

## MLAR STATISTICS: June 2014 edition

Residential loans to individuals (Regulated and Non-regulated)

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

**MLAR Table 1.11**  
**Balances on and off balance sheet**

Last updated: 10 June 2014

Not seasonally adjusted

**Residential loans to individuals**

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>A</b>	<b>Loans: by type and whether securitised</b>							
	Amounts							
	Residential lending to individuals							
	Regulated							
1	Unsecuritised	£ millions	867,418	871,395	876,506	886,171	897,795	905,924
2	Securitised	£ millions	89,103	85,749	84,087	80,282	78,342	72,611
3	<b>Sub total</b>	<b>£ millions</b>	<b>956,522</b>	<b>957,144</b>	<b>960,593</b>	<b>966,453</b>	<b>976,137</b>	<b>978,535</b>
	Non-regulated							
4	Unsecuritised	£ millions	238,802	238,233	237,212	236,537	234,108	235,733
5	Securitised	£ millions	33,575	32,566	31,911	30,830	28,095	28,706
6	<b>Sub total</b>	<b>£ millions</b>	<b>272,377</b>	<b>270,798</b>	<b>269,123</b>	<b>267,367</b>	<b>262,203</b>	<b>264,439</b>
	Total: Regulated and Non-regulated							
7	Unsecuritised	£ millions	1,106,221	1,109,628	1,113,719	1,122,708	1,131,904	1,141,657
8	Securitised	£ millions	122,678	118,315	115,998	111,112	106,436	101,317
9	<b>Total</b>	<b>£ millions</b>	<b>1,228,899</b>	<b>1,227,942</b>	<b>1,229,717</b>	<b>1,233,820</b>	<b>1,238,340</b>	<b>1,242,974</b>

**Notes to table**

[Explanatory notes](#)

© Bank of England and FCA. For requests on copyright please email [srdd\\_editor@bankofengland.co.uk](mailto:srdd_editor@bankofengland.co.uk) (020 7601 5432) and [publications\\_graphics@fca.org.uk](mailto:publications_graphics@fca.org.uk) (020 7066 1000)

MLAR Table 1.21

Last updated: 10 June 2014

Residential loans to individuals: Business flows

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>A</b>	<b>Residential loans to individuals : Regulated</b>							
Business flows								
1	Gross advances	£ millions	34,428	29,283	36,063	42,999	44,318	39,656
2	Net advances	£ millions	5,665	2,500	6,069	8,064	9,117	6,690
3	New commitments	£ millions	32,116	30,897	41,331	43,349	43,307	41,571
Balance outstanding								
4	Loans (exc overdrafts)	£ millions	867,418	871,395	876,506	886,171	897,795	905,924
5	Commitments stock	£ millions	42,101	53,225	55,448	56,508	55,971	58,351
Overdrafts (secured)								
6	Net movement in qtr	£ millions	-30	-18	-41	-34	-52	-38
7	Overdraft balances	£ millions	1,410	1,392	1,351	1,317	1,264	1,227
8	Aggregate of credit limits	£ millions	1,903	1,870	1,835	1,773	1,750	1,703

MLAR Table 1.21

Last updated: 10 June 2014

Residential loans to individuals: Business flows

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>B</b>	<b>Residential loans to individuals : Non regulated</b>							
Business flows								
1	Gross advances	£ millions	4,969	4,698	5,588	6,540	7,156	7,419
2	Net advances	£ millions	-1,458	-1,279	-946	-830	-120	311
3	New commitments	£ millions	4,770	4,554	6,179	7,142	6,977	7,269
Balance outstanding								
4	Loans (exc overdrafts)	£ millions	238,802	238,233	237,212	236,537	234,108	235,733
5	Commitments stock	£ millions	10,313	13,632	12,191	12,700	14,991	14,620
Overdrafts (secured)								
6	Net movement in qtr	£ millions	-10	-5	-15	-12	-21	-8
7	Overdraft balances	£ millions	360	355	339	327	306	298
8	Aggregate of credit limits	£ millions	544	529	505	471	484	460

## MLAR Table 1.21

Last updated: 10 June 2014

### Residential loans to individuals: Business flows

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>C</b>	<b>Residential loans to individuals : All (Reg+Non reg)</b>							
Business flows								
1	Gross advances	£ millions	39,397	33,981	41,651	49,539	51,474	47,075
2	Net advances	£ millions	4,208	1,221	5,124	7,234	8,997	7,001
3	New commitments	£ millions	36,885	35,452	47,509	50,491	50,284	48,840
Balance outstanding								
4	Loans (exc overdrafts)	£ millions	1,106,221	1,109,628	1,113,719	1,122,708	1,131,904	1,141,657
5	Commitments stock	£ millions	52,414	66,857	67,639	69,208	70,962	72,971
Overdrafts (secured)								
6	Net movement in qtr	£ millions	-40	-23	-56	-47	-74	-45
7	Overdraft balances	£ millions	1,770	1,747	1,691	1,644	1,570	1,525
8	Aggregate of credit limits	£ millions	2,448	2,398	2,340	2,244	2,235	2,163

#### Notes to table

#### Explanatory notes

© Bank of England and FCA. For requests on copyright please email [srdd\\_editor@bankofengland.co.uk](mailto:srdd_editor@bankofengland.co.uk) (020 7601 5432) and [publications\\_graphics@fca.org.uk](mailto:publications_graphics@fca.org.uk) (020 7066 1000)

## MLAR Table 1.22

Last updated: 10 June 2014

## Residential loans to individuals : Interest rate analysis

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>A</b>	<b>Residential loans to individuals : Regulated</b>							
	<b>Interest rates : basis, link to Bank Rate and weighted averages</b>							
	Per cent of business at fixed rates							
1	Gross advances	Per cent	65.26	72.35	77.13	79.34	82.11	82.46
2	Balances outstanding	Per cent	32.00	32.52	33.53	35.04	37.24	39.66
	Per cent of business above Bank Rate							
	Gross advances							
3	Less than 2% above	Per cent	5.99	10.83	15.80	22.54	28.68	30.61
4	2 < 3 % above	Per cent	38.82	43.93	46.22	43.98	41.09	40.08
5	3 < 4 % above	Per cent	35.25	29.74	26.89	23.66	20.63	19.02
6	4% or more above	Per cent	19.94	15.49	11.09	9.82	9.60	10.29
	Balances outstanding							
7	Less than 2% above	Per cent	19.12	18.95	19.01	19.46	20.94	22.06
8	2 < 3 % above	Per cent	30.16	31.01	32.20	33.31	33.48	33.46
9	3 < 4 % above	Per cent	25.96	26.49	26.48	26.56	26.16	26.02
10	4% or more above	Per cent	24.77	23.55	22.31	20.66	19.43	18.46
	Overall weighted average interest rates							
	Gross advances							
11	Fixed rate loans	Per cent	4.06	3.73	3.50	3.32	3.22	3.22
12	Variable rate loans	Per cent	3.13	3.09	2.92	2.84	2.74	2.66
13	<b>All loans</b>	<b>Per cent</b>	<b>3.74</b>	<b>3.56</b>	<b>3.37</b>	<b>3.22</b>	<b>3.14</b>	<b>3.12</b>
	Balances outstanding							
14	Fixed rate loans	Per cent	4.46	4.34	4.18	3.99	3.81	3.70
15	Variable rate loans	Per cent	3.07	3.09	3.08	3.10	3.09	3.09
16	<b>All loans</b>	<b>Per cent</b>	<b>3.51</b>	<b>3.49</b>	<b>3.45</b>	<b>3.41</b>	<b>3.36</b>	<b>3.33</b>

MLAR Table 1.22

Last updated: 10 June 2014

Residential loans to individuals : Interest rate analysis

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>B</b>	<b>Residential loans to individuals : Non regulated</b>							
	<b>Interest rates : basis, link to Bank Rate and weighted averages</b>							
	Per cent of business at fixed rates							
1	Gross advances	Per cent	51.70	60.35	63.23	63.98	68.82	73.15
2	Balances outstanding	Per cent	13.01	13.27	13.58	14.45	16.23	17.89
	Per cent of business above Bank Rate							
	Gross advances							
3	Less than 2% above	Per cent	3.53	3.81	2.94	2.78	3.30	3.18
4	2 < 3 % above	Per cent	9.35	13.50	15.65	20.73	23.55	27.95
5	3 < 4 % above	Per cent	59.18	57.64	60.96	63.81	64.84	60.25
6	4% or more above	Per cent	27.94	25.05	20.44	12.68	8.31	8.62
	Balances outstanding							
7	Less than 2% above	Per cent	36.23	36.09	35.49	34.76	33.80	32.99
8	2 < 3 % above	Per cent	19.58	19.42	19.59	20.11	20.35	20.87
9	3 < 4 % above	Per cent	16.11	16.60	17.32	18.33	19.78	21.02
10	4% or more above	Per cent	28.08	27.89	27.60	26.80	26.07	25.11
	Overall weighted average interest rates							
	Gross advances							
11	Fixed rate loans	Per cent	4.45	4.29	4.15	4.05	3.91	3.91
12	Variable rate loans	Per cent	4.09	4.11	4.01	3.94	3.90	3.87
13	<b>All loans</b>	<b>Per cent</b>	<b>4.28</b>	<b>4.22</b>	<b>4.10</b>	<b>4.01</b>	<b>3.90</b>	<b>3.90</b>
	Balances outstanding							
14	Fixed rate loans	Per cent	4.76	4.66	4.52	4.39	4.22	4.16
15	Variable rate loans	Per cent	3.15	3.16	3.17	3.18	3.22	3.20
16	<b>All loans</b>	<b>Per cent</b>	<b>3.36</b>	<b>3.36</b>	<b>3.35</b>	<b>3.35</b>	<b>3.38</b>	<b>3.38</b>

## MLAR Table 1.22

Last updated: 10 June 2014

## Residential loans to individuals : Interest rate analysis

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>C</b>	<b>Residential loans to individuals : All (regulated and non-regulated)</b>							
	<b>Interest rates : basis, link to Bank Rate and weighted averages</b>							
	Per cent of business at fixed rates							
1	Gross advances	Per cent	63.55	70.69	75.26	77.31	80.26	80.99
2	Balances outstanding	Per cent	27.90	28.39	29.28	30.70	32.89	35.17
	Percent of business above Bank Rate							
	Gross advances							
3	Less than 2% above	Per cent	5.68	9.86	14.08	19.93	25.15	26.29
4	2 < 3 % above	Per cent	35.10	39.73	42.12	40.91	38.65	38.17
5	3 < 4 % above	Per cent	38.27	33.60	31.47	28.96	26.77	25.52
6	4% or more above	Per cent	20.95	16.81	12.34	10.20	9.42	10.02
	Balances outstanding							
7	Less than 2% above	Per cent	22.81	22.63	22.52	22.69	23.60	24.32
8	2 < 3 % above	Per cent	27.87	28.52	29.51	30.53	30.76	30.86
9	3 < 4 % above	Per cent	23.83	24.37	24.53	24.83	24.84	24.99
10	4% or more above	Per cent	25.48	24.48	23.44	21.95	20.80	19.83
	Overall weighted average interest rates							
	Gross advances							
11	Fixed rate loans	Per cent	4.10	3.80	3.58	3.40	3.30	3.32
12	Variable rate loans	Per cent	3.30	3.28	3.14	3.07	2.99	2.93
13	All loans	Per cent	3.81	3.65	3.47	3.32	3.25	3.24
	Balances outstanding							
14	Fixed rate loans	Per cent	4.49	4.37	4.22	4.03	3.85	3.74
15	Variable rate loans	Per cent	3.09	3.10	3.10	3.12	3.12	3.12
16	All loans	Per cent	3.48	3.47	3.43	3.40	3.36	3.34

