



MLAR STATISTICS: June 2016 edition

Residential loans to individuals (Regulated and Non-regulated)

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

Last updated: 14 June 2016

Not seasonally adjusted

Residential loans to individuals

			2014	2015				2016
			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	931,773	937,817	946,039	954,887	965,276	973,151
2	Securitised	£ millions	64,943	59,025	59,095	58,859	57,183	58,777
3	Sub total	£ millions	996,716	996,842	1,005,133	1,013,746	1,022,459	1,031,928
	Non-regulated							
4	Unsecuritised	£ millions	237,266	239,459	241,706	242,878	245,134	249,321
5	Securitised	£ millions	26,141	25,291	25,118	25,329	23,828	23,262
6	Sub total	£ millions	263,407	264,750	266,824	268,207	268,963	272,582
	Total: Regulated and Non-regulated							
7	Unsecuritised	£ millions	1,169,040	1,177,276	1,187,745	1,197,765	1,210,410	1,222,471
8	Securitised	£ millions	91,083	84,317	84,213	84,188	81,011	82,039
9	Total	£ millions	1,260,123	1,261,593	1,271,957	1,281,953	1,291,421	1,304,511

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

MLAR Table 1.21

Last updated: 14 June 2016

Residential loans to individuals: Business flows

Not seasonally adjusted

			2014	2015				2016
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
A	Residential loans to individuals: Regulated							
Business flows								
1	Gross advances	£ millions	42,750	36,813	42,987	50,959	51,711	49,161
2	Net advances	£ millions	7,282	4,582	8,119	11,073	11,529	8,259
3	New commitments	£ millions	38,050	38,792	48,986	52,365	47,875	48,456
Balance outstanding								
4	Loans (exc overdrafts)	£ millions	931,773	937,817	946,039	954,887	965,276	973,151
5	Commitments stock	£ millions	55,103	56,064	59,871	60,911	57,931	57,849
Overdrafts (secured)								
6	Net movement in qtr	£ millions	-57	-7	-60	-38	-33	-0
7	Overdraft balances	£ millions	1,086	1,079	1,019	981	947	947
8	Aggregate of credit limits	£ millions	1,525	1,452	1,398	1,349	1,299	1,313

MLAR Table 1.21

Last updated: 14 June 2016

Residential loans to individuals: Business flows

Not seasonally adjusted

			2014	2015				2016
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
B	Residential loans to individuals: Non-regulated							
Business flows								
1	Gross advances	£ millions	8,622	8,780	9,573	11,132	11,373	14,863
2	Net advances	£ millions	814	1,706	1,835	2,598	2,678	5,382
3	New commitments	£ millions	8,187	8,417	10,576	11,752	11,584	12,145
Balance outstanding								
4	Loans (exc overdrafts)	£ millions	237,266	239,459	241,706	242,878	245,134	249,321
5	Commitments stock	£ millions	14,810	14,381	14,998	15,586	16,370	13,099
Overdrafts (secured)								
6	Net movement in qtr	£ millions	-25	-3	-19	2	-12	-18
7	Overdraft balances	£ millions	246	243	223	225	213	195
8	Aggregate of credit limits	£ millions	400	356	332	329	305	287

MLAR Table 1.21

Last updated: 14 June 2016

Residential loans to individuals: Business flows

Not seasonally adjusted

			2014	2015				2016
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
C	Residential loans to individuals: All (Reg+Non-reg)							
Business flows								
1	Gross advances	£ millions	51,372	45,592	52,560	62,091	63,084	64,024
2	Net advances	£ millions	8,096	6,287	9,954	13,671	14,208	13,642
3	New commitments	£ millions	46,237	47,209	59,562	64,117	59,460	60,601
Balance outstanding								
4	Loans (exc overdrafts)	£ millions	1,169,040	1,177,276	1,187,745	1,197,765	1,210,410	1,222,471
5	Commitments stock	£ millions	69,913	70,445	74,869	76,497	74,301	70,948
Overdrafts (secured)								
6	Net movement in qtr	£ millions	-82	-10	-80	-36	-46	-18
7	Overdraft balances	£ millions	1,332	1,322	1,242	1,206	1,161	1,143
8	Aggregate of credit limits	£ millions	1,925	1,807	1,731	1,678	1,604	1,599

Notes to table

Explanatory notes

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Residential loans to individuals: Interest rate analysis

Not seasonally adjusted

			2014	2015				2016
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
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	83.33	79.17	81.06	82.76	86.03	82.83
2	Balances outstanding	Per cent	45.81	46.98	48.54	51.10	52.76	54.31
	Per cent of business above Bank Rate							
	Gross advances							
3	Less than 2% above	Per cent	28.60	41.49	51.03	57.14	57.90	59.79
4	2 < 3 % above	Per cent	41.02	36.67	31.20	26.93	28.78	28.78
5	3 < 4 % above	Per cent	19.33	14.47	11.96	12.10	10.16	8.57
6	4% or more above	Per cent	11.06	7.37	5.80	3.83	3.16	2.86
	Balances outstanding							
7	Less than 2% above	Per cent	25.28	27.17	29.44	32.16	34.55	36.68
8	2 < 3 % above	Per cent	35.24	34.98	34.43	33.75	33.06	32.58
9	3 < 4 % above	Per cent	23.99	23.02	21.94	20.78	20.13	19.16
10	4% or more above	Per cent	15.48	14.83	14.20	13.31	12.26	11.58
	Overall weighted average interest rates							
	Gross advances							
11	Fixed rate loans	Per cent	3.31	3.01	2.81	2.68	2.62	2.52
12	Variable rate loans	Per cent	2.47	2.28	2.20	2.17	2.20	2.27
13	All loans	Per cent	3.17	2.86	2.69	2.60	2.56	2.48
	Balances outstanding							
14	Fixed rate loans	Per cent	3.42	3.36	3.25	3.15	3.07	3.00
15	Variable rate loans	Per cent	3.05	3.03	3.00	2.98	2.96	2.96
16	All loans	Per cent	3.22	3.19	3.13	3.07	3.02	2.98

Residential loans to individuals: Interest rate analysis

Not seasonally adjusted

			2014	2015				2016
			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	76.84	71.21	69.32	71.06	75.28	76.80
2	Balances outstanding	Per cent	23.75	25.31	26.71	28.81	30.49	33.16
	Per cent of business above Bank Rate							
	Gross advances							
3	Less than 2% above	Per cent	4.78	8.91	12.53	13.25	16.51	23.62
4	2 < 3 % above	Per cent	39.33	45.64	47.14	50.71	50.82	48.34
5	3 < 4 % above	Per cent	46.10	35.89	32.47	29.01	26.42	23.10
6	4% or more above	Per cent	9.79	9.56	7.86	7.03	6.25	4.94
	Balances outstanding							
7	Less than 2% above	Per cent	31.01	30.54	30.38	30.22	30.17	30.56
8	2 < 3 % above	Per cent	22.99	24.29	25.48	27.26	28.79	30.03
9	3 < 4 % above	Per cent	23.23	23.19	22.81	22.30	21.10	20.17
10	4% or more above	Per cent	22.76	21.98	21.33	20.23	19.94	19.23
	Overall weighted average interest rates							
	Gross advances							
11	Fixed rate loans	Per cent	3.70	3.58	3.48	3.38	3.27	3.15
12	Variable rate loans	Per cent	3.68	3.49	3.34	3.29	3.30	3.12
13	All loans	Per cent	3.70	3.55	3.44	3.36	3.27	3.14
	Balances outstanding							
14	Fixed rate loans	Per cent	3.90	3.83	3.74	3.65	3.56	3.47
15	Variable rate loans	Per cent	3.18	3.18	3.17	3.11	3.10	3.12
16	All loans	Per cent	3.35	3.34	3.32	3.27	3.24	3.23

