36	Loan book: balances outstanding	£ millions	262,203	264,439	263,754	263,409	263,356	264,654

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

Not seasonally adjusted

			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
C	Residential loans to individuals : All (Reg + Non reg)							
	Loans in Arrears							
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)							
1	Number of loan accounts	Units	29,208	27,761	24,770	24,146	22,920	22,001
2	Amount of arrears	£ millions	55	52	46	44	42	40
3	Balance outstanding	£ millions	2,975	2,804	2,490	2,394	2,241	2,158
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	11.46	11.30	10.72	11.01	10.94	10.94
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	264,831	255,554	240,487	230,219	219,884	212,140
	of which : % of cases having							
6	A temporary concession	Per cent	4.32	4.67	4.02	4.13	4.12	3.90
7	A formal arrangement	Per cent	26.49	27.50	27.60	28.31	27.56	27.80
8	No concession or arrangement	Per cent	69.19	67.82	68.38	67.56	68.32	68.30
9	Amount of arrears	£ millions	1,629	1,591	1,563	1,458	1,374	1,369
10	Balance outstanding	£ millions	25,966	24,815	23,233	21,732	20,491	19,721
11	Balances as % of total loan balances	Per cent	2.10	2.00	1.86	1.73	1.63	1.56
12	Performance of arrears cases in Qtr	Per cent	61.87	62.53	63.16	63.13	62.92	62.02
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	0.65	0.62	0.58	0.54	0.51	0.49
14	2.5 < 5.0 % in arrears	Per cent	0.69	0.65	0.60	0.56	0.53	0.51
15	5.0 < 7.5 % in arrears	Per cent	0.28	0.26	0.24	0.22	0.20	0.20
16	7.5 < 10 % in arrears	Per cent	0.14	0.13	0.12	0.11	0.10	0.10
17	10 % or more in arrears	Per cent	0.23	0.22	0.21	0.20	0.19	0.19
18	In possession	Per cent	0.11	0.11	0.11	0.10	0.09	0.07
19	TOTAL	Per cent	2.10	2.00	1.86	1.73	1.63	1.56
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.44	1.37	1.28	1.19	1.11	1.07

MLAR Table 1.7

Last updated: 9 June 2015

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

Not seasonally adjusted

			2013	2014				2015
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
C (cont.)								
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.53	0.52	0.49	0.47	0.46	0.44
22	2.5 < 5.0 % in arrears	Per cent	0.58	0.56	0.53	0.50	0.49	0.47
23	5.0 < 7.5 % in arrears	Per cent	0.24	0.23	0.22	0.21	0.20	0.20
24	7.5 < 10 % in arrears	Per cent	0.13	0.12	0.12	0.11	0.11	0.10
25	10 % or more in arrears	Per cent	0.34	0.34	0.32	0.32	0.32	0.32
26	In possession	Per cent	0.07	0.07	0.07	0.07	0.06	0.05
27	TOTAL	Per cent	1.90	1.85	1.76	1.69	1.62	1.57
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.36	1.33	1.27	1.22	1.17	1.14
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	6,137	6,687	5,728	5,161	4,166	3,179
30	Possession sales in Qtr	Units	7,626	6,650	6,183	5,816	5,599	4,755
31	Stocks of possessions at end Qtr	Units	9,962	10,177	9,733	9,080	7,801	6,454
Capitalisation of arrears cases								
32	Number in Qtr	Units	8,190	7,317	6,907	7,029	6,697	6,659
33	Amount of arrears capitalised in Qtr	£ millions	32	29	27	27	27	27
34	Balance outstanding	£ millions	909	813	763	797	750	760
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	13,957,522	13,795,497	13,679,818	13,639,090	13,532,878	13,471,428
36	Loan book: balances outstanding	£ millions	1,238,340	1,242,974	1,249,289	1,255,610	1,259,585	1,261,109