## Notes to table

## Explanatory notes

© Bank of England and FCA. For requests on copyright please email [srdd\\_editor@bankofengland.co.uk](mailto:srdd_editor@bankofengland.co.uk) (020 7601 5432) and [publications\\_graphics@fca.org.uk](mailto:publications_graphics@fca.org.uk) (020 7066 1000)



MLAR Table 1.31

Last updated: 10 June 2014

Residential loans to individuals : Income multiple and LTV

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>A</b>	<b>Residential loans to individuals : Regulated</b>							
	Income multiple							
	Single:							
1	Less than 2.50	Per cent	11.19	11.35	10.77	9.99	9.82	9.63
2	2.50 < 3.00	Per cent	5.46	5.57	5.23	4.75	4.89	4.79
3	3.00 < 3.50	Per cent	6.44	6.46	6.36	5.97	6.30	6.11
4	3.50 < 4.00	Per cent	6.55	6.60	6.17	5.88	6.34	6.29
5	4.00 or over	Per cent	11.73	11.23	11.28	11.58	13.02	13.15
6	Other	Per cent	2.74	2.87	2.13	2.29	1.92	2.31
<b>7</b>	<b>Total on Single income</b>	<b>Per cent</b>	<b>44.11</b>	<b>44.09</b>	<b>41.94</b>	<b>40.45</b>	<b>42.30</b>	<b>42.28</b>
<b>8</b>	<b>of which : Not evidenced</b>	<b>Per cent</b>	<b>6.67</b>	<b>4.70</b>	<b>4.73</b>	<b>4.74</b>	<b>5.30</b>	<b>4.93</b>
	Joint:							
9	Less than 2.00	Per cent	10.07	10.34	10.26	9.51	8.65	8.67
10	2.00 < 2.50	Per cent	8.03	8.08	8.40	8.76	8.22	7.97
11	2.50 < 2.75	Per cent	4.97	4.88	4.97	4.68	4.49	4.38
12	2.75 < 3.00	Per cent	5.41	5.48	5.46	5.02	4.93	4.77
13	3.00 or over	Per cent	26.85	26.48	28.38	31.03	31.02	31.44
14	Other	Per cent	0.56	0.65	0.58	0.55	0.38	0.48
<b>15</b>	<b>Total on Joint income</b>	<b>Per cent</b>	<b>55.89</b>	<b>55.91</b>	<b>58.06</b>	<b>59.55</b>	<b>57.70</b>	<b>57.72</b>
<b>16</b>	<b>of which : Not evidenced</b>	<b>Per cent</b>	<b>6.88</b>	<b>5.79</b>	<b>6.19</b>	<b>6.09</b>	<b>6.10</b>	<b>5.69</b>

## MLAR Table 1.31

Last updated: 10 June 2014

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

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>A (cont.)</b>								
LTV								
17	< = 75%	Per cent	63.32	63.83	61.69	61.61	61.01	60.68
18	Over 75 < = 90%	Per cent	34.38	33.89	35.52	36.01	36.57	35.12
19	Over 90 < = 95%	Per cent	1.95	1.87	2.33	1.93	2.00	3.67
20	Over 95%	Per cent	0.35	0.41	0.46	0.45	0.42	0.54
<b>21</b>	<b>Total</b>	<b>Per cent</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
LTV and Income multiple								
Over 90 < = 95%								
22	Single: 3.50 x or more	Per cent	0.25	0.27	0.32	0.26	0.31	0.61
23	Joint : 2.75 x or more	Per cent	0.92	0.91	1.20	0.94	1.07	2.09
<b>24</b>	<b>Total</b>	<b>Per cent</b>	<b>1.17</b>	<b>1.18</b>	<b>1.52</b>	<b>1.21</b>	<b>1.38</b>	<b>2.70</b>
Over 95%								
25	Single: 3.50 x or more	Per cent	0.09	0.14	0.15	0.17	0.23	0.24
26	Joint : 2.75 x or more	Per cent	0.10	0.10	0.14	0.09	0.07	0.09
<b>27</b>	<b>Total</b>	<b>Per cent</b>	<b>0.19</b>	<b>0.24</b>	<b>0.29</b>	<b>0.26</b>	<b>0.30</b>	<b>0.34</b>
LTV (All over 90%)								
28	Single: 3.50 x or more	Per cent	0.35	0.41	0.47	0.43	0.54	0.85
29	Joint : 2.75 x or more	Per cent	1.02	1.01	1.33	1.04	1.14	2.18
<b>30</b>	<b>Total</b>	<b>Per cent</b>	<b>1.36</b>	<b>1.42</b>	<b>1.80</b>	<b>1.47</b>	<b>1.68</b>	<b>3.03</b>

MLAR Table 1.31

Last updated: 10 June 2014

Residential loans to individuals : Income multiple and LTV

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>B</b>	<b>Residential loans to individuals : Non regulated</b>							
	Income multiple							
	Single:							
1	Less than 2.50	Per cent	4.90	5.08	5.37	4.90	5.30	5.22
2	2.50 < 3.00	Per cent	1.02	0.94	1.10	1.06	1.05	1.09
3	3.00 < 3.50	Per cent	0.80	0.86	0.91	1.00	0.96	1.03
4	3.50 < 4.00	Per cent	0.61	0.65	0.83	0.60	0.70	0.63
5	4.00 or over	Per cent	3.30	2.70	3.13	3.61	2.87	3.44
6	Other	Per cent	77.02	76.94	76.44	76.51	76.12	76.74
<b>7</b>	<b>Total on Single income</b>	<b>Per cent</b>	<b>87.65</b>	<b>87.17</b>	<b>87.78</b>	<b>87.69</b>	<b>86.99</b>	<b>88.15</b>
<b>8</b>	<b>of which : Not evidenced</b>	<b>Per cent</b>	<b>2.08</b>	<b>2.13</b>	<b>1.90</b>	<b>2.61</b>	<b>2.18</b>	<b>2.77</b>
	Joint:							
9	Less than 2.00	Per cent	3.59	3.99	3.99	3.95	3.68	3.83
10	2.00 < 2.50	Per cent	0.95	1.10	1.02	1.05	1.11	1.03
11	2.50 < 2.75	Per cent	0.44	0.41	0.54	0.47	0.43	0.39
12	2.75 < 3.00	Per cent	0.44	0.44	0.34	0.39	0.41	0.37
13	3.00 or over	Per cent	2.14	2.10	1.89	2.05	1.83	1.84
14	Other	Per cent	4.79	4.79	4.44	4.40	5.56	4.40
<b>15</b>	<b>Total on Joint income</b>	<b>Per cent</b>	<b>12.35</b>	<b>12.83</b>	<b>12.22</b>	<b>12.31</b>	<b>13.01</b>	<b>11.85</b>
<b>16</b>	<b>of which : Not evidenced</b>	<b>Per cent</b>	<b>0.95</b>	<b>1.20</b>	<b>0.73</b>	<b>0.69</b>	<b>0.56</b>	<b>0.63</b>

## MLAR Table 1.31

Last updated: 10 June 2014

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

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>B (cont.)</b>								
LTV								
17	< = 75%	Per cent	86.65	86.92	88.06	88.25	86.83	86.37
18	Over 75 < = 90%	Per cent	12.78	12.26	11.43	11.15	12.73	13.08
19	Over 90 < = 95%	Per cent	0.08	0.06	0.05	0.09	0.05	0.06
20	Over 95%	Per cent	0.50	0.76	0.46	0.51	0.39	0.49
<b>21</b>	<b>Total</b>	<b>Per cent</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>
LTV and Income multiple								
Over 90 < = 95%								
22	Single: 3.50 x or more	Per cent	0.01	0.01	0.00	0.02	0.00	0.00
23	Joint : 2.75 x or more	Per cent	0.02	0.01	0.01	0.01	0.01	0.01
<b>24</b>	<b>Total</b>	<b>Per cent</b>	<b>0.03</b>	<b>0.02</b>	<b>0.01</b>	<b>0.03</b>	<b>0.01</b>	<b>0.01</b>
Over 95%								
25	Single: 3.50 x or more	Per cent	0.11	0.29	0.24	0.26	0.27	0.30
26	Joint : 2.75 x or more	Per cent	0.12	0.04	0.04	0.04	0.01	0.01
<b>27</b>	<b>Total</b>	<b>Per cent</b>	<b>0.23</b>	<b>0.33</b>	<b>0.28</b>	<b>0.31</b>	<b>0.28</b>	<b>0.30</b>
LTV (All over 90%)								
28	Single: 3.50 x or more	Per cent	0.12	0.30	0.24	0.28	0.27	0.30
29	Joint : 2.75 x or more	Per cent	0.14	0.05	0.06	0.06	0.02	0.01
<b>30</b>	<b>Total</b>	<b>Per cent</b>	<b>0.26</b>	<b>0.35</b>	<b>0.30</b>	<b>0.34</b>	<b>0.29</b>	<b>0.31</b>

**MLAR Table 1.31**

Last updated: 10 June 2014

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

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>C</b>	<b>Residential loans to individuals : All (Reg+Non reg)</b>							
	Income multiple							
	Single:							
1	Less than 2.50	Per cent	10.40	10.49	10.04	9.31	9.20	8.94
2	2.50 < 3.00	Per cent	4.90	4.93	4.68	4.27	4.36	4.20
3	3.00 < 3.50	Per cent	5.73	5.69	5.63	5.31	5.56	5.31
4	3.50 < 4.00	Per cent	5.80	5.78	5.46	5.18	5.55	5.40
5	4.00 or over	Per cent	10.66	10.05	10.19	10.53	11.61	11.62
6	Other	Per cent	12.11	13.11	12.10	12.09	12.24	14.04
<b>7</b>	<b>Total on Single income</b>	<b>Per cent</b>	<b>49.60</b>	<b>50.04</b>	<b>48.09</b>	<b>46.69</b>	<b>48.51</b>	<b>49.51</b>
<b>8</b>	<b>of which : Not evidenced</b>	<b>Per cent</b>	<b>6.09</b>	<b>4.35</b>	<b>4.35</b>	<b>4.46</b>	<b>4.86</b>	<b>4.59</b>
	Joint:							
9	Less than 2.00	Per cent	9.26	9.47	9.42	8.78	7.96	7.90
10	2.00 < 2.50	Per cent	7.14	7.12	7.41	7.74	7.23	6.88
11	2.50 < 2.75	Per cent	4.40	4.26	4.38	4.12	3.93	3.75
12	2.75 < 3.00	Per cent	4.78	4.79	4.77	4.41	4.30	4.08
13	3.00 or over	Per cent	23.73	23.11	24.83	27.21	26.96	26.78
14	Other	Per cent	1.10	1.22	1.10	1.06	1.10	1.10
<b>15</b>	<b>Total on Joint income</b>	<b>Per cent</b>	<b>50.40</b>	<b>49.96</b>	<b>51.91</b>	<b>53.31</b>	<b>51.49</b>	<b>50.49</b>
<b>16</b>	<b>of which : Not evidenced</b>	<b>Per cent</b>	<b>6.13</b>	<b>5.15</b>	<b>5.46</b>	<b>5.38</b>	<b>5.33</b>	<b>4.89</b>
	LTV							
17	< = 75%	Per cent	66.26	67.02	65.23	65.13	64.60	64.73
18	Over 75 < = 90%	Per cent	31.65	30.90	32.29	32.73	33.25	31.65
19	Over 90 < = 95%	Per cent	1.71	1.62	2.02	1.69	1.73	3.10
20	Over 95%	Per cent	0.37	0.46	0.46	0.46	0.42	0.53
<b>21</b>	<b>Total</b>	<b>Per cent</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>