Residential loans to individuals: Interest rate analysis

Not seasonally adjusted

			2014	2015				2016
			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	82.24	77.63	78.92	80.66	84.09	81.43
2	Balances outstanding	Per cent	41.33	42.57	44.10	46.58	48.25	49.99
Percent of business above Bank Rate								
Gross advances								
3	Less than 2% above	Per cent	24.60	35.22	44.02	49.27	50.44	51.39
4	2 < 3 % above	Per cent	40.73	38.40	34.10	31.19	32.75	33.32
5	3 < 4 % above	Per cent	23.82	18.59	15.70	15.14	13.09	11.94
6	4% or more above	Per cent	10.84	7.79	6.18	4.40	3.72	3.34
Balances outstanding								
7	Less than 2% above	Per cent	26.45	27.85	29.63	31.77	33.66	35.43
8	2 < 3 % above	Per cent	32.75	32.81	32.61	32.44	32.20	32.06
9	3 < 4 % above	Per cent	23.84	23.05	22.12	21.08	20.32	19.36
10	4% or more above	Per cent	16.96	16.28	15.65	14.71	13.82	13.14
Overall weighted average interest rates								
Gross advances								
11	Fixed rate loans	Per cent	3.37	3.11	2.91	2.79	2.72	2.66
12	Variable rate loans	Per cent	2.74	2.58	2.50	2.47	2.51	2.52
13	All loans	Per cent	3.26	2.99	2.83	2.73	2.69	2.63
Balances outstanding								
14	Fixed rate loans	Per cent	3.48	3.42	3.31	3.21	3.14	3.06
15	Variable rate loans	Per cent	3.08	3.07	3.05	3.01	3.00	3.00
16	All loans	Per cent	3.25	3.22	3.17	3.11	3.07	3.04

Notes to table

Explanatory notes

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MLAR Table 1.31

Last updated: 14 June 2016

Residential loans to individuals: Income multiple and LTV

Not seasonally adjusted

			2014	2015				2016
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
A	Residential loans to individuals: Regulated							
	Income multiple							
	Single:							
1	Less than 2.50	Per cent	8.78	9.42	8.49	8.27	7.97	8.41
2	2.50 < 3.00	Per cent	4.64	4.74	4.56	4.29	4.23	4.14
3	3.00 < 3.50	Per cent	5.97	5.88	5.62	5.41	5.40	5.40
4	3.50 < 4.00	Per cent	6.03	5.78	5.88	5.88	5.91	5.75
5	4.00 or over	Per cent	10.94	10.47	10.49	11.05	11.71	11.22
6	Other	Per cent	1.95	2.26	1.84	1.54	1.90	1.99
7	Total on Single income	Per cent	38.31	38.55	36.89	36.44	37.13	36.91
8	of which: Not evidenced	Per cent	0.38	0.35	0.23	0.22	0.28	0.31
	Joint:							
9	Less than 2.00	Per cent	10.29	11.40	10.64	9.92	9.02	9.99
10	2.00 < 2.50	Per cent	8.73	8.74	8.49	8.01	7.68	7.60
11	2.50 < 2.75	Per cent	5.47	5.23	5.30	5.07	4.79	4.78
12	2.75 < 3.00	Per cent	5.79	5.61	5.58	5.47	5.19	5.03
13	3.00 or over	Per cent	30.97	29.91	32.52	34.52	35.66	35.14
14	Other	Per cent	0.45	0.55	0.58	0.58	0.53	0.55
15	Total on Joint income	Per cent	61.69	61.45	63.11	63.56	62.87	63.09
16	of which: Not evidenced	Per cent	0.41	0.36	0.37	0.29	0.28	0.32

MLAR Table 1.31

Last updated: 14 June 2016

Residential loans to individuals: Income multiple and LTV

Not seasonally adjusted

			2014	2015				2016
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
A (cont.)								
LTV								
17	< = 75%	Per cent	59.76	62.47	61.02	60.65	61.08	62.21
18	Over 75 < = 90%	Per cent	35.80	33.44	34.75	35.44	35.13	34.37
19	Over 90 < = 95%	Per cent	4.16	3.74	4.01	3.75	3.66	3.28
20	Over 95%	Per cent	0.28	0.35	0.22	0.15	0.13	0.14
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	0.62	0.53	0.55	0.57	0.55	0.49
23	Joint: 2.75 x or more	Per cent	2.20	1.96	2.11	2.10	2.10	1.81
24	Total	Per cent	2.82	2.49	2.67	2.67	2.66	2.30
Over 95%								
25	Single: 3.50 x or more	Per cent	0.07	0.05	0.08	0.02	0.03	0.03
26	Joint: 2.75 x or more	Per cent	0.08	0.07	0.05	0.03	0.03	0.03
27	Total	Per cent	0.15	0.13	0.13	0.05	0.06	0.06
LTV (All over 90%)								
28	Single: 3.50 x or more	Per cent	0.69	0.59	0.63	0.59	0.58	0.52
29	Joint: 2.75 x or more	Per cent	2.28	2.03	2.17	2.13	2.14	1.84
30	Total	Per cent	2.97	2.62	2.80	2.72	2.72	2.36

MLAR Table 1.31

Last updated: 14 June 2016

Residential loans to individuals: Income multiple and LTV

Not seasonally adjusted

			2014	2015				2016
			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	4.70	4.42	5.66	5.33	4.68	4.96
2	2.50 < 3.00	Per cent	1.01	1.27	1.43	1.26	1.22	1.21
3	3.00 < 3.50	Per cent	0.92	1.07	1.31	1.17	1.04	1.06
4	3.50 < 4.00	Per cent	0.81	0.89	1.03	0.90	0.86	0.93
5	4.00 or over	Per cent	3.22	3.25	3.62	3.86	3.61	3.87
6	Other	Per cent	75.26	73.41	69.61	71.21	72.94	71.62
7	Total on Single income	Per cent	85.92	84.32	82.67	83.74	84.35	83.64
8	of which: Not evidenced	Per cent	1.02	0.86	0.94	0.62	0.66	0.83
	Joint:							
9	Less than 2.00	Per cent	3.31	3.95	4.83	4.50	4.65	5.26
10	2.00 < 2.50	Per cent	1.00	1.30	1.59	1.46	1.30	1.50
11	2.50 < 2.75	Per cent	0.57	0.63	0.68	0.67	0.61	0.83
12	2.75 < 3.00	Per cent	0.40	0.56	0.71	0.49	0.60	0.67
13	3.00 or over	Per cent	2.29	2.98	3.13	2.58	2.75	3.02
14	Other	Per cent	6.51	6.25	6.39	6.57	5.73	5.07
15	Total on Joint income	Per cent	14.08	15.68	17.33	16.26	15.65	16.36
16	of which : Not evidenced	Per cent	0.16	0.18	0.18	0.14	0.10	0.13

MLAR Table 1.31

Last updated: 14 June 2016

Residential loans to individuals: Income multiple and LTV

Not seasonally adjusted

			2014	2015				2016
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
B (cont.)								
LTV								
17	< = 75%	Per cent	88.81	88.90	88.03	87.88	90.67	88.59
18	Over 75 < = 90%	Per cent	10.56	10.38	11.23	11.54	8.93	10.94
19	Over 90 < = 95%	Per cent	0.04	0.05	0.16	0.08	0.06	0.03
20	Over 95%	Per cent	0.60	0.67	0.59	0.50	0.34	0.43
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	0.00	0.01	0.00	0.00
23	Joint : 2.75 x or more	Per cent	0.00	0.00	0.00	0.00	0.00	0.00
24	Total	Per cent	0.00	0.00	0.00	0.01	0.01	0.01
Over 95%								
25	Single: 3.50 x or more	Per cent	0.40	0.51	0.42	0.37	0.27	0.31
26	Joint: 2.75 x or more	Per cent	0.04	0.03	0.01	0.00	0.00	0.01
27	Total	Per cent	0.45	0.54	0.43	0.37	0.27	0.32
LTV (All over 90%)								
28	Single: 3.50 x or more	Per cent	0.40	0.51	0.42	0.38	0.27	0.31
29	Joint: 2.75 x or more	Per cent	0.05	0.03	0.01	0.00	0.01	0.02
30	Total	Per cent	0.45	0.54	0.43	0.38	0.27	0.32