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: 9 June 2015

Sectoral Analysis: New Business Volume

Not seasonally adjusted

Residential lending to individuals

Sub table reference		Banks + Building Societies Per cent	Other lenders Per cent	ALL Sectors £ millions
A	<u>Time series measures</u>			
1	Gross advances			
	2013 Q4	92.35	7.65	51,473
	2014 Q1	91.59	8.37	47,074
	2014 Q2	91.74	8.20	51,493
	2014 Q3	90.98	8.99	55,882
	2014 Q4	90.31	9.65	51,346
	2015 Q1	88.48	11.47	45,569
2	Net advances			
	2013 Q4	97.14	2.86	8,997
	2014 Q1	97.45	2.66	7,002
	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

MLAR Table 2.1

Last updated: 9 June 2015

Sectoral Analysis: New Business Volume

Not seasonally adjusted

Residential lending to individuals

		Banks + Building Societies	Other lenders	ALL Sectors
		Per cent	Per cent	£ millions
Sub table reference				
3	New commitments			
	2013 Q4	92.59	7.41	50,316
	2014 Q1	91.48	8.49	48,883
	2014 Q2	91.06	8.90	53,449
	2014 Q3	90.57	9.39	53,614
	2014 Q4	88.95	10.99	46,279
	2015 Q1	88.17	11.73	47,217
4	Balances outstanding (unsecuritised): loans	89.30	10.69	1,176,792
5	: commitments	91.12	8.83	70,189
	<i>Balances are for 2015 Q1</i>			

Notes to table

Explanatory notes

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MLAR Table 2.2

Last updated: 9 June 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
A	Single period measures (latest Qtr only)				
	Lending by interest rate basis:				
	Gross advances:				
1	Percent at fixed rates	Per cent	77.41	79.12	77.61
2	Percent at variable rates	Per cent	22.59	20.88	22.39
	Balances				
3	Percent at fixed rates	Per cent	44.20	28.86	42.56
4	Percent at variable rates	Per cent	55.80	71.14	57.44
	Interest rates on:				
	Gross advances:				
5	Fixed	Per cent	3.06	3.63	3.13
6	variable	Per cent	2.50	3.26	2.58
7	All	Per cent	2.93	3.55	3.01
	Balances:				
8	Fixed	Per cent	3.37	3.95	3.42
9	Variable	Per cent	2.99	3.53	3.06
10	All	Per cent	3.16	3.65	3.21
11	<75%	Per cent	66.98	72.07	67.59
12	75 to 90%	Per cent	29.82	23.81	29.11
13	90 to 95%	Per cent	2.81	3.49	2.88
14	Over 95%	Per cent	0.39	0.63	0.42
	Income multiple by LTV (a):				
15	Over 90 to 95%	Per cent	1.90	1.81	1.89
16	Over 95%	Per cent	0.20	0.28	0.21
17	All over 90%	Per cent	2.10	2.09	2.10

MLAR Table 2.2

Last updated: 9 June 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					
A (cont.)					
With Impaired credit history (Regulated only):					
18	Advances	Per cent	0.16	0.87	0.20
19	Balances	Per cent	0.66	6.90	1.09
By purpose (Regulated only):					
Advances:					
20	House purchase	Per cent	61.19	53.09	60.68
21	Further advance	Per cent	3.23	0.44	3.05
22	Remortgage	Per cent	32.67	25.49	32.22
23	Other	Per cent	2.91	20.98	4.05
Balances:					
24	House purchase	Per cent	58.31	53.52	57.98
25	Further advance	Per cent	3.49	0.46	3.28
26	Remortgage	Per cent	36.68	37.78	36.76
27	Other	Per cent	1.52	8.24	1.98
Loans in arrears (Unsecuritised):					
28	New cases as % arrears stocks	Per cent	11.75	10.96	11.58
Arrears cases at end qtr:					
29	Balances as % total loan balances	Per cent	1.17	2.61	1.33
30	Performance of arrears cases in qtr	Per cent	61.36	60.54	61.19

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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