## MLAR Table 1.31

Last updated: 10 June 2014

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

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>C (cont.)</b>								
LTV and Income multiple								
Over 90 <= 95%								
22	Single: 3.50 x or more	Per cent	0.22	0.23	0.28	0.23	0.27	0.51
23	Joint : 2.75 x or more	Per cent	0.81	0.79	1.04	0.82	0.92	1.76
<b>24</b>	<b>Total</b>	<b>Per cent</b>	<b>1.03</b>	<b>1.02</b>	<b>1.31</b>	<b>1.05</b>	<b>1.19</b>	<b>2.27</b>
Over 95%								
25	Single: 3.50 x or more	Per cent	0.09	0.16	0.16	0.18	0.23	0.25
26	Joint : 2.75 x or more	Per cent	0.10	0.09	0.13	0.09	0.06	0.08
<b>27</b>	<b>Total</b>	<b>Per cent</b>	<b>0.20</b>	<b>0.25</b>	<b>0.29</b>	<b>0.27</b>	<b>0.30</b>	<b>0.33</b>
LTV (All over 90%)								
28	Single: 3.50 x or more	Per cent	0.32	0.39	0.44	0.41	0.51	0.77
29	Joint : 2.75 x or more	Per cent	0.91	0.88	1.16	0.91	0.98	1.84
<b>30</b>	<b>Total</b>	<b>Per cent</b>	<b>1.22</b>	<b>1.27</b>	<b>1.60</b>	<b>1.32</b>	<b>1.49</b>	<b>2.60</b>

#### Notes to table

#### Explanatory notes

© Bank of England and FCA. For requests on copyright please email [srdd\\_editor@bankofengland.co.uk](mailto:srdd_editor@bankofengland.co.uk) (020 7601 5432) and [publications\\_graphics@fca.org.uk](mailto:publications_graphics@fca.org.uk) (020 7066 1000)

## MLAR Table 1.32

Last updated: 10 June 2014

## Residential loans to individuals : Nature of loan

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>A</b>	<b>Residential loans to individuals : Regulated</b>							
With Impaired credit history								
1	Advances	Per cent	0.30	0.25	0.21	0.19	0.19	0.21
2	Balances	Per cent	1.73	1.70	1.66	1.62	1.50	1.23
By payment type								
Advances								
3	Repayment (capital + interest)	Per cent	81.37	80.58	83.28	84.09	85.81	84.76
4	Interest only	Per cent	14.90	14.60	12.36	11.51	9.93	10.38
5	Combined	Per cent	2.05	2.74	2.79	2.80	2.81	3.03
6	Other	Per cent	1.68	2.08	1.58	1.59	1.45	1.82
Balances								
7	Repayment (capital + interest)	Per cent	57.79	58.73	59.73	60.93	62.02	63.03
8	Interest only	Per cent	34.82	33.28	32.46	31.51	30.31	29.58
9	Combined	Per cent	6.51	7.10	6.91	6.68	6.73	6.53
10	Other	Per cent	0.87	0.89	0.90	0.87	0.95	0.85
By drawing facility								
Advances								
11	Loans with extra drawing facility	Per cent	6.09	6.29	4.61	4.39	3.60	3.93
12	Loans including unused facility	£ millions	7,082	6,987	6,786	7,004	6,641	6,688
13	Unused facility	£ millions	4,986	5,144	5,123	5,118	5,047	5,131
14	Net loans	£ millions	2,096	1,843	1,663	1,886	1,594	1,557
15	Loans with no extra drawing facility	Per cent	93.91	93.71	95.39	95.61	96.40	96.07
Balances								
16	Loans with extra drawing facility	Per cent	11.40	11.21	10.87	10.46	10.40	10.01
17	Loans including unused facility	£ millions	126,905	126,200	124,459	122,288	123,815	121,572
18	Unused facility	£ millions	27,983	28,557	29,179	29,596	30,468	30,871
19	Net loans	£ millions	98,922	97,644	95,280	92,692	93,347	90,701
20	Loans with no extra drawing facility	Per cent	88.60	88.79	89.13	89.54	89.60	89.99

MLAR Table 1.32

Last updated: 10 June 2014

Residential loans to individuals : Nature of loan

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>B</b>	<b>Residential loans to individuals : Non regulated</b>							
With Impaired credit history								
1	Advances	Per cent	0.20	0.20	0.18	0.18	0.20	0.10
2	Balances	N/A						
By payment type								
Advances								
3	Repayment (capital + interest)	Per cent	17.57	17.68	16.87	17.15	17.27	16.71
4	Interest only	Per cent	81.14	80.78	81.82	81.19	81.48	81.36
5	Combined	Per cent	0.91	0.93	0.83	1.17	1.05	1.18
6	Other	Per cent	0.37	0.61	0.48	0.49	0.20	0.75
Balances								
7	Repayment (capital + interest)	Per cent	24.90	24.82	24.41	23.98	23.34	22.98
8	Interest only	Per cent	68.18	68.03	68.65	69.28	69.88	70.63
9	Combined	Per cent	5.93	6.25	6.06	5.88	5.80	5.53
10	Other	Per cent	0.99	0.89	0.89	0.85	0.98	0.85
By drawing facility								
Advances								
11	Loans with extra drawing facility	Per cent	4.16	4.86	3.72	3.59	2.75	2.94
12	Loans including unused facility	£ millions	1,634	1,657	1,581	1,644	1,519	1,559
13	Unused facility	£ millions	1,428	1,429	1,373	1,410	1,323	1,341
14	Net loans	£ millions	207	228	208	235	197	218
15	Loans with no extra drawing facility	Per cent	95.84	95.14	96.28	96.41	97.25	97.06
Balances								
16	Loans with extra drawing facility	Per cent	8.36	8.14	7.91	7.69	7.16	6.89
17	Loans including unused facility	£ millions	34,540	34,004	33,496	33,237	31,981	31,556
18	Unused facility	£ millions	14,580	14,612	14,734	15,055	15,227	15,306
19	Net loans	£ millions	19,960	19,391	18,762	18,183	16,755	16,250
20	Loans with no extra drawing facility	Per cent	91.64	91.86	92.09	92.31	92.84	93.11



MLAR Table 1.32

Last updated: 10 June 2014

Residential loans to individuals : Nature of loan

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>C</b>	<b>Residential loans to individuals : All (Reg + Non reg)</b>							
With Impaired credit history								
1	Advances	Per cent	0.29	0.24	0.20	0.19	0.19	0.20
2	Balances	N/A						
By payment type								
Advances								
3	Repayment (capital + interest)	Per cent	73.32	71.88	74.37	75.25	76.28	74.04
4	Interest only	Per cent	23.26	23.75	21.68	20.71	19.88	21.57
5	Combined	Per cent	1.91	2.49	2.52	2.59	2.57	2.74
6	Other	Per cent	1.51	1.88	1.43	1.45	1.27	1.65
Balances								
7	Repayment (capital + interest)	Per cent	50.69	51.45	52.20	53.15	54.02	54.76
8	Interest only	Per cent	42.02	40.74	40.17	39.47	38.49	38.06
9	Combined	Per cent	6.39	6.91	6.73	6.51	6.54	6.32
10	Other	Per cent	0.90	0.89	0.89	0.87	0.95	0.85
By drawing facility								
Advances								
11	Loans with extra drawing facility	Per cent	5.84	6.09	4.49	4.28	3.48	3.77
12	Loans including unused facility	£ millions	8,716	8,644	8,367	8,648	8,160	8,247
13	Unused facility	£ millions	6,414	6,573	6,496	6,528	6,370	6,472
14	Net loans	£ millions	2,302	2,071	1,871	2,121	1,791	1,775
15	Loans with no extra drawing facility	Per cent	94.16	93.91	95.51	95.72	96.52	96.23
Balances								
16	Loans with extra drawing facility	Per cent	10.75	10.55	10.24	9.88	9.73	9.37
17	Loans including unused facility	£ millions	161,445	160,204	157,955	155,525	155,796	153,128
18	Unused facility	£ millions	42,562	43,169	43,913	44,651	45,695	46,177
19	Net loans	£ millions	118,883	117,035	114,042	110,875	110,101	106,951
20	Loans with no extra drawing facility	Per cent	89.25	89.45	89.76	90.12	90.27	90.63

Notes to table

Explanatory notes

## MLAR Table 1.33

Last updated: 10 June 2014

### Residential loans to individuals : Purpose of loan

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>A</b>	<b>Residential loans to individuals : Regulated</b>							
	<b>By purpose of loan:</b>							
	Advances							
1	House purchase:	Per cent	62.72	59.25	60.88	64.11	64.40	61.86
	Owner occupation:							
2	FTBs	Per cent	21.82	21.13	22.02	23.05	23.88	23.79
3	Other	Per cent	40.52	37.80	38.42	40.61	39.89	37.32
4	Buy to let	Per cent	0.38	0.32	0.44	0.45	0.63	0.75
5	Further advance	Per cent	3.08	3.82	3.23	2.93	2.78	3.23
6	Remortgage	Per cent	31.04	33.23	32.08	29.92	30.02	31.70
7	Own borrowers	Per cent	3.39	3.57	2.73	2.08	2.35	2.45
8	From other lenders	Per cent	27.66	29.67	29.34	27.84	27.68	29.26
9	Other:	Per cent	3.16	3.69	3.81	3.03	2.79	3.21
10	Lifetime mortgage	Per cent	0.81	0.88	0.76	0.79	0.76	0.88
11	Other	Per cent	2.35	2.81	3.05	2.24	2.04	2.33
<b>12</b>	<b>Total</b>	<b>£ millions</b>	<b>34,428</b>	<b>29,283</b>	<b>36,063</b>	<b>42,999</b>	<b>44,318</b>	<b>39,656</b>
Balances								
13	House purchase:	Per cent	52.89	53.71	54.09	54.63	55.44	55.91
	Owner occupation:							
14	FTBs	Per cent	18.01	18.25	18.52	18.81	19.22	19.54
15	Other	Per cent	34.54	35.13	35.21	35.46	35.85	35.98
16	Buy to let	Per cent	0.34	0.34	0.36	0.35	0.37	0.39