MLAR Table 1.31

Last updated: 14 June 2016

Residential loans to individuals: Income multiple and LTV

Not seasonally adjusted

			2014	2015				2016
			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	8.10	8.46	7.98	7.75	7.38	7.61
2	2.50 < 3.00	Per cent	4.03	4.07	3.99	3.75	3.69	3.46
3	3.00 < 3.50	Per cent	5.12	4.95	4.84	4.65	4.61	4.39
4	3.50 < 4.00	Per cent	5.16	4.84	5.00	4.99	5.00	4.63
5	4.00 or over	Per cent	9.64	9.08	9.24	9.76	10.25	9.52
6	Other	Per cent	14.26	15.96	14.18	14.03	14.71	18.16
7	Total on Single income	Per cent	46.30	47.37	45.23	44.92	45.64	47.76
8	<i>of which: Not evidenced</i>	Per cent	0.49	0.45	0.36	0.29	0.35	0.43
Joint:								
9	Less than 2.00	Per cent	9.12	9.96	9.59	8.95	8.23	8.90
10	2.00 < 2.50	Per cent	7.43	7.31	7.23	6.83	6.53	6.18
11	2.50 < 2.75	Per cent	4.65	4.35	4.46	4.28	4.04	3.86
12	2.75 < 3.00	Per cent	4.88	4.64	4.69	4.57	4.36	4.02
13	3.00 or over	Per cent	26.16	24.73	27.17	28.79	29.73	27.69
14	Other	Per cent	1.47	1.65	1.64	1.65	1.47	1.60
15	Total on Joint income	Per cent	53.70	52.63	54.77	55.08	54.36	52.24
16	<i>of which: Not evidenced</i>	Per cent	0.37	0.33	0.33	0.27	0.25	0.27
LTV								
17	< = 75%	Per cent	64.64	67.56	65.94	65.54	66.41	68.34
18	Over 75 < = 90%	Per cent	31.56	29.00	30.47	31.16	30.41	28.93
19	Over 90 < = 95%	Per cent	3.47	3.03	3.31	3.09	3.01	2.52
20	Over 95%	Per cent	0.33	0.41	0.29	0.22	0.17	0.20
21	Total	Per cent	100.00	100.00	100.00	100.00	100.00	100.00

MLAR Table 1.31

Last updated: 14 June 2016

Residential loans to individuals: Income multiple and LTV

Not seasonally adjusted

			2014	2015				2016
			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	0.51	0.43	0.45	0.47	0.45	0.38
23	Joint : 2.75 x or more	Per cent	1.83	1.58	1.73	1.73	1.73	1.39
24	Total	Per cent	2.34	2.01	2.18	2.19	2.18	1.77
Over 95%								
25	Single: 3.50 x or more	Per cent	0.13	0.14	0.14	0.08	0.07	0.09
26	Joint: 2.75 x or more	Per cent	0.07	0.07	0.04	0.03	0.03	0.03
27	Total	Per cent	0.20	0.21	0.18	0.11	0.10	0.12
LTV (All over 90%)								
28	Single: 3.50 x or more	Per cent	0.64	0.57	0.60	0.55	0.52	0.47
29	Joint: 2.75 x or more	Per cent	1.90	1.65	1.77	1.75	1.75	1.42
30	Total	Per cent	2.55	2.22	2.37	2.30	2.28	1.89

Notes to table

Per cent of gross advances

Explanatory notes



MLAR Table 1.32

Last updated: 14 June 2016

Residential loans to individuals: Nature of loan

Not seasonally adjusted

Sub table reference			2014 Q4	2015 Q1	Q2	Q3	Q4	2016 Q1
A	Residential loans to individuals: Regulated							
	With Impaired credit history							
1	Advances	Per cent	0.24	0.20	0.21	0.20	0.28	0.27
2	Balances	Per cent	1.13	1.11	1.01	0.95	0.93	0.82
	By payment type							
	Advances							
3	Repayment (capital + interest)	Per cent	88.58	86.75	88.10	88.05	88.50	86.28
4	Interest only	Per cent	7.75	9.26	8.21	8.04	7.26	8.73
5	Combined	Per cent	2.09	2.18	2.21	2.50	2.83	3.43
6	Other	Per cent	1.58	1.81	1.48	1.41	1.40	1.55
	Balances							
7	Repayment (capital + interest)	Per cent	66.14	66.82	67.70	68.79	69.76	70.68
8	Interest only	Per cent	26.84	26.28	25.54	24.62	23.76	22.96
9	Combined	Per cent	6.19	6.10	5.96	5.80	5.68	5.58
10	Other	Per cent	0.82	0.81	0.80	0.80	0.80	0.78

MLAR Table 1.32

Last updated: 14 June 2016

Residential loans to individuals: Nature of loan

Not seasonally adjusted

Sub table reference			2014	2015				2016
A (cont.)			Q4	Q1	Q2	Q3	Q4	Q1
	By drawing facility							
	Advances							
11	Loans with extra drawing facility	Per cent	2.87	3.60	2.84	2.43	2.14	2.87
12	Loans including unused facility	£ millions	6,456	6,607	6,883	6,497	6,325	7,009
13	Unused facility	£ millions	5,228	5,281	5,660	5,260	5,220	5,599
14	Net loans	£ millions	1,228	1,326	1,223	1,237	1,105	1,410
15	Loans with no extra drawing facility	Per cent	97.13	96.40	97.16	97.57	97.86	97.13
	Balances							
16	Loans with extra drawing facility	Per cent	8.86	8.57	8.25	7.87	7.64	7.37
17	Loans including unused facility	£ millions	113,277	102,514	97,344	93,450	92,310	90,674
18	Unused facility	£ millions	30,747	22,134 (a)	19,313	18,288	18,520	18,983
19	Net loans	£ millions	82,530	80,380	78,031	75,162	73,790	71,691
20	Loans with no extra drawing facility	Per cent	91.14	91.43	91.75	92.13	92.36	92.63

Residential loans to individuals: Nature of loan

Not seasonally adjusted

Sub table reference			2014 Q4	2015 Q1	Q2	Q3	Q4	2016 Q1
B	Residential loans to individuals: Non-regulated							
	With Impaired credit history							
1	Advances	Per cent	0.13	0.15	0.13	0.14	0.16	0.14
2	Balances	N/A						
	By payment type							
	Advances							
3	Repayment (capital + interest)	Per cent	16.49	15.88	14.72	14.04	14.62	12.97
4	Interest only	Per cent	82.64	83.06	84.47	84.78	84.27	85.65
5	Combined	Per cent	0.74	0.86	0.67	0.94	0.87	0.75
6	Other	Per cent	0.14	0.20	0.14	0.24	0.25	0.62
	Balances							
7	Repayment (capital + interest)	Per cent	21.71	21.31	20.92	19.88	19.44	18.57
8	Interest only	Per cent	72.28	72.83	73.43	74.63	75.25	76.29
9	Combined	Per cent	5.19	5.08	4.91	4.74	4.57	4.37
10	Other	Per cent	0.82	0.77	0.75	0.74	0.74	0.77

MLAR Table 1.32

Last updated: 14 June 2016

Residential loans to individuals: Nature of loan

Not seasonally adjusted

Sub table reference			2014	2015				2016
B (cont.)			Q4	Q1	Q2	Q3	Q4	Q1
	By drawing facility							
	Advances							
11	Loans with extra drawing facility	Per cent	2.23	2.12	1.68	1.52	1.70	1.47
12	Loans including unused facility	£ millions	1,426	1,440	1,344	1,370	1,347	1,404
13	Unused facility	£ millions	1,234	1,253	1,183	1,201	1,154	1,186
14	Net loans	£ millions	192	186	161	169	193	218
15	Loans with no extra drawing facility	Per cent	97.77	97.88	98.32	98.48	98.30	98.53
	Balances							
16	Loans with extra drawing facility	Per cent	6.22	6.01	5.81	5.58	5.43	5.17
17	Loans including unused facility	£ millions	30,103	22,180	20,957	20,097	19,851	19,418
18	Unused facility	£ millions	15,337	7,780	6,925	6,557	6,547	6,520
19	Net loans	£ millions	14,766	14,400	14,032	13,540	13,304	12,899
20	Loans with no extra drawing facility	Per cent	93.78	93.99	94.19	94.42	94.57	94.83

Residential loans to individuals: Nature of loan

Not seasonally adjusted

Sub table reference			2014 Q4	2015 Q1	Q2	Q3	Q4	2016 Q1
C	Residential loans to individuals: All (Reg + Non-reg)							
	With Impaired credit history							
1	Advances	Per cent	0.22	0.19	0.20	0.19	0.26	0.24
2	Balances	N/A						
	By payment type							
	Advances							
3	Repayment (capital + interest)	Per cent	76.48	73.10	74.73	74.78	75.18	69.26
4	Interest only	Per cent	20.32	23.47	22.10	21.80	21.15	26.59
5	Combined	Per cent	1.87	1.92	1.93	2.22	2.48	2.81
6	Other	Per cent	1.34	1.50	1.24	1.20	1.20	1.34
	Balances							
7	Repayment (capital + interest)	Per cent	57.12	57.56	58.18	58.87	59.57	60.05
8	Interest only	Per cent	36.07	35.75	35.29	34.76	34.19	33.84
9	Combined	Per cent	5.99	5.89	5.75	5.58	5.46	5.33
10	Other	Per cent	0.82	0.80	0.79	0.79	0.78	0.78

MLAR Table 1.32

Last updated: 14 June 2016

Residential loans to individuals: Nature of loan

Not seasonally adjusted

Sub table reference			2014	2015				2016
C (cont.)			Q4	Q1	Q2	Q3	Q4	Q1
	Advances							
11	Loans with extra drawing facility	Per cent	2.76	3.32	2.63	2.26	2.06	2.54
12	Loans including unused facility	£ millions	7,882	8,047	8,227	7,867	7,672	8,412
13	Unused facility	£ millions	6,462	6,534	6,843	6,461	6,374	6,785
14	Net loans	£ millions	1,420	1,513	1,384	1,406	1,298	1,628
15	Loans with no extra drawing facility	Per cent	97.24	96.68	97.37	97.74	97.94	97.46
	Balances							
16	Loans with extra drawing facility	Per cent	8.32	8.05	7.75	7.41	7.20	6.92
17	Loans including unused facility	£ millions	143,380	124,694	118,301	113,548	112,161	110,092
18	Unused facility	£ millions	46,084	29,913	26,238	24,845	25,067	25,503
19	Net loans	£ millions	97,296	94,780	92,064	88,703	87,094	84,589
20	Loans with no extra drawing facility	Per cent	91.68	91.95	92.25	92.59	92.80	93.08

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: 14 June 2016

Residential loans to individuals: Purpose of loan

Not seasonally adjusted

			2014	2015				2016
			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	66.80	60.48	62.82	66.01	64.78	62.02
	Owner occupation:							
2	FTBs	Per cent	25.99	23.42	24.91	24.82	25.45	22.00
3	Other	Per cent	40.53	36.97	37.83	41.11	39.30	39.87
4	Buy to let	Per cent	0.29	0.09	0.08	0.08	0.04	0.14
5	Further advance	Per cent	2.73	3.06	2.93	2.76	2.58	3.21
6	Remortgage	Per cent	27.31	32.18	30.45	27.84	29.08	31.21
7	Own borrowers	Per cent	2.36	2.73	2.62	2.38	2.07	2.68
8	From other lenders	Per cent	24.94	29.45	27.84	25.46	27.01	28.53
9	Other:	Per cent	3.16	4.28	3.80	3.39	3.57	3.56
10	Lifetime mortgage	Per cent	0.90	0.93	0.91	0.86	0.95	0.83
11	Other	Per cent	2.26	3.35	2.89	2.53	2.61	2.73
12	Total	£ millions	42,750	36,813	42,987	50,959	51,711	49,160
	Balances							
13	House purchase:	Per cent	57.25	57.49	57.87	58.50	58.95	59.23
	Owner occupation:							
14	FTBs	Per cent	19.82	20.06	20.36	20.76	21.00	21.08
15	Other	Per cent	37.05	37.08	37.18	37.43	37.66	37.88
16	Buy to let	Per cent	0.39	0.34	0.33	0.31	0.29	0.27
17	Further advance	Per cent	3.21	3.11	3.04	2.98	2.91	2.84
18	Remortgage	Per cent	37.41	37.29	36.97	36.38	35.96	35.46
19	Own borrowers	Per cent	5.04	5.04	4.97	4.85	4.70	4.59
20	From other lenders	Per cent	32.37	32.25	32.01	31.53	31.26	30.87
21	Other:	Per cent	2.13	2.12	2.12	2.14	2.18	2.47
22	Lifetime mortgage	Per cent	0.68	0.67	0.67	0.67	0.68	0.68
23	Other	Per cent	1.44	1.45	1.45	1.46	1.50	1.78
24	Total	£ millions	931,773	937,817	946,039	954,887	965,276	973,149
	New commitments in Qtr							
	(i) Percentages by purpose							
25	House purchase	Per cent	64.20	62.97	67.16	64.70	63.47	61.65
26	Remortgage	Per cent	30.77	30.87	28.45	30.37	31.49	32.23
27	Other (inc further advances)	Per cent	5.03	6.16	4.39	4.94	5.04	6.12
28	Total	£ millions	38,050	38,792	48,986	52,365	47,875	48,456
	(ii) Amounts by purpose							
29	House purchase	£ millions	24,429	24,426	32,899	33,878	30,386	29,871
30	Remortgage	£ millions	11,706	11,976	13,937	15,901	15,076	15,618
31	Other (inc further advances)	£ millions	1,914	2,390	2,150	2,586	2,414	2,967
32	Total	£ millions	38,050	38,792	48,986	52,365	47,875	48,456