## MLAR Table 1.33

Last updated: 10 June 2014

### Residential loans to individuals : Purpose of loan

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>A (cont.)</b>								
17	Further advance	Per cent	4.52	3.95	3.90	3.83	3.75	3.66
18	Remortgage	Per cent	39.69	39.95	39.63	39.09	38.67	38.40
19	Own borrowers	Per cent	5.88	5.97	6.00	5.82	5.30	5.23
20	From other lenders	Per cent	33.81	33.98	33.64	33.26	33.37	33.17
21	Other:	Per cent	2.90	2.38	2.38	2.45	2.14	2.03
22	Lifetime mortgage	Per cent	0.69	0.69	0.70	0.68	0.68	0.69
23	Other	Per cent	2.21	1.69	1.68	1.77	1.46	1.34
<b>24</b>	<b>Total</b>	<b>£ millions</b>	<b>867,418</b>	<b>871,395</b>	<b>876,506</b>	<b>886,171</b>	<b>897,795</b>	<b>905,924</b>
New commitments in Qtr								
(i) Percentages by purpose								
25	House purchase	Per cent	61.41	60.46	65.23	63.73	64.76	65.50
26	Remortgage	Per cent	32.95	32.83	29.23	31.23	30.32	29.17
27	Other (inc further advances)	Per cent	5.64	6.70	5.54	5.03	4.92	5.34
<b>28</b>	<b>Total</b>	<b>£ millions</b>	<b>32,116</b>	<b>30,897</b>	<b>41,331</b>	<b>43,349</b>	<b>43,307</b>	<b>41,571</b>
(ii) Amounts by purpose								
29	House purchase	£ millions	19,722	18,682	26,960	27,628	28,046	27,227
30	Remortgage	£ millions	10,581	10,145	12,079	13,540	13,129	12,125
31	Other (inc further advances)	£ millions	1,813	2,071	2,291	2,181	2,132	2,219
<b>32</b>	<b>Total</b>	<b>£ millions</b>	<b>32,116</b>	<b>30,897</b>	<b>41,331</b>	<b>43,349</b>	<b>43,307</b>	<b>41,571</b>

**MLAR Table 1.33**

Last updated: 10 June 2014

**Residential loans to individuals : Purpose of loan**

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>B</b>	<b>Residential loans to individuals : Non regulated</b>							
	<b>By purpose of loan:</b>							
	Advances							
1	House purchase:	Per cent	89.08	89.05	91.20	90.62	92.04	90.77
	Owner occupation:							
2	FTBs	Per cent	0.25	0.25	0.21	0.20	0.14	0.16
3	Other	Per cent	4.01	3.62	3.50	3.60	3.82	3.14
4	Buy to let	Per cent	84.83	85.18	87.49	86.81	88.08	87.48
5	Further advance	Per cent	1.14	1.56	1.43	1.11	1.06	1.06
6	Remortgage	Per cent	5.79	5.76	3.63	4.33	4.50	4.16
7	Own borrowers	Per cent	1.07	1.07	0.76	0.78	0.79	1.41
8	From other lenders	Per cent	4.72	4.70	2.87	3.55	3.71	2.75
9	Other:	Per cent	3.99	3.62	3.74	3.95	2.41	4.02
10	Lifetime mortgage	Per cent	0.00	0.00	0.00	0.00	0.00	0.01
11	Other	Per cent	3.99	3.62	3.74	3.95	2.40	4.01
<b>12</b>	<b>Total</b>	<b>£ millions</b>	<b>4,969</b>	<b>4,698</b>	<b>5,588</b>	<b>6,540</b>	<b>7,156</b>	<b>7,419</b>

## MLAR Table 1.33

Last updated: 10 June 2014

### Residential loans to individuals : Purpose of loan

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>B (cont.)</b>								
Balances								
13	Buy to let	Per cent	56.53	57.88	59.01	60.05	61.24	62.91
14	Lifetime mortgage	Per cent	0.76	0.85	0.84	0.80	0.84	0.82
15	Other non regulated	Per cent	42.70	41.27	40.15	39.15	37.92	36.27
<b>16</b>	<b>Total</b>	<b>£ millions</b>	<b>238,802</b>	<b>238,233</b>	<b>237,212</b>	<b>236,537</b>	<b>234,108</b>	<b>235,733</b>
New commitments in Qtr								
(i) Percentages by purpose								
17	House purchase	Per cent	77.74	79.12	79.34	71.99	74.19	70.05
18	Remortgage	Per cent	16.37	16.75	15.84	23.14	21.54	25.90
19	Other (inc further advances)	Per cent	5.89	4.13	4.83	4.88	4.27	4.04
<b>20</b>	<b>Total</b>	<b>£ millions</b>	<b>4,770</b>	<b>4,554</b>	<b>6,179</b>	<b>7,142</b>	<b>6,977</b>	<b>7,269</b>
(ii) Amounts by purpose								
21	House purchase	£ millions	3,708	3,603	4,902	5,141	5,176	5,092
22	Remortgage	£ millions	781	763	979	1,653 (a)	1,503	1,883
23	Other (inc further advances)	£ millions	281	188	298	348	298	294
<b>24</b>	<b>Total</b>	<b>£ millions</b>	<b>4,770</b>	<b>4,554</b>	<b>6,179</b>	<b>7,142</b>	<b>6,977</b>	<b>7,269</b>

**MLAR Table 1.33**

Last updated: 10 June 2014

**Residential loans to individuals : Purpose of loan**

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>C</b>	<b>Residential loans to individuals : All (Reg + Non reg)</b>							
	<b>By purpose of loan:</b>							
	Advances							
1	House purchase	Per cent	66.04	63.37	64.95	67.61	68.24	66.41
	Owner occupation							
2	FTBs	Per cent	19.10	18.25	19.09	20.03	20.58	20.06
3	Other	Per cent	35.91	33.07	33.73	35.73	34.87	31.93
4	Buy to let	Per cent	11.04	12.05	12.12	11.85	12.79	14.42
5	Further advance	Per cent	2.83	3.51	2.99	2.69	2.54	2.88
6	Remortgage	Per cent	27.86	29.44	28.26	26.54	26.48	27.36
7	Own borrowers	Per cent	3.09	3.22	2.47	1.91	2.13	2.28
8	From other lenders	Per cent	24.76	26.21	25.79	24.63	24.35	25.08
9	Other	Per cent	3.27	3.68	3.80	3.16	2.74	3.34
10	Lifetime mortgage	Per cent	0.71	0.76	0.65	0.69	0.65	0.74
11	Other	Per cent	2.56	2.92	3.14	2.47	2.09	2.60
<b>12</b>	<b>Total</b>	<b>£ millions</b>	<b>39,397</b>	<b>33,981</b>	<b>41,651</b>	<b>49,539</b>	<b>51,474</b>	<b>47,075</b>

## MLAR Table 1.33

Last updated: 10 June 2014

### Residential loans to individuals : Purpose of loan

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>C (cont.)</b>								
Balances								
13	Buy to let	Per cent	12.47	12.69	12.85	12.93	12.96	13.30
14	Lifetime mortgage	Per cent	0.70	0.73	0.73	0.71	0.71	0.71
15	Other	Per cent	86.83	86.58	86.42	86.36	86.33	85.99
<b>16</b>	<b>Total</b>	<b>£ millions</b>	<b>1,106,221</b>	<b>1,109,628</b>	<b>1,113,719</b>	<b>1,122,708</b>	<b>1,131,904</b>	<b>1,141,657</b>
New commitments in Qtr								
(i) Percentages by purpose								
17	House purchase	Per cent	63.52	62.86	67.06	64.90	66.07	66.17
18	Remortgage	Per cent	30.80	30.77	27.48	30.09	29.10	28.68
19	Other (inc further advances)	Per cent	5.68	6.37	5.45	5.01	4.83	5.14
<b>20</b>	<b>Total</b>	<b>£ millions</b>	<b>36,885</b>	<b>35,452</b>	<b>47,509</b>	<b>50,491</b>	<b>50,284</b>	<b>48,840</b>
(ii) Amounts by purpose								
21	House purchase	£ millions	23,430	22,285	31,862	32,770	33,222	32,320
22	Remortgage	£ millions	11,362	10,907	13,058	15,193	14,632	14,008
23	Other (inc further advances)	£ millions	2,093	2,259	2,590	2,529	2,430	2,513
<b>24</b>	<b>Total</b>	<b>£ millions</b>	<b>36,885</b>	<b>35,452</b>	<b>47,509</b>	<b>50,491</b>	<b>50,284</b>	<b>48,840</b>

#### Notes to table

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

#### Explanatory notes

© Bank of England and FCA. For requests on copyright please email [srdd\\_editor@bankofengland.co.uk](mailto:srdd_editor@bankofengland.co.uk) (020 7601 5432) and [publications\\_graphics@fca.org.uk](mailto:publications_graphics@fca.org.uk) (020 7066 1000)

**MLAR Table 1.4**

Last updated: 10 June 2014

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

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>A</b>	<b>Residential loans to individuals : Regulated</b>							
	<b>Loans in Arrears</b>							
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)							
1	Number of loan accounts	Units	19,120	20,687	18,528	17,014	16,523	15,796
2	Amount of arrears	£ millions	42	44	40	36	36	34
3	Balance outstanding	£ millions	2,257	2,366	2,147	1,959	1,914	1,811
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	13.50	14.00	12.92	12.26	12.48	12.13
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	137,553	141,173	139,819	134,998	128,043	126,301
	of which : % of cases having							
6	A temporary concession	Per cent	5.06	5.44	5.61	5.11	4.96	5.17
7	A formal arrangement	Per cent	27.50	27.87	26.50	27.11	27.48	28.60
8	No concession or arrangement	Per cent	67.44	66.70	67.89	67.78	67.56	66.24
9	Amount of arrears	£ millions	862	871	873	892	875	862
10	Balance outstanding	£ millions	16,723	16,898	16,618	15,974	15,330	14,931
11	Balances as % of total loan balances	Per cent	1.93	1.94	1.90	1.80	1.71	1.65
12	Performance of arrears cases in Qtr	Per cent	56.14	57.30	59.31	60.89	61.18	62.57



**MLAR Table 1.4**

Last updated: 10 June 2014

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

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>A (cont.)</b>								
Arrears cases at end Qtr: analysed by degree of severity								
(i) Balances on cases in arrears as % total loan balances								
13	1.5 < 2.5 % in arrears	Per cent	0.64	0.64	0.62	0.59	0.56	0.54
14	2.5 < 5.0 % in arrears	Per cent	0.66	0.67	0.65	0.62	0.58	0.56
15	5.0 < 7.5 % in arrears	Per cent	0.25	0.25	0.25	0.24	0.22	0.21
16	7.5 < 10 % in arrears	Per cent	0.11	0.11	0.11	0.11	0.11	0.10
17	10 % or more in arrears	Per cent	0.15	0.15	0.15	0.15	0.15	0.15
18	In possession	Per cent	0.11	0.11	0.11	0.10	0.08	0.08
<b>19</b>	<b>TOTAL</b>	<b>Per cent</b>	<b>1.93</b>	<b>1.94</b>	<b>1.90</b>	<b>1.80</b>	<b>1.71</b>	<b>1.65</b>
<b>20</b>	<b>Total (excl. 1.5 &lt; 2.5% band)</b>	<b>Per cent</b>	<b>1.29</b>	<b>1.30</b>	<b>1.27</b>	<b>1.22</b>	<b>1.15</b>	<b>1.11</b>
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.52	0.53	0.52	0.49	0.47	0.46
22	2.5 < 5.0 % in arrears	Per cent	0.54	0.55	0.54	0.52	0.49	0.48
23	5.0 < 7.5 % in arrears	Per cent	0.21	0.21	0.21	0.20	0.19	0.18
24	7.5 < 10 % in arrears	Per cent	0.10	0.10	0.10	0.10	0.09	0.09
25	10 % or more in arrears	Per cent	0.15	0.15	0.16	0.16	0.15	0.15
26	In possession	Per cent	0.07	0.07	0.07	0.06	0.06	0.06
<b>27</b>	<b>TOTAL</b>	<b>Per cent</b>	<b>1.58</b>	<b>1.61</b>	<b>1.59</b>	<b>1.52</b>	<b>1.45</b>	<b>1.42</b>
<b>28</b>	<b>Total (excl. 1.5 &lt; 2.5% band)</b>	<b>Per cent</b>	<b>1.06</b>	<b>1.08</b>	<b>1.07</b>	<b>1.03</b>	<b>0.98</b>	<b>0.96</b>