Residential loans to individuals: Purpose of loan

Not seasonally adjusted

Sub table reference			2014 Q4	2015 Q1	Q2	Q3	Q4	2016 Q1
B	Residential loans to individuals: Non-regulated							
	By purpose of loan:							
	Advances							
1	House purchase:	Per cent	90.69	88.83	88.65	88.89	89.75	91.86
	Owner occupation:							
2	FTBs	Per cent	0.06	0.07	0.05	0.13	0.03	0.03
3	Other	Per cent	3.13	1.94	1.84	2.06	1.77	1.47
4	Buy to let	Per cent	87.50	86.83	86.76	86.70	87.95	90.35
5	Further advance	Per cent	0.56	0.62	0.61	0.47	0.56	0.46
6	Remortgage	Per cent	5.74	6.27	6.94	7.23	6.53	5.65
7	Own borrowers	Per cent	0.57	0.79	0.88	0.68	0.86	0.50
8	From other lenders	Per cent	5.17	5.48	6.06	6.55	5.67	5.15
9	Other:	Per cent	3.01	4.27	3.79	3.40	3.17	2.03
10	Lifetime mortgage	Per cent	0.00	0.00	0.00	0.00	0.00	0.00
11	Other	Per cent	3.01	4.27	3.79	3.40	3.16	2.03
12	Total	£ millions	8,622	8,780	9,573	11,132	11,373	14,863
	Balances							
13	Buy to let	Per cent	66.67	67.67	68.84	70.43	71.57	73.24
14	Lifetime mortgage	Per cent	0.76	0.72	0.72	0.68	0.66	0.63
15	Other non regulated	Per cent	32.57	31.61	30.44	28.89	27.77	26.13
16	Total	£ millions	237,266	239,459	241,706	242,878	245,134	249,321
	New commitments in Qtr							
	(i) Percentages by purpose							
17	House purchase	Per cent	65.32	61.40	65.28	68.66	65.61	62.38
18	Remortgage	Per cent	30.33	33.19	30.46	27.01	30.88	34.31
19	Other (inc further advances)	Per cent	4.34	5.41	4.26	4.33	3.51	3.31
20	Total	£ millions	8,187	8,417	10,576	11,752	11,584	12,145
	(ii) Amounts by purpose							
21	House purchase	£ millions	5,348	5,168	6,904	8,069	7,600	7,576
22	Remortgage	£ millions	2,484	2,794	3,221	3,174	3,578	4,167
23	Other (inc further advances)	£ millions	356	456	451	509	407	401
24	Total	£ millions	8,187	8,417	10,576	11,752	11,584	12,145

Residential loans to individuals: Purpose of loan

Not seasonally adjusted

Sub table reference			2014 Q4	2015 Q1	Q2	Q3	Q4	2016 Q1
C	Residential loans to individuals: All (Reg + Non-reg)							
	By purpose of loan:							
	Advances							
1	House purchase	Per cent	70.81	65.94	67.53	70.11	69.28	68.95
	Owner occupation							
2	FTBs	Per cent	21.63	18.92	20.38	20.39	20.87	16.90
3	Other	Per cent	34.25	30.23	31.28	34.11	32.53	30.96
4	Buy to let	Per cent	14.92	16.79	15.87	15.61	15.89	21.09
5	Further advance	Per cent	2.37	2.59	2.51	2.35	2.21	2.57
6	Remortgage	Per cent	23.69	27.19	26.17	24.14	25.01	25.27
7	Own borrowers	Per cent	2.06	2.36	2.30	2.08	1.85	2.17
8	From other lenders	Per cent	21.62	24.84	23.87	22.07	23.16	23.10
9	Other	Per cent	3.14	4.28	3.80	3.39	3.49	3.20
10	Lifetime mortgage	Per cent	0.75	0.75	0.74	0.71	0.78	0.63
11	Other	Per cent	2.39	3.53	3.05	2.69	2.71	2.57
12	Total	£ millions	51,372	45,592	52,560	62,091	63,084	64,024
	Balances							
13	Buy to let	Per cent	13.84	14.04	14.27	14.53	14.72	15.16
14	Lifetime mortgage	Per cent	0.70	0.68	0.68	0.68	0.68	0.67
15	Other	Per cent	85.46	85.28	85.05	84.80	84.60	84.17
16	Total	£ millions	1,169,040	1,177,276	1,187,745	1,197,765	1,210,410	1,222,470
	New commitments in Qtr							
	(i) Percentages by purpose							
17	House purchase	Per cent	64.40	62.69	66.83	65.42	63.89	61.79
18	Remortgage	Per cent	30.69	31.29	28.81	29.75	31.37	32.65
19	Other (inc further advances)	Per cent	4.91	6.03	4.37	4.83	4.74	5.56
20	Total	£ millions	46,237	47,209	59,562	64,117	59,460	60,601
	(ii) Amounts by purpose							
21	House purchase	£ millions	29,777	29,593	39,803	41,947	37,986	37,447
22	Remortgage	£ millions	14,190	14,770	17,158	19,075	18,653	19,785
23	Other (inc further advances)	£ millions	2,270	2,846	2,601	3,095	2,820	3,369
24	Total	£ millions	46,237	47,209	59,562	64,117	59,460	60,601

Notes to table

Explanatory notes

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MLAR Table 1.4

Last updated: 14 June 2016

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference		2014	2015				2016	
		Q4	Q1	Q2	Q3	Q4	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	13,396	12,783	12,259	11,978	11,629	11,971
2	Amount of arrears	£ millions	28	27	26	25	24	23
3	Balance outstanding	£ millions	1,492	1,451	1,417	1,332	1,274	1,241
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	12.19	12.29	12.46	12.10	11.94	11.60
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	106,432 (a)	102,758	98,919	96,200	93,999	104,783
	of which : % of cases having							
6	A temporary concession	Per cent	4.55	4.55	4.29	4.30	4.89	4.15
7	A formal arrangement	Per cent	29.63	29.17	27.35	25.56	24.85	24.40
8	No concession or arrangement	Per cent	65.83	66.28	68.36	70.15	70.26	71.46
9	Amount of arrears	£ millions	752	750	760	745	753	802
10	Balance outstanding	£ millions	12,240	11,811	11,372	11,011	10,670	10,704
11	Balances as % of total loan balances	Per cent	1.31	1.26	1.20	1.15	1.11	1.10
12	Performance of arrears cases in Qtr	Per cent	64.54	63.80	62.22	61.96	62.52	57.91

MLAR Table 1.4

Last updated: 14 June 2016

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2014	2015				2016
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	0.45	0.43	0.40	0.38	0.35	0.34
14	2.5 < 5.0 % in arrears	Per cent	0.44	0.43	0.40	0.38	0.36	0.36
15	5.0 < 7.5 % in arrears	Per cent	0.16	0.16	0.16	0.15	0.15	0.15
16	7.5 < 10 % in arrears	Per cent	0.08	0.08	0.07	0.07	0.07	0.07
17	10 % or more in arrears	Per cent	0.13	0.13	0.13	0.14	0.14	0.15
18	In possession	Per cent	0.06	0.04	0.03	0.03	0.03	0.03
19	TOTAL	Per cent	1.31	1.26	1.20	1.15	1.11	1.10
20	Total (excl. 1.5 < 2.5% band)	Per cent	0.87	0.83	0.80	0.78	0.75	0.76
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.40	0.38	0.36	0.35	0.33	0.34
22	2.5 < 5.0 % in arrears	Per cent	0.40	0.39	0.37	0.35	0.35	0.37
23	5.0 < 7.5 % in arrears	Per cent	0.15	0.15	0.14	0.14	0.14	0.15
24	7.5 < 10 % in arrears	Per cent	0.07	0.07	0.07	0.07	0.07	0.08
25	10 % or more in arrears	Per cent	0.13	0.13	0.13	0.14	0.14	0.20
26	In possession	Per cent	0.04	0.03	0.02	0.02	0.02	0.02
27	TOTAL	Per cent	1.20	1.15	1.11	1.08	1.05	1.16
28	Total (excl. 1.5 < 2.5% band)	Per cent	0.80	0.77	0.75	0.73	0.72	0.82

MLAR Table 1.4

Last updated: 14 June 2016

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2014	2015				2016
A (cont.)			Q4	Q1	Q2	Q3	Q4	Q1
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	2,232	1,479	1,280	1,305	1,061	1,144
30	Possession sales in Qtr	Units	2,955	2,376	1,881	1,416	1,345	1,237
31	Stocks of possessions at end Qtr	Units	3,562	2,705	2,190	2,087	1,793	1,740
	Capitalisation of arrears cases							
32	Number in Qtr	Units	4,247	4,188	3,589	3,262	2,404	2,186
33	Amount of arrears capitalised in Qtr	£ millions	18	17	15	13	9	8
34	Balance outstanding	£ millions	525	516	439	391	284	253
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	Units	8,866,377	8,907,691	8,936,018	8,932,494	8,928,109	9,053,968
36	Loan book: balances outstanding	£ millions	931,773	937,817	946,039	954,887	965,276	973,151

MLAR Table 1.4

Last updated: 14 June 2016

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2014 Q4	2015 Q1	Q2	Q3	Q4	2016 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	6,246	5,877	5,590	4,892	5,125	4,485
2	Amount of arrears	£ millions	8	7	7	6	7	6
3	Balance outstanding	£ millions	428	394	387	335	368	326
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	10.74	10.35	10.44	10.13	11.40	10.58
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	68,480	65,346	64,412	54,624	53,678	46,743
	of which : % of cases having							
6	A temporary concession	Per cent	4.01	3.59	3.37	2.94	3.65	2.79
7	A formal arrangement	Per cent	17.88	17.82	16.41	15.77	14.81	18.34
8	No concession or arrangement	Per cent	78.11	78.59	80.22	81.28	81.54	78.87
9	Amount of arrears	£ millions	356	351	343	299	290	293
10	Balance outstanding	£ millions	3,987	3,804	3,701	3,305	3,225	3,083
11	Balances as % of total loan balances	Per cent	1.68	1.59	1.53	1.36	1.32	1.24
12	Performance of arrears cases in Qtr	Per cent	55.21	54.01	54.52	53.66	54.26	54.45

MLAR Table 1.4

Last updated: 14 June 2016

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2014	2015				2016
			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	0.46	0.43	0.42	0.37	0.36	0.34
14	2.5 < 5.0 % in arrears	Per cent	0.47	0.46	0.43	0.39	0.37	0.36
15	5.0 < 7.5 % in arrears	Per cent	0.20	0.19	0.19	0.17	0.16	0.15
16	7.5 < 10 % in arrears	Per cent	0.11	0.10	0.10	0.09	0.09	0.08
17	10 % or more in arrears	Per cent	0.30	0.29	0.29	0.25	0.24	0.23
18	In possession	Per cent	0.14	0.12	0.10	0.09	0.09	0.08
19	TOTAL	Per cent	1.68	1.59	1.53	1.36	1.32	1.24
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.22	1.16	1.11	0.99	0.95	0.90
	(ii) Number of cases in arrears as % total number of loans							
21	1.5 < 2.5 % in arrears	Per cent	0.44	0.42	0.41	0.38	0.37	0.34
22	2.5 < 5.0 % in arrears	Per cent	0.49	0.48	0.47	0.42	0.42	0.38
23	5.0 < 7.5 % in arrears	Per cent	0.22	0.22	0.22	0.19	0.19	0.18
24	7.5 < 10 % in arrears	Per cent	0.13	0.13	0.13	0.11	0.11	0.10
25	10 % or more in arrears	Per cent	0.62	0.60	0.60	0.49	0.49	0.40
26	In possession	Per cent	0.07	0.06	0.05	0.05	0.05	0.05
27	TOTAL	Per cent	1.98	1.90	1.88	1.64	1.63	1.45
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.54	1.48	1.47	1.26	1.25	1.10

MLAR Table 1.4

Last updated: 14 June 2016

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2014	2015				2016
B (cont.)			Q4	Q1	Q2	Q3	Q4	Q1
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	1,121	852	791	888	757	792
30	Possession sales in Qtr	Units	1,414	1,397	1,026	868	807	778
31	Stocks of possessions at end Qtr	Units	2,506	2,003	1,739	1,616	1,517	1,509
	Capitalisation of arrears cases							
32	Number in Qtr	Units	1,454	1,329	1,059	839	646	531
33	Amount of arrears capitalised in Qtr	£ millions	6	5	5	3	3	3
34	Balance outstanding	£ millions	129	137	117	70	52	41
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	Units	3,466,261	3,441,772	3,421,605	3,334,869	3,299,904	3,230,725
36	Loan book: balances outstanding	£ millions	237,266	239,459	241,706	242,878	245,134	249,321

MLAR Table 1.4

Last updated: 14 June 2016

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2014	2015				2016
C			Q4	Q1	Q2	Q3	Q4	Q1
	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	19,642	18,660	17,849	16,870	16,754	16,456
2	Amount of arrears	£ millions	36	34	34	31	31	29
3	Balance outstanding	£ millions	1,920	1,845	1,804	1,667	1,641	1,567
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	11.83	11.82	11.97	11.65	11.81	11.37
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	174,912	168,104	163,331	150,824	147,677	151,526
	of which : % of cases having							
6	A temporary concession	Per cent	4.34	4.18	3.93	3.81	4.44	3.73
7	A formal arrangement	Per cent	25.03	24.76	23.04	22.01	21.20	22.53
8	No concession or arrangement	Per cent	70.64	71.06	73.04	74.18	74.36	73.74
9	Amount of arrears	£ millions	1,108	1,102	1,102	1,045	1,042	1,095
10	Balance outstanding	£ millions	16,227	15,615	15,072	14,316	13,894	13,787
11	Balances as % of total loan balances	Per cent	1.39	1.33	1.27	1.20	1.15	1.13
12	Performance of arrears cases in Qtr	Per cent	61.77	61.90	60.08	59.81	60.24	59.35

MLAR Table 1.4

Last updated: 14 June 2016

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2014	2015				2016
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	0.45	0.43	0.40	0.38	0.36	0.34
14	2.5 < 5.0 % in arrears	Per cent	0.45	0.43	0.41	0.39	0.37	0.36
15	5.0 < 7.5 % in arrears	Per cent	0.17	0.16	0.16	0.15	0.15	0.15
16	7.5 < 10 % in arrears	Per cent	0.08	0.08	0.08	0.08	0.08	0.08
17	10 % or more in arrears	Per cent	0.16	0.16	0.17	0.16	0.16	0.16
18	In possession	Per cent	0.07	0.06	0.05	0.04	0.04	0.04
19	TOTAL	Per cent	1.39	1.33	1.27	1.20	1.15	1.13
20	Total (excl. 1.5 < 2.5% band)	Per cent	0.94	0.90	0.87	0.82	0.79	0.79
	(ii) Number of cases in arrears as % total number of loans							
21	1.5 < 2.5 % in arrears	Per cent	0.41	0.39	0.37	0.36	0.34	0.34
22	2.5 < 5.0 % in arrears	Per cent	0.43	0.41	0.40	0.37	0.36	0.37
23	5.0 < 7.5 % in arrears	Per cent	0.17	0.17	0.17	0.16	0.15	0.16
24	7.5 < 10 % in arrears	Per cent	0.09	0.09	0.09	0.08	0.08	0.09
25	10 % or more in arrears	Per cent	0.27	0.26	0.26	0.23	0.23	0.25
26	In possession	Per cent	0.05	0.04	0.03	0.03	0.03	0.03
27	TOTAL	Per cent	1.42	1.36	1.32	1.23	1.21	1.23
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.01	0.97	0.95	0.87	0.86	0.89

MLAR Table 1.4

Last updated: 14 June 2016

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2014	2015				2016
C (cont.)			Q4	Q1	Q2	Q3	Q4	Q1
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	3,353	2,331	2,071	2,193	1,818	1,936
30	Possession sales in Qtr	Units	4,369	3,773	2,907	2,284	2,152	2,015
31	Stocks of possessions at end Qtr	Units	6,068	4,708	3,929	3,703	3,310	3,249
	Capitalisation of arrears cases							
32	Number in Qtr	Units	5,701	5,517	4,648	4,101	3,050	2,717
33	Amount of arrears capitalised in Qtr	£ millions	23	23	19	17	12	11
34	Balance outstanding	£ millions	654	653	556	461	336	294
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	Units	12,332,638	12,349,463	12,357,623	12,267,363	12,228,013	12,284,693
36	Loan book: balances outstanding	£ millions	1,169,040	1,177,276	1,187,745	1,197,765	1,210,410	1,222,471