**MLAR Table 1.4**

Last updated: 10 June 2014

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

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>A (cont.)</b>								
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	3,804	4,356	4,055	3,919	3,322	3,526
30	Possession sales in Qtr	Units	4,706	4,174	4,335	4,226	4,063	3,538
31	Stocks of possessions at end Qtr	Units	6,186	6,344	6,029	5,714	4,961	5,010
Capitalisation of arrears cases								
32	Number in Qtr	Units	5,166	4,720	4,473	4,966	5,452	5,184
33	Amount of arrears capitalised in Qtr	£ millions	22	19	18	19	21	20
34	Balance outstanding	£ millions	649	591	549	599	663	627
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	8,703,171	8,742,941	8,793,490	8,855,852	8,859,487	8,895,788
36	Loan book: balances outstanding	£ millions	867,418	871,395	876,506	886,171	897,795	905,924

## MLAR Table 1.4

Last updated: 10 June 2014

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

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>B</b>	<b>Residential loans to individuals : Non regulated</b>							
	<b>Loans in Arrears</b>							
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)							
1	Number of loan accounts	Units	9,529	10,135	8,588	8,200	7,798	7,122
2	Amount of arrears	£ millions	12	13	11	10	10	9
3	Balance outstanding	£ millions	667	680	590	559	544	503
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	10.86	11.32	10.28	10.31	10.77	10.31
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	95,951	95,761	92,372	87,955	81,156	78,695
	of which : % of cases having							
6	A temporary concession	Per cent	5.35	5.36	5.25	4.98	4.39	4.97
7	A formal arrangement	Per cent	19.06	19.38	18.66	18.75	18.94	19.42
8	No concession or arrangement	Per cent	75.59	75.25	76.09	76.26	76.66	75.61
9	Amount of arrears	£ millions	530	527	507	480	437	434
10	Balance outstanding	£ millions	6,137	6,006	5,741	5,423	5,051	4,876
11	Balances as % of total loan balances	Per cent	2.57	2.52	2.42	2.29	2.16	2.07
12	Performance of arrears cases in Qtr	Per cent	53.06	53.90	57.21	56.21	58.00	59.13

## MLAR Table 1.4

Last updated: 10 June 2014

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

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>B (cont.)</b>								
Arrears cases at end Qtr: analysed by degree of severity								
(i) Balances on cases in arrears as % total loan balances								
13	1.5 < 2.5 % in arrears	Per cent	0.69	0.68	0.65	0.62	0.59	0.57
14	2.5 < 5.0 % in arrears	Per cent	0.73	0.72	0.68	0.65	0.62	0.58
15	5.0 < 7.5 % in arrears	Per cent	0.32	0.32	0.31	0.30	0.28	0.25
16	7.5 < 10 % in arrears	Per cent	0.17	0.16	0.16	0.15	0.14	0.14
17	10 % or more in arrears	Per cent	0.45	0.44	0.43	0.41	0.38	0.37
18	In possession	Per cent	0.22	0.20	0.19	0.17	0.14	0.16
<b>19</b>	<b>TOTAL</b>	<b>Per cent</b>	<b>2.57</b>	<b>2.52</b>	<b>2.42</b>	<b>2.29</b>	<b>2.16</b>	<b>2.07</b>
<b>20</b>	<b>Total (excl. 1.5 &lt; 2.5% band)</b>	<b>Per cent</b>	<b>1.88</b>	<b>1.84</b>	<b>1.77</b>	<b>1.68</b>	<b>1.56</b>	<b>1.50</b>
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.52	0.52	0.51	0.49	0.47	0.47
22	2.5 < 5.0 % in arrears	Per cent	0.58	0.59	0.58	0.56	0.53	0.53
23	5.0 < 7.5 % in arrears	Per cent	0.28	0.28	0.27	0.26	0.25	0.25
24	7.5 < 10 % in arrears	Per cent	0.16	0.16	0.16	0.15	0.15	0.15
25	10 % or more in arrears	Per cent	0.67	0.68	0.68	0.65	0.62	0.63
26	In possession	Per cent	0.09	0.08	0.08	0.08	0.07	0.08
<b>27</b>	<b>TOTAL</b>	<b>Per cent</b>	<b>2.29</b>	<b>2.32</b>	<b>2.27</b>	<b>2.20</b>	<b>2.09</b>	<b>2.11</b>
<b>28</b>	<b>Total (excl. 1.5 &lt; 2.5% band)</b>	<b>Per cent</b>	<b>1.77</b>	<b>1.79</b>	<b>1.76</b>	<b>1.71</b>	<b>1.62</b>	<b>1.64</b>

**MLAR Table 1.4**

Last updated: 10 June 2014

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

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>B (cont.)</b>								
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	2,009	1,997	2,012	1,937	1,624	1,918
30	Possession sales in Qtr	Units	2,455	2,198	2,185	2,026	1,968	1,770
31	Stocks of possessions at end Qtr	Units	3,681	3,425	3,215	3,105	2,751	2,993
Capitalisation of arrears cases								
32	Number in Qtr	Units	2,612	2,456	2,168	2,033	1,691	1,477
33	Amount of arrears capitalised in Qtr	£ millions	6	6	5	5	5	5
34	Balance outstanding	£ millions	177	176	146	144	114	114
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	4,192,958	4,133,937	4,071,943	4,001,456	3,883,894	3,731,223
36	Loan book: balances outstanding	£ millions	238,802	238,233	237,212	236,537	234,108	235,733

**MLAR Table 1.4**

Last updated: 10 June 2014

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

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>C</b>	<b>Residential loans to individuals : All (Reg + Non reg)</b>							
	<b>Loans in Arrears</b>							
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)							
1	Number of loan accounts	Units	28,649	30,822	27,116	25,214	24,321	22,918
2	Amount of arrears	£ millions	54	57	51	47	46	43
3	Balance outstanding	£ millions	2,924	3,046	2,738	2,518	2,458	2,314
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	12.79	13.30	12.24	11.77	12.06	11.68
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	233,504	236,934	232,191	222,953	209,199	204,996
	of which : % of cases having							
6	A temporary concession	Per cent	5.18	5.41	5.47	5.06	4.74	5.09
7	A formal arrangement	Per cent	24.03	24.44	23.38	23.82	24.17	25.07
8	No concession or arrangement	Per cent	70.79	70.16	71.15	71.13	71.09	69.84
9	Amount of arrears	£ millions	1,392	1,398	1,380	1,372	1,312	1,296
10	Balance outstanding	£ millions	22,860	22,904	22,359	21,397	20,381	19,807
11	Balances as % of total loan balances	Per cent	2.07	2.06	2.01	1.91	1.80	1.73
12	Performance of arrears cases in Qtr	Per cent	55.15	56.36	58.77	59.56	60.35	61.72

MLAR Table 1.4

Last updated: 10 June 2014

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>C (cont.)</b>								
Arrears cases at end Qtr: analysed by degree of severity								
(i) Balances on cases in arrears as % total loan balances								
13	1.5 < 2.5 % in arrears	Per cent	0.65	0.65	0.63	0.59	0.57	0.55
14	2.5 < 5.0 % in arrears	Per cent	0.68	0.68	0.66	0.63	0.59	0.56
15	5.0 < 7.5 % in arrears	Per cent	0.27	0.27	0.26	0.25	0.23	0.22
16	7.5 < 10 % in arrears	Per cent	0.12	0.12	0.12	0.12	0.12	0.11
17	10 % or more in arrears	Per cent	0.21	0.21	0.21	0.21	0.20	0.20
18	In possession	Per cent	0.14	0.13	0.12	0.11	0.09	0.10
19	<b>TOTAL</b>	<b>Per cent</b>	<b>2.07</b>	<b>2.06</b>	<b>2.01</b>	<b>1.91</b>	<b>1.80</b>	<b>1.73</b>
20	<b>Total (excl. 1.5 &lt; 2.5% band)</b>	<b>Per cent</b>	<b>1.42</b>	<b>1.41</b>	<b>1.38</b>	<b>1.31</b>	<b>1.24</b>	<b>1.19</b>
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.52	0.53	0.52	0.49	0.47	0.46
22	2.5 < 5.0 % in arrears	Per cent	0.55	0.56	0.55	0.53	0.50	0.49
23	5.0 < 7.5 % in arrears	Per cent	0.23	0.23	0.23	0.22	0.21	0.20
24	7.5 < 10 % in arrears	Per cent	0.12	0.12	0.12	0.11	0.11	0.11
25	10 % or more in arrears	Per cent	0.32	0.32	0.32	0.31	0.30	0.30
26	In possession	Per cent	0.08	0.08	0.07	0.07	0.06	0.06
27	<b>TOTAL</b>	<b>Per cent</b>	<b>1.81</b>	<b>1.84</b>	<b>1.80</b>	<b>1.73</b>	<b>1.64</b>	<b>1.62</b>
28	<b>Total (excl. 1.5 &lt; 2.5% band)</b>	<b>Per cent</b>	<b>1.29</b>	<b>1.31</b>	<b>1.29</b>	<b>1.24</b>	<b>1.17</b>	<b>1.16</b>

## MLAR Table 1.4

Last updated: 10 June 2014

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

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>C (cont.)</b>								
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	5,813	6,353	6,067	5,856	4,946	5,444
30	Possession sales in Qtr	Units	7,161	6,372	6,520	6,252	6,031	5,308
31	Stocks of possessions at end Qtr	Units	9,867	9,769	9,244	8,819	7,712	8,003
Capitalisation of arrears cases								
32	Number in Qtr	Units	7,778	7,176	6,641	6,999	7,143	6,661
33	Amount of arrears capitalised in Qtr	£ millions	28	25	23	24	26	26
34	Balance outstanding	£ millions	826	768	695	743	777	740
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	12,896,129	12,876,878	12,865,433	12,857,308	12,743,381	12,627,011
36	Loan book: balances outstanding	£ millions	1,106,221	1,109,628	1,113,719	1,122,708	1,131,904	1,141,657

#### Notes to table

#### Explanatory notes

© Bank of England and FCA. For requests on copyright please email [srdd\\_editor@bankofengland.co.uk](mailto:srdd_editor@bankofengland.co.uk) (020 7601 5432) and [publications\\_graphics@fca.org.uk](mailto:publications_graphics@fca.org.uk) (020 7066 1000)



**MLAR Table 1.5**

Last updated: 10 June 2014

**Residential loans to individuals : Mortgage Administration**

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>Mortgage contracts as Principal Administrator at end of quarter :</b>								
<b>A</b>	<b>Residential loans to individuals : Regulated</b>							
Numbers of loans administered for :								
1	Firms without a mortgage lender's permission	Units	102,526	106,969	107,698	114,192	123,355	124,366
2	SPVs:	Units	821,231	789,763	773,711	734,130	709,611	670,236
3	All "securitised"	Units	923,757	896,732	881,409	848,322	832,966	794,602
Balances outstanding on loans administered for :								
4	Firms without a mortgage lender's permission	£ millions	6,163	6,434	6,357	6,586	7,656	7,640
5	SPVs:	£ millions	82,941	79,314	77,730	73,696	70,685	64,971
6	All "securitised"	£ millions	89,103	85,749	84,087	80,282	78,342	72,611

## MLAR Table 1.5

Last updated: 10 June 2014

### Residential loans to individuals : Mortgage Administration

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>B</b>	<b>Residential loans to individuals : Non regulated</b>							
Numbers of loans administered for :								
1	Firms without a mortgage lender's permission	Units	20,685	21,764	19,335	20,369	25,970	20,531
2	SPVs:	Units	432,240	414,203	402,635	389,676	355,212	353,353
3	All "securitised"	Units	452,925	435,967	421,970	410,045	381,182	373,884
Balances outstanding on loans administered for :								
4	Firms without a mortgage lender's permission	£ millions	1,209	1,192	1,221	1,089	1,452	1,381
5	SPVs:	£ millions	32,132	31,373	30,691	29,741	26,642	27,325
6	All "securitised"	£ millions	33,341	32,566	31,911	30,830	28,095	28,706

## MLAR Table 1.5

Last updated: 10 June 2014

### Residential loans to individuals : Mortgage Administration

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>C</b>	Residential loans to individuals : All (Reg + Non reg)							
<b>Numbers of loans administered for :</b>								
1	Firms without a mortgage lender's permission	Units	123,211	128,733	127,033	134,561	149,325	144,897
2	SPVs:	Units	1,253,471	1,203,966	1,176,346	1,123,806	1,064,823	1,023,589
3	All "securitised"	Units	1,376,682	1,332,699	1,303,379	1,258,367	1,214,148	1,168,486
<b>Balances outstanding on loans administered for :</b>								
4	Firms without a mortgage lender's permission	£ millions	7,371	7,627	7,577	7,675	9,109	9,022
5	SPVs:	£ millions	115,073	110,688	108,421	103,437	97,328	92,295
6	All "securitised"	£ millions	122,444	118,315	115,998	111,112	106,436	101,317

#### Notes to table

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

2) SPV is a special purpose vehicle used to hold loans that have been securitised.

#### Explanatory notes

© Bank of England and FCA. For requests on copyright please email [srdd\\_editor@bankofengland.co.uk](mailto:srdd_editor@bankofengland.co.uk) (020 7601 5432) and [publications\\_graphics@fca.org.uk](mailto:publications_graphics@fca.org.uk) (020 7066 1000)

MLAR Table 1.6

Last updated: 10 June 2014

Residential loans to individuals (Securitized): Arrears in detail

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>A</b>	<b>Residential loans to individuals : Regulated</b>							
	<b>Loans in Arrears</b>							
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)							
1	Number of loan accounts	Units	4,451	4,413	3,944	3,522	3,612	3,545
2	Amount of arrears	£ millions	9	9	8	7	8	7
3	Balance outstanding	£ millions	514	497	449	407	430	406
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	9.55	9.65	9.16	8.85	9.59	10.19
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	43,012	41,662	39,830	37,265	36,389	32,538
	of which : % of cases having							
6	A temporary concession	Per cent	2.99	3.31	3.39	3.30	2.98	3.50
7	A formal arrangement	Per cent	38.51	39.05	38.45	38.32	36.51	38.95
8	No concession or arrangement	Per cent	58.50	57.64	58.16	58.39	60.51	57.54
9	Amount of arrears	£ millions	264	247	235	220	214	195
10	Balance outstanding	£ millions	5,377	5,150	4,904	4,595	4,485	3,989
11	Balances as % of total loan balances	Per cent	6.03	6.01	5.83	5.72	5.72	5.49
12	Performance of arrears cases in Qtr	Per cent	67.64	67.06	69.09	70.25	69.38	67.50

## MLAR Table 1.6

Last updated: 10 June 2014

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

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>A (cont.)</b>	Arrears cases at end Qtr: analysed by degree of severity							
	(i) Balances on cases in arrears as % total loan balances							
13	1.5 < 2.5 % in arrears	Per cent	1.86	1.87	1.81	1.79	1.83	1.78
14	2.5 < 5.0 % in arrears	Per cent	2.12	2.14	2.09	2.05	2.04	1.94
15	5.0 < 7.5 % in arrears	Per cent	0.87	0.86	0.84	0.83	0.82	0.78
16	7.5 < 10 % in arrears	Per cent	0.41	0.39	0.38	0.37	0.38	0.35
17	10 % or more in arrears	Per cent	0.44	0.42	0.41	0.41	0.41	0.39
18	In possession	Per cent	0.34	0.33	0.31	0.28	0.24	0.26
<b>19</b>	<b>Total</b>	<b>Per cent</b>	<b>6.03</b>	<b>6.01</b>	<b>5.83</b>	<b>5.72</b>	<b>5.72</b>	<b>5.49</b>
<b>20</b>	<b>Total (excl. 1.5 &lt; 2.5% band)</b>	<b>Per cent</b>	<b>4.17</b>	<b>4.14</b>	<b>4.02</b>	<b>3.93</b>	<b>3.89</b>	<b>3.72</b>
	(ii) Number of cases in arrears as % total number of loans							
21	1.5 < 2.5 % in arrears	Per cent	1.45	1.45	1.41	1.36	1.38	1.30
22	2.5 < 5.0 % in arrears	Per cent	1.62	1.64	1.60	1.55	1.54	1.44
23	5.0 < 7.5 % in arrears	Per cent	0.67	0.66	0.66	0.64	0.63	0.59
24	7.5 < 10 % in arrears	Per cent	0.32	0.31	0.30	0.30	0.30	0.27
25	10 % or more in arrears	Per cent	0.36	0.36	0.35	0.35	0.36	0.33
26	In possession	Per cent	0.23	0.22	0.20	0.19	0.16	0.16
<b>27</b>	<b>Total</b>	<b>Per cent</b>	<b>4.66</b>	<b>4.65</b>	<b>4.52</b>	<b>4.39</b>	<b>4.37</b>	<b>4.09</b>
<b>28</b>	<b>Total (excl. 1.5 &lt; 2.5% band)</b>	<b>Per cent</b>	<b>3.20</b>	<b>3.19</b>	<b>3.11</b>	<b>3.03</b>	<b>2.99</b>	<b>2.79</b>
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	1,360	1,315	1,272	1,066	825	809
30	Possession sales in Qtr	Units	1,654	1,480	1,463	1,256	1,161	955
31	Stocks of possessions at end Qtr	Units	2,142	1,993	1,790	1,602	1,369	1,234
	Capitalisation of arrears cases							
32	Number in Qtr	Units	812	792	751	837	853	500
33	Amount of arrears capitalised in Qtr	£ millions	4	4	4	4	4	2
34	Balance outstanding	£ millions	108	107	99	109	114	59
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	Units	923,757	896,732	881,409	848,322	832,966	794,602
36	Loan book: balances outstanding	£ millions	89,103	85,749	84,087	80,282	78,342	72,611

**MLAR Table 1.6**

Last updated: 10 June 2014

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

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>B</b>	<b>Residential loans to individuals : Non regulated</b>							
	<b>Loans in Arrears</b>							
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)							
1	Number of loan accounts	Units	1,621	1,700	1,456	1,350	1,275	1,298
2	Amount of arrears	£ millions	2	2	2	2	2	2
3	Balance outstanding	£ millions	114	115	99	93	87	84
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	8.59	8.94	8.22	8.14	7.76	8.19
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	21,056	20,924	20,157	19,431	19,274	18,027
	of which : % of cases having							
6	A temporary concession	Per cent	2.28	2.43	2.17	2.24	2.31	2.01
7	A formal arrangement	Per cent	35.04	34.94	34.08	34.35	32.68	34.49
8	No concession or arrangement	Per cent	62.69	62.63	63.75	63.40	65.02	63.50
9	Amount of arrears	£ millions	110	104	103	103	104	102
10	Balance outstanding	£ millions	1,321	1,282	1,209	1,147	1,119	1,026
11	Balances as % of total loan balances	Per cent	3.96	3.94	3.79	3.72	3.98	3.57
12	Performance of arrears cases in Qtr	Per cent	56.05	57.07	57.62	57.71	58.27	58.42

## MLAR Table 1.6

Last updated: 10 June 2014

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

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>B (cont.)</b>	Arrears cases at end Qtr: analysed by degree of severity							
	(i) Balances on cases in arrears as % total loan balances							
13	1.5 < 2.5 % in arrears	Per cent	0.92	0.93	0.91	0.88	0.93	0.80
14	2.5 < 5.0 % in arrears	Per cent	1.02	1.06	1.02	1.00	1.05	0.89
15	5.0 < 7.5 % in arrears	Per cent	0.51	0.49	0.46	0.46	0.51	0.44
16	7.5 < 10 % in arrears	Per cent	0.26	0.26	0.24	0.23	0.24	0.22
17	10 % or more in arrears	Per cent	0.74	0.76	0.78	0.81	0.90	0.87
18	In possession	Per cent	0.51	0.44	0.39	0.35	0.35	0.36
<b>19</b>	<b>Total</b>	<b>Per cent</b>	<b>3.96</b>	<b>3.94</b>	<b>3.79</b>	<b>3.72</b>	<b>3.98</b>	<b>3.57</b>
<b>20</b>	<b>Total (excl. 1.5 &lt; 2.5% band)</b>	<b>Per cent</b>	<b>3.04</b>	<b>3.00</b>	<b>2.88</b>	<b>2.84</b>	<b>3.05</b>	<b>2.77</b>
	(ii) Number of cases in arrears as % total number of loans							
21	1.5 < 2.5 % in arrears	Per cent	0.86	0.89	0.87	0.84	0.90	0.84
22	2.5 < 5.0 % in arrears	Per cent	1.07	1.12	1.09	1.07	1.14	1.03
23	5.0 < 7.5 % in arrears	Per cent	0.57	0.57	0.55	0.53	0.60	0.55
24	7.5 < 10 % in arrears	Per cent	0.32	0.34	0.34	0.33	0.35	0.33
25	10 % or more in arrears	Per cent	1.54	1.62	1.69	1.74	1.84	1.83
26	In possession	Per cent	0.29	0.26	0.24	0.22	0.23	0.25
<b>27</b>	<b>Total</b>	<b>Per cent</b>	<b>4.65</b>	<b>4.80</b>	<b>4.78</b>	<b>4.74</b>	<b>5.06</b>	<b>4.82</b>
<b>28</b>	<b>Total (excl. 1.5 &lt; 2.5% band)</b>	<b>Per cent</b>	<b>3.79</b>	<b>3.91</b>	<b>3.91</b>	<b>3.90</b>	<b>4.15</b>	<b>3.99</b>
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	619	424	456	427	366	434
30	Possession sales in Qtr	Units	632	647	523	465	434	387
31	Stocks of possessions at end Qtr	Units	1,312	1,115	1,000	905	881	917
	Capitalisation of arrears cases							
32	Number in Qtr	Units	183	171	164	177	194	156
33	Amount of arrears capitalised in Qtr	£ millions	1	1	1	1	1	1
34	Balance outstanding	£ millions	19	17	15	16	17	14
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	Units	452,925	435,967	421,970	410,045	381,182	373,884
36	Loan book: balances outstanding	£ millions	33,341	32,566	31,911	30,830	28,095	28,706

## MLAR Table 1.6

Last updated: 10 June 2014

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

Not seasonally adjusted

Sub table reference			2012	2013	Q2	Q3	Q4	2014
			Q4	Q1				Q1
<b>C</b>	<b>Residential loans to individuals : All (Reg + Non reg)</b>							
	<b>Loans in Arrears</b>							
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)							
1	Number of loan accounts	Units	6,072	6,113	5,400	4,872	4,887	4,843
2	Amount of arrears	£ millions	12	11	10	9	10	9
3	Balance outstanding	£ millions	627	611	549	500	517	490
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	9.36	9.51	8.97	8.71	9.23	9.78
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	64,068	62,586	59,987	56,696	55,663	50,565
	of which : % of cases having							
6	A temporary concession	Per cent	2.76	3.02	2.98	2.93	2.75	2.97
7	A formal arrangement	Per cent	37.36	37.68	36.98	36.96	35.18	37.36
8	No concession or arrangement	Per cent	59.88	59.30	60.04	60.11	62.07	59.67
9	Amount of arrears	£ millions	374	352	338	323	318	297
10	Balance outstanding	£ millions	6,699	6,432	6,114	5,742	5,604	5,015
11	Balances as % of total loan balances	Per cent	5.47	5.44	5.27	5.17	5.27	4.95
12	Performance of arrears cases in Qtr	Per cent	65.07	64.48	66.38	67.23	66.58	64.49