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: 14 June 2016

Residential loans to individuals: Mortgage Administration

Not seasonally adjusted

			2014	2015				2016
			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	135,084	146,689	152,342	161,549	229,185	236,608
2	SPVs:	Units	563,598	500,858	487,347	479,859	396,717	421,669
3	All "securitised"	Units	698,682	647,547	639,689	641,408	625,902	658,277
Balances outstanding on loans administered for:								
4	Firms without a mortgage lender's permission	£ millions	7,864	8,468	9,179	9,955	17,728	17,083
5	SPVs:	£ millions	57,079	50,558	49,915	48,904	39,455	41,694
6	All "securitised"	£ millions	64,943	59,025	59,095	58,859	57,183	58,777

MLAR Table 1.5

Last updated: 14 June 2016

Residential loans to individuals: Mortgage Administration

Not seasonally adjusted

			2014	2015				2016
			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	19,561	21,974	19,670	36,655	37,636	42,898
2	SPVs:	Units	311,720	280,700	289,939	269,284	251,771	233,341
3	All "securitised"	Units	331,281	302,674	309,609	305,939	289,407	276,239
Balances outstanding on loans administered for:								
4	Firms without a mortgage lender's permission	£ millions	1,136	1,322	1,329	3,364	3,599	3,570
5	SPVs:	£ millions	25,004	23,969	23,790	21,965	20,230	19,692
6	All "securitised"	£ millions	26,141	25,291	25,118	25,329	23,828	23,262

MLAR Table 1.5

Last updated: 14 June 2016

Residential loans to individuals: Mortgage Administration

Not seasonally adjusted

			2014	2015				2016
			Q4	Q1	Q2	Q3	Q4	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	154,645	168,663	172,012	198,204	266,821	279,506
2	SPVs:	Units	875,318	781,558	777,286	749,143	648,488	655,010
3	All "securitised"	Units	1,029,963	950,221	949,298	947,347	915,309	934,516
Balances outstanding on loans administered for:								
4	Firms without a mortgage lender's permission	£ millions	9,000	9,790	10,508	13,319	21,327	20,653
5	SPVs:	£ millions	82,083	74,527	73,705	70,869	59,684	61,386
6	All "securitised"	£ millions	91,083	84,317	84,213	84,188	81,011	82,039

Notes to table

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

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

Explanatory notes

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Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2014	2015				2016
			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	2,686	2,762	2,507	2,460	2,722	2,998
2	Amount of arrears	£ millions	6	5	5	5	5	5
3	Balance outstanding	£ millions	300	295	275	257	278	272
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	8.48	8.73	8.44	8.36	9.51	9.06
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	29,727	28,749	27,822	26,353	25,396	33,625
	of which : % of cases having							
6	A temporary concession	Per cent	3.16	3.34	3.14	2.85	3.41	2.16
7	A formal arrangement	Per cent	40.93	43.95	40.73	36.57	35.27	21.87
8	No concession or arrangement	Per cent	55.92	52.71	56.13	60.58	61.32	75.97
9	Amount of arrears	£ millions	175	169	165	157	154	180
10	Balance outstanding	£ millions	3,536	3,378	3,260	3,076	2,927	3,006

MLAR Table 1.6

Last updated: 14 June 2016

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2014	2015				2016
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
A (cont.)								
11	Balances as % of total loan balances	Per cent	5.44	5.72	5.52	5.23	5.12	5.11
12	Performance of arrears cases in Qtr	Per cent	69.73	68.96	71.05	70.64	71.04	69.42
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	1.65	1.74	1.65	1.56	1.55	1.56
14	2.5 < 5.0 % in arrears	Per cent	1.98	2.09	2.00	1.88	1.85	1.76
15	5.0 < 7.5 % in arrears	Per cent	0.79	0.81	0.81	0.79	0.77	0.74
16	7.5 < 10 % in arrears	Per cent	0.37	0.40	0.40	0.37	0.36	0.36
17	10 % or more in arrears	Per cent	0.43	0.45	0.46	0.43	0.43	0.54
18	In possession	Per cent	0.22	0.23	0.20	0.19	0.16	0.15
19	Total	Per cent	5.44	5.72	5.52	5.23	5.12	5.11
20	Total (excl. 1.5 < 2.5% band)	Per cent	3.79	3.98	3.87	3.67	3.57	3.56
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	1.28	1.35	1.29	1.23	1.23	1.38
22	2.5 < 5.0 % in arrears	Per cent	1.50	1.56	1.54	1.43	1.44	1.57
23	5.0 < 7.5 % in arrears	Per cent	0.63	0.64	0.65	0.61	0.60	0.68
24	7.5 < 10 % in arrears	Per cent	0.31	0.32	0.33	0.30	0.29	0.36
25	10 % or more in arrears	Per cent	0.39	0.41	0.42	0.40	0.40	1.01
26	In possession	Per cent	0.15	0.16	0.13	0.13	0.10	0.10
27	Total	Per cent	4.25	4.44	4.35	4.11	4.06	5.11
28	Total (excl. 1.5 < 2.5% band)	Per cent	2.97	3.09	3.06	2.88	2.83	3.72

MLAR Table 1.6

Last updated: 14 June 2016

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2014	2015				2016
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
A (cont.)								
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	584	586	445	524	373	441
30	Possession sales in Qtr	Units	749	651	552	511	527	463
31	Stocks of possessions at end Qtr	Units	1,021	1,067	841	842	647	667
Capitalisation of arrears cases								
32	Number in Qtr	Units	325	405	177	263	160	204
33	Amount of arrears capitalised in Qtr	£ millions	1	2	1	1	1	1
34	Balance outstanding	£ millions	37	49	22	28	21	24
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	698,682	647,547	639,689	641,408	625,902	658,277
36	Loan book: balances outstanding	£ millions	64,943	59,025	59,095	58,859	57,183	58,777

MLAR Table 1.6

Last updated: 14 June 2016

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2014	2015				2016
			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	938	902	733	1,001	894	956
2	Amount of arrears	£ millions	1	1	1	1	1	1
3	Balance outstanding	£ millions	62	57	48	55	51	56
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	8.37	7.65	6.27	7.46	7.20	5.80
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	13,342	13,408	18,546	18,959	18,079	21,901
	of which : % of cases having							
6	A temporary concession	Per cent	1.71	1.80	2.45	1.27	1.29	0.85
7	A formal arrangement	Per cent	36.40	36.52	30.34	25.44	26.17	10.21
8	No concession or arrangement	Per cent	61.89	61.67	67.21	73.30	72.54	88.94
9	Amount of arrears	£ millions	81	89	96	93	107	190
10	Balance outstanding	£ millions	739	746	769	734	707	974

MLAR Table 1.6

Last updated: 14 June 2016

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2014	2015				2016
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
B (cont.)								
11	Balances as % of total loan balances	Per cent	2.83	2.95	3.06	2.90	2.97	4.19
12	Performance of arrears cases in Qtr	Per cent	58.49	57.25	60.46	62.05	60.92	57.40
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	0.63	0.65	0.70
14	2.5 < 5.0 % in arrears	Per cent	0.70	0.73	0.79	0.73	0.73	0.82
15	5.0 < 7.5 % in arrears	Per cent	0.31	0.31	0.35	0.35	0.36	0.45
16	7.5 < 10 % in arrears	Per cent	0.16	0.16	0.19	0.17	0.16	0.26
17	10 % or more in arrears	Per cent	0.61	0.70	0.81	0.78	0.84	1.75
18	In possession	Per cent	0.33	0.32	0.24	0.23	0.24	0.22
19	Total	Per cent	2.83	2.95	3.06	2.90	2.97	4.19
20	Total (excl. 1.5 < 2.5% band)	Per cent	2.11	2.23	2.38	2.26	2.32	3.49
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.74	0.78	0.88	0.90	0.87	0.98
22	2.5 < 5.0 % in arrears	Per cent	0.81	0.90	1.17	1.17	1.14	1.30
23	5.0 < 7.5 % in arrears	Per cent	0.41	0.44	0.63	0.66	0.64	0.80
24	7.5 < 10 % in arrears	Per cent	0.26	0.28	0.44	0.44	0.40	0.56
25	10 % or more in arrears	Per cent	1.61	1.82	2.71	2.87	3.04	4.12
26	In possession	Per cent	0.20	0.22	0.15	0.15	0.16	0.16
27	Total	Per cent	4.03	4.43	5.99	6.20	6.25	7.93
28	Total (excl. 1.5 < 2.5% band)	Per cent	3.29	3.65	5.11	5.29	5.38	6.95