## MLAR Table 1.6

Last updated: 10 June 2014

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

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>C (cont.)</b>	Arrears cases at end Qtr: analysed by degree of severity							
	(i) Balances on cases in arrears as % total loan balances							
13	1.5 < 2.5 % in arrears	Per cent	1.61	1.61	1.57	1.54	1.60	1.50
14	2.5 < 5.0 % in arrears	Per cent	1.82	1.84	1.80	1.75	1.78	1.64
15	5.0 < 7.5 % in arrears	Per cent	0.77	0.76	0.73	0.73	0.74	0.68
16	7.5 < 10 % in arrears	Per cent	0.37	0.35	0.34	0.33	0.34	0.31
17	10 % or more in arrears	Per cent	0.52	0.51	0.51	0.52	0.54	0.53
18	In possession	Per cent	0.38	0.36	0.33	0.30	0.27	0.29
<b>19</b>	<b>Total</b>	<b>Per cent</b>	<b>5.47</b>	<b>5.44</b>	<b>5.27</b>	<b>5.17</b>	<b>5.27</b>	<b>4.95</b>
<b>20</b>	<b>Total (excl. 1.5 &lt; 2.5% band)</b>	<b>Per cent</b>	<b>3.86</b>	<b>3.83</b>	<b>3.71</b>	<b>3.63</b>	<b>3.67</b>	<b>3.45</b>
	(ii) Number of cases in arrears as % total number of loans							
21	1.5 < 2.5 % in arrears	Per cent	1.26	1.27	1.23	1.19	1.23	1.15
22	2.5 < 5.0 % in arrears	Per cent	1.44	1.47	1.44	1.40	1.42	1.31
23	5.0 < 7.5 % in arrears	Per cent	0.64	0.63	0.62	0.61	0.62	0.58
24	7.5 < 10 % in arrears	Per cent	0.32	0.32	0.31	0.31	0.31	0.29
25	10 % or more in arrears	Per cent	0.75	0.77	0.78	0.80	0.82	0.81
26	In possession	Per cent	0.25	0.23	0.21	0.20	0.19	0.18
<b>27</b>	<b>Total</b>	<b>Per cent</b>	<b>4.65</b>	<b>4.70</b>	<b>4.60</b>	<b>4.51</b>	<b>4.58</b>	<b>4.33</b>
<b>28</b>	<b>Total (excl. 1.5 &lt; 2.5% band)</b>	<b>Per cent</b>	<b>3.40</b>	<b>3.43</b>	<b>3.37</b>	<b>3.31</b>	<b>3.36</b>	<b>3.18</b>
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	1,979	1,739	1,728	1,493	1,191	1,243
30	Possession sales in Qtr	Units	2,286	2,127	1,986	1,721	1,595	1,342
31	Stocks of possessions at end Qtr	Units	3,454	3,108	2,790	2,507	2,250	2,151
	Capitalisation of arrears cases							
32	Number in Qtr	Units	995	963	915	1,014	1,047	656
33	Amount of arrears capitalised in Qtr	£ millions	5	5	4	5	5	3
34	Balance outstanding	£ millions	128	124	115	125	131	73
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	Units	1,376,682	1,332,699	1,303,379	1,258,367	1,214,148	1,168,486
36	Loan book: balances outstanding	£ millions	122,444	118,315	115,998	111,112	106,436	101,317

## Notes to table

## Explanatory notes

## MLAR Table 1.7

Last updated: 10 June 2014

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

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>A</b>	<b>Residential loans to individuals : Regulated</b>							
	<b>Loans in Arrears</b>							
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)							
1	Number of loan accounts	Units	23,571	25,100	22,472	20,536	20,135	19,341
2	Amount of arrears	£ millions	51	53	48	44	43	41
3	Balance outstanding	£ millions	2,771	2,863	2,597	2,365	2,344	2,217
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	12.54	12.98	12.07	11.50	11.83	11.72
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	180,565	182,835	179,649	172,263	164,432	158,839
	of which : % of cases having							
6	A temporary concession	Per cent	4.57	4.95	5.12	4.72	4.52	4.83
7	A formal arrangement	Per cent	30.12	30.41	29.15	29.54	29.48	30.72
8	No concession or arrangement	Per cent	65.31	64.63	65.73	65.75	66.00	64.46
9	Amount of arrears	£ millions	1,126	1,118	1,108	1,113	1,088	1,057
10	Balance outstanding	£ millions	22,100	22,048	21,522	20,568	19,815	18,920
11	Balances as % of total loan balances	Per cent	2.31	2.30	2.24	2.13	2.03	1.93
12	Performance of arrears cases in Qtr	Per cent	58.94	59.58	61.54	62.98	63.04	63.61

## MLAR Table 1.7

Last updated: 10 June 2014

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

Not seasonally adjusted

Sub table reference			2012 Q4	2013 Q1	Q2	Q3	Q4	2014 Q1
<b>A (cont.)</b>	Arrears cases at end Qtr: analysed by degree of severity							
	(i) Balances on cases in arrears as % total loan balances							
13	1.5 < 2.5 % in arrears	Per cent	0.75	0.75	0.73	0.69	0.66	0.63
14	2.5 < 5.0 % in arrears	Per cent	0.80	0.80	0.78	0.74	0.70	0.66
15	5.0 < 7.5 % in arrears	Per cent	0.31	0.31	0.30	0.29	0.27	0.25
16	7.5 < 10 % in arrears	Per cent	0.14	0.14	0.13	0.13	0.13	0.12
17	10 % or more in arrears	Per cent	0.18	0.17	0.18	0.18	0.17	0.17
18	In possession	Per cent	0.13	0.13	0.12	0.11	0.09	0.10
19	<b>TOTAL</b>	<b>Per cent</b>	<b>2.31</b>	<b>2.30</b>	<b>2.24</b>	<b>2.13</b>	<b>2.03</b>	<b>1.93</b>
20	<b>Total (excl. 1.5 &lt; 2.5% band)</b>	<b>Per cent</b>	<b>1.56</b>	<b>1.55</b>	<b>1.51</b>	<b>1.44</b>	<b>1.37</b>	<b>1.30</b>
	(ii) Number of cases in arrears as % total number of loans							
21	1.5 < 2.5 % in arrears	Per cent	0.61	0.62	0.60	0.57	0.54	0.53
22	2.5 < 5.0 % in arrears	Per cent	0.64	0.65	0.64	0.61	0.58	0.56
23	5.0 < 7.5 % in arrears	Per cent	0.26	0.25	0.25	0.24	0.23	0.22
24	7.5 < 10 % in arrears	Per cent	0.12	0.12	0.12	0.11	0.11	0.10
25	10 % or more in arrears	Per cent	0.17	0.17	0.18	0.17	0.17	0.17
26	In possession	Per cent	0.09	0.09	0.08	0.08	0.07	0.06
27	<b>TOTAL</b>	<b>Per cent</b>	<b>1.88</b>	<b>1.90</b>	<b>1.86</b>	<b>1.78</b>	<b>1.70</b>	<b>1.64</b>
28	<b>Total (excl. 1.5 &lt; 2.5% band)</b>	<b>Per cent</b>	<b>1.27</b>	<b>1.28</b>	<b>1.26</b>	<b>1.21</b>	<b>1.15</b>	<b>1.11</b>
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	5,164	5,671	5,327	4,985	4,147	4,335
30	Possession sales in Qtr	Units	6,360	5,654	5,798	5,482	5,224	4,493
31	Stocks of possessions at end Qtr	Units	8,328	8,337	7,819	7,316	6,330	6,244
	Capitalisation of arrears cases							
32	Number in Qtr	Units	5,978	5,512	5,224	5,803	6,305	5,684
33	Amount of arrears capitalised in Qtr	£ millions	26	23	21	23	26	23
34	Balance outstanding	£ millions	757	698	649	708	777	686
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	Units	9,626,928	9,639,673	9,674,899	9,704,174	9,692,453	9,690,390
36	Loan book: balances outstanding	£ millions	956,522	957,144	960,593	966,453	976,137	978,535

## MLAR Table 1.7

Last updated: 10 June 2014

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

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>B</b>	<b>Residential loans to individuals : Non regulated</b>							
	<b>Loans in Arrears</b>							
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)							
1	Number of loan accounts	Units	11,150	11,835	10,044	9,550	9,073	8,420
2	Amount of arrears	£ millions	15	15	13	12	12	11
3	Balance outstanding	£ millions	780	795	690	652	631	587
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	10.46	10.90	9.92	9.93	10.23	9.94
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	117,007	116,685	112,529	107,386	100,430	96,722
	of which : % of cases having							
6	A temporary concession	Per cent	4.79	4.84	4.70	4.49	3.99	4.42
7	A formal arrangement	Per cent	21.94	22.17	21.42	21.58	21.58	22.23
8	No concession or arrangement	Per cent	73.27	72.99	73.88	73.94	74.43	73.36
9	Amount of arrears	£ millions	640	632	610	583	541	536
10	Balance outstanding	£ millions	7,458	7,288	6,950	6,570	6,170	5,902
11	Balances as % of total loan balances	Per cent	2.74	2.69	2.58	2.46	2.35	2.23
12	Performance of arrears cases in Qtr	Per cent	53.59	54.45	57.28	56.47	58.05	58.99

## MLAR Table 1.7

Last updated: 10 June 2014

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

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>B (cont.)</b>								
Arrears cases at end Qtr: analysed by degree of severity								
(i) Balances on cases in arrears as % total loan balances								
13	1.5 < 2.5 % in arrears	Per cent	0.71	0.71	0.68	0.65	0.63	0.60
14	2.5 < 5.0 % in arrears	Per cent	0.76	0.76	0.72	0.69	0.66	0.61
15	5.0 < 7.5 % in arrears	Per cent	0.35	0.34	0.32	0.31	0.30	0.27
16	7.5 < 10 % in arrears	Per cent	0.18	0.17	0.17	0.16	0.15	0.15
17	10 % or more in arrears	Per cent	0.48	0.48	0.47	0.46	0.44	0.42
18	In possession	Per cent	0.26	0.23	0.21	0.19	0.17	0.18
19	<b>TOTAL</b>	<b>Per cent</b>	<b>2.74</b>	<b>2.69</b>	<b>2.58</b>	<b>2.46</b>	<b>2.35</b>	<b>2.23</b>
20	<b>Total (excl. 1.5 &lt; 2.5% band)</b>	<b>Per cent</b>	<b>2.03</b>	<b>1.98</b>	<b>1.90</b>	<b>1.81</b>	<b>1.72</b>	<b>1.64</b>
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.55	0.56	0.54	0.52	0.51	0.50
22	2.5 < 5.0 % in arrears	Per cent	0.63	0.64	0.63	0.61	0.58	0.58
23	5.0 < 7.5 % in arrears	Per cent	0.31	0.31	0.30	0.29	0.28	0.28
24	7.5 < 10 % in arrears	Per cent	0.17	0.17	0.18	0.17	0.17	0.16
25	10 % or more in arrears	Per cent	0.75	0.77	0.77	0.76	0.73	0.74
26	In possession	Per cent	0.11	0.10	0.09	0.09	0.09	0.10
27	<b>TOTAL</b>	<b>Per cent</b>	<b>2.52</b>	<b>2.55</b>	<b>2.50</b>	<b>2.43</b>	<b>2.35</b>	<b>2.36</b>
28	<b>Total (excl. 1.5 &lt; 2.5% band)</b>	<b>Per cent</b>	<b>1.97</b>	<b>1.99</b>	<b>1.96</b>	<b>1.91</b>	<b>1.85</b>	<b>1.85</b>
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	2,628	2,421	2,468	2,364	1,990	2,352
30	Possession sales in Qtr	Units	3,087	2,845	2,708	2,491	2,402	2,157
31	Stocks of possessions at end Qtr	Units	4,993	4,540	4,215	4,010	3,632	3,910
Capitalisation of arrears cases								
32	Number in Qtr	Units	2,795	2,627	2,332	2,210	1,885	1,633
33	Amount of arrears capitalised in Qtr	£ millions	7	7	6	6	6	6
34	Balance outstanding	£ millions	196	194	161	160	132	127
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	4,645,883	4,569,904	4,493,913	4,411,501	4,265,076	4,105,107
36	Loan book: balances outstanding	£ millions	272,143	270,798	269,123	267,367	262,203	264,439

## MLAR Table 1.7

Last updated: 10 June 2014

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

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>C</b>	<b>Residential loans to individuals : All (Reg + Non reg)</b>							
	<b>Loans in Arrears</b>							
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)							
1	Number of loan accounts	Units	34,721	36,935	32,516	30,086	29,208	27,761
2	Amount of arrears	£ millions	66	68	61	56	55	52
3	Balance outstanding	£ millions	3,551	3,657	3,286	3,018	2,975	2,804
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	12.01	12.47	11.54	11.12	11.45	11.30
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	297,572	299,520	292,178	279,649	264,862	255,561
	of which : % of cases having							
6	A temporary concession	Per cent	4.66	4.91	4.96	4.63	4.32	4.67
7	A formal arrangement	Per cent	26.90	27.20	26.17	26.48	26.48	27.50
8	No concession or arrangement	Per cent	68.44	67.89	68.87	68.89	69.20	67.82
9	Amount of arrears	£ millions	1,766	1,750	1,718	1,695	1,630	1,593
10	Balance outstanding	£ millions	29,558	29,336	28,472	27,138	25,985	24,822
11	Balances as % of total loan balances	Per cent	2.41	2.39	2.32	2.20	2.10	2.00
12	Performance of arrears cases in Qtr	Per cent	57.59	58.31	60.50	61.40	61.85	62.51
Arrears cases at end Qtr: analysed by degree of severity								
(i) Balances on cases in arrears as % total loan balances								
13	1.5 < 2.5 % in arrears	Per cent	0.74	0.74	0.72	0.68	0.65	0.62
14	2.5 < 5.0 % in arrears	Per cent	0.79	0.79	0.77	0.73	0.69	0.65
15	5.0 < 7.5 % in arrears	Per cent	0.32	0.31	0.30	0.29	0.28	0.26
16	7.5 < 10 % in arrears	Per cent	0.15	0.14	0.14	0.14	0.14	0.13
17	10 % or more in arrears	Per cent	0.24	0.24	0.24	0.24	0.23	0.22
18	In possession	Per cent	0.16	0.15	0.14	0.13	0.11	0.11
19	<b>TOTAL</b>	<b>Per cent</b>	<b>2.41</b>	<b>2.39</b>	<b>2.32</b>	<b>2.20</b>	<b>2.10</b>	<b>2.00</b>
20	<b>Total (excl. 1.5 &lt; 2.5% band)</b>	<b>Per cent</b>	<b>1.66</b>	<b>1.65</b>	<b>1.60</b>	<b>1.52</b>	<b>1.44</b>	<b>1.37</b>

## MLAR Table 1.7

Last updated: 10 June 2014

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

Not seasonally adjusted

			2012	2013				2014
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
<b>C (cont.)</b>								
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.59	0.60	0.58	0.55	0.53	0.52
22	2.5 < 5.0 % in arrears	Per cent	0.64	0.65	0.63	0.61	0.58	0.56
23	5.0 < 7.5 % in arrears	Per cent	0.27	0.27	0.26	0.25	0.24	0.23
24	7.5 < 10 % in arrears	Per cent	0.14	0.14	0.14	0.13	0.13	0.12
25	10 % or more in arrears	Per cent	0.36	0.36	0.36	0.36	0.34	0.34
26	In possession	Per cent	0.09	0.09	0.08	0.08	0.07	0.07
<b>27</b>	<b>TOTAL</b>	<b>Per cent</b>	<b>2.08</b>	<b>2.11</b>	<b>2.06</b>	<b>1.98</b>	<b>1.90</b>	<b>1.85</b>
<b>28</b>	<b>Total (excl. 1.5 &lt; 2.5% band)</b>	<b>Per cent</b>	<b>1.50</b>	<b>1.51</b>	<b>1.48</b>	<b>1.43</b>	<b>1.36</b>	<b>1.33</b>
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	7,792	8,092	7,795	7,349	6,137	6,687
30	Possession sales in Qtr	Units	9,447	8,499	8,506	7,973	7,626	6,650
31	Stocks of possessions at end Qtr	Units	13,321	12,877	12,034	11,326	9,962	10,154
Capitalisation of arrears cases								
32	Number in Qtr	Units	8,773	8,139	7,556	8,013	8,190	7,317
33	Amount of arrears capitalised in Qtr	£ millions	33	29	27	29	32	29
34	Balance outstanding	£ millions	953	892	810	868	909	813
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	14,272,811	14,209,577	14,168,812	14,115,675	13,957,529	13,795,497
36	Loan book: balances outstanding	£ millions	1,228,665	1,227,942	1,229,717	1,233,820	1,238,340	1,242,974

## Notes to table

## Explanatory notes

© Bank of England and FCA. For requests on copyright please email [srdd\\_editor@bankofengland.co.uk](mailto:srdd_editor@bankofengland.co.uk) (020 7601 5432) and [publications\\_graphics@fca.org.uk](mailto:publications_graphics@fca.org.uk) (020 7066 1000)

**MLAR Table 2.1**  
**Sectoral Analysis: New Business Volume**

Last updated: 10 June 2014

Not seasonally adjusted

Residential lending to individuals		<b>Banks + Building Societies</b>	<b>Other lenders</b>	<b>ALL Sectors</b>
		Per cent	Per cent	£ millions
Sub table reference				
<b>A</b>	<b><u>Time series measures</u></b>			
1	Gross advances			
	2012 Q4	91.73	8.27	39,397
	2013 Q1	90.99	9.01	33,981
	2013 Q2	91.04	8.96	41,651
	2013 Q3	91.71	8.29	49,539
	2013 Q4	92.35	7.65	51,474
	2014 Q1	91.59	8.37	47,075
2	Net advances			
	2012 Q4	93.43	6.57	4,208
	2013 Q1	71.97	28.03	1,221
	2013 Q2	92.06	7.94	5,124
	2013 Q3	95.67	4.33	7,234
	2013 Q4	97.14	2.86	8,997
	2014 Q1	97.45	2.66	7,001
3	New commitments			
	2012 Q4	91.20	8.80	36,885
	2013 Q1	90.53	9.47	35,452
	2013 Q2	91.89	8.11	47,509
	2013 Q3	91.78	8.22	50,491
	2014 Q1	91.47	8.50	48,840
4	Balances outstanding (unsecuritised): loans	89.07	10.91	1,141,657
5	: commitments	92.94	7.06	72,971
	<i>Balances are for 2014 Q1</i>			

**Notes to table**

**Explanatory notes**

© Bank of England and FCA. For requests on copyright please email [srdd\\_editor@bankofengland.co.uk](mailto:srdd_editor@bankofengland.co.uk) (020 7601 5432) and [publications\\_graphics@fca.org.uk](mailto:publications_graphics@fca.org.uk) (020 7066 1000)



**MLAR Table 2.2**

Last updated: 10 June 2014

**Sectoral Analysis: Characteristics of New Lending in latest quarter  
2014 Q1**

Not seasonally adjusted

**Residential lending to individuals**

Sub table reference			<b>Banks &amp; Building Societies</b>	<b>Other lenders</b>	<b>ALL Sectors</b>
A	<b>Single period measures (latest Qtr only)</b>				
	Lending by interest rate basis:				
	Gross advances:				
1	Percent at fixed rates	Per cent	81.09	79.77	80.99
2	Percent at variable rates	Per cent	18.91	20.23	19.01
	Balances				
3	Percent at fixed rates	Per cent	36.71	22.54	35.17
4	Percent at variable rates	Per cent	63.29	77.46	64.83
	Interest rates on:				
	Gross advances:				
5	Fixed	Per cent	3.26	3.91	3.32
6	variable	Per cent	2.88	3.42	2.93
7	All	Per cent	3.19	3.81	3.24
	Balances:				
8	Fixed	Per cent	3.70	4.35	3.74
9	Variable	Per cent	3.05	3.60	3.12
10	All	Per cent	3.29	3.77	3.34
11	<75%	Per cent	64.62	65.77	64.73
12	75 to 90%	Per cent	31.85	29.57	31.65
13	90 to 95%	Per cent	3.15	2.49	3.10
14	Over 95%	Per cent	0.38	2.17	0.53
	Income multiple by LTV (a):				
15	Over 90 to 95%	Per cent	2.39	1.03	2.27
16	Over 95%	Per cent	0.27	1.04	0.33
17	All over 90%	Per cent	2.65	2.07	2.60

## MLAR Table 2.2

Last updated: 10 June 2014

### Sectoral Analysis: Characteristics of New Lending in latest quarter 2014 Q1

Not seasonally adjusted

#### Residential lending to individuals

Sub table reference			<b>Banks &amp; Building Societies</b>	<b>Other lenders</b>	<b>ALL Sectors</b>
<b>A (cont.)</b>					
With Impaired credit history (Regulated only):					
18	Advances	Per cent	0.18	0.84	0.21
19	Balances	Per cent	0.76	7.24	1.23
By purpose (Regulated only):					
Advances:					
20	House purchase	Per cent	62.58	48.26	61.86
21	Further advance	Per cent	3.35	0.98	3.23
22	Remortgage	Per cent	31.76	30.67	31.70
23	Other	Per cent	2.32	20.08	3.21
Balances:					
24	House purchase	Per cent	56.23	51.83	55.91
25	Further advance	Per cent	3.91	0.48	3.66
26	Remortgage	Per cent	38.28	39.94	38.40
27	Other	Per cent	1.59	7.76	2.03
Loans in arrears (Unsecuritised):					
28	New cases as % arrears stocks	Per cent	11.88	10.97	11.68
Arrears cases at end qtr:					
29	Balances as % total loan balances	Per cent	1.53	3.44	1.73
30	Performance of arrears cases in qtr	Per cent	62.33	59.55	61.72

#### Notes to table

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

#### Explanatory notes

© Bank of England and FCA. For requests on copyright please email [srdd\\_editor@bankofengland.co.uk](mailto:srdd_editor@bankofengland.co.uk) (020 7601 5432) and [publications\\_graphics@fca.org.uk](mailto:publications_graphics@fca.org.uk) (020 7066 1000)