MLAR Table 1.6

Last updated: 14 June 2016

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2014	2015				2016
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
B (cont.)								
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	197	240	155	164	201	169
30	Possession sales in Qtr	Units	415	314	246	204	191	166
31	Stocks of possessions at end Qtr	Units	669	651	479	467	464	441
Capitalisation of arrears cases								
32	Number in Qtr	Units	90	185	30	46	35	31
33	Amount of arrears capitalised in Qtr	£ millions	0	1	0	0	0	0
34	Balance outstanding	£ millions	6	8	1	4	4	2
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	331,281	302,674	309,609	305,939	289,407	276,239
36	Loan book: balances outstanding	£ millions	26,141	25,291	25,118	25,329	23,828	23,262

MLAR Table 1.6

Last updated: 14 June 2016

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2014	2015				2016
			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	3,624	3,664	3,240	3,461	3,616	3,954
2	Amount of arrears	£ millions	7	6	6	6	6	6
3	Balance outstanding	£ millions	362	352	323	312	329	329
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	8.46	8.53	8.03	8.19	9.06	8.26
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	43,069	42,157	46,368	45,312	43,475	55,526
	of which: % of cases having							
6	A temporary concession	Per cent	2.71	2.85	2.87	2.19	2.53	1.64
7	A formal arrangement	Per cent	39.52	41.59	36.57	31.91	31.49	17.27
8	No concession or arrangement	Per cent	57.77	55.56	60.56	65.90	65.99	81.09
9	Amount of arrears	£ millions	256	258	261	251	261	371
10	Balance outstanding	£ millions	4,275	4,124	4,030	3,810	3,634	3,980

MLAR Table 1.6

Last updated: 14 June 2016

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2014	2015				2016
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
C (cont.)								
11	Balances as % of total loan balances	Per cent	4.69	4.89	4.78	4.53	4.49	4.85
12	Performance of arrears cases in Qtr	Per cent	67.28	66.02	68.30	68.46	68.44	66.29
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	1.38	1.43	1.36	1.28	1.28	1.32
14	2.5 < 5.0 % in arrears	Per cent	1.61	1.68	1.64	1.53	1.52	1.50
15	5.0 < 7.5 % in arrears	Per cent	0.65	0.66	0.67	0.66	0.65	0.66
16	7.5 < 10 % in arrears	Per cent	0.31	0.33	0.34	0.31	0.30	0.33
17	10 % or more in arrears	Per cent	0.48	0.52	0.56	0.54	0.55	0.89
18	In possession	Per cent	0.25	0.26	0.21	0.20	0.18	0.17
19	Total	Per cent	4.69	4.89	4.78	4.53	4.49	4.85
20	Total (excl. 1.5 < 2.5% band)	Per cent	3.31	3.46	3.42	3.25	3.20	3.54
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	1.11	1.17	1.16	1.12	1.11	1.27
22	2.5 < 5.0 % in arrears	Per cent	1.28	1.35	1.42	1.35	1.34	1.49
23	5.0 < 7.5 % in arrears	Per cent	0.56	0.58	0.64	0.63	0.61	0.71
24	7.5 < 10 % in arrears	Per cent	0.29	0.30	0.36	0.35	0.33	0.42
25	10 % or more in arrears	Per cent	0.78	0.86	1.17	1.20	1.23	1.93
26	In possession	Per cent	0.16	0.18	0.14	0.14	0.12	0.12
27	Total	Per cent	4.18	4.44	4.88	4.78	4.75	5.94
28	Total (excl. 1.5 < 2.5% band)	Per cent	3.07	3.27	3.73	3.66	3.64	4.68

MLAR Table 1.6

Last updated: 14 June 2016

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2014	2015				2016
			Q4	Q1	Q2	Q3	Q4	Q1
Sub table reference								
C (cont.)								
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	781	826	600	688	574	610
30	Possession sales in Qtr	Units	1,164	965	798	715	718	629
31	Stocks of possessions at end Qtr	Units	1,690	1,718	1,320	1,309	1,111	1,108
Capitalisation of arrears cases								
32	Number in Qtr	Units	415	590	207	309	195	235
33	Amount of arrears capitalised in Qtr	£ millions	2	3	1	1	1	1
34	Balance outstanding	£ millions	43	57	23	33	24	26
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	1,029,963	950,221	949,298	947,347	915,309	934,516
36	Loan book: balances outstanding	£ millions	91,083	84,317	84,213	84,188	81,011	82,039

Notes to table

Explanatory notes

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

Not seasonally adjusted

			2014	2015				2016
			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	16,082	15,545	14,766	14,438	14,351	14,969
2	Amount of arrears	£ millions	33	32	31	30	29	28
3	Balance outstanding	£ millions	1,792	1,746	1,693	1,590	1,552	1,513
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	11.36	11.50	11.57	11.28	11.41	11.04
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	136,159 (a)	131,507	126,741	122,553	119,395	138,408
of which: % of cases having								
6	A temporary concession	Per cent	4.24	4.29	4.04	3.99	4.58	3.66
7	A formal arrangement	Per cent	32.09	32.40	30.29	27.92	27.07	23.78
8	No concession or arrangement	Per cent	63.66	63.31	65.67	68.09	68.36	72.56
9	Amount of arrears	£ millions	927	919	925	903	907	982
10	Balance outstanding	£ millions	15,776	15,190	14,632	14,087	13,597	13,710
11	Balances as % of total loan balances	Per cent	1.58	1.52	1.46	1.39	1.33	1.33
12	Performance of arrears cases in Qtr	Per cent	65.70	64.95	64.18	63.85	64.35	60.36

MLAR Table 1.7

Last updated: 14 June 2016

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

Not seasonally adjusted

			2014	2015				2016
			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	0.53	0.50	0.47	0.45	0.42	0.41
14	2.5 < 5.0 % in arrears	Per cent	0.54	0.53	0.50	0.47	0.45	0.44
15	5.0 < 7.5 % in arrears	Per cent	0.20	0.20	0.20	0.19	0.18	0.18
16	7.5 < 10 % in arrears	Per cent	0.10	0.10	0.09	0.09	0.09	0.09
17	10 % or more in arrears	Per cent	0.15	0.15	0.15	0.15	0.15	0.17
18	In possession	Per cent	0.07	0.05	0.04	0.04	0.04	0.04
19	TOTAL	Per cent	1.58	1.52	1.46	1.39	1.33	1.33
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.06	1.02	0.98	0.94	0.91	0.92
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.47	0.45	0.42	0.41	0.39	0.41
22	2.5 < 5.0 % in arrears	Per cent	0.48	0.47	0.45	0.43	0.42	0.45
23	5.0 < 7.5 % in arrears	Per cent	0.18	0.18	0.18	0.17	0.17	0.19
24	7.5 < 10 % in arrears	Per cent	0.09	0.09	0.09	0.09	0.09	0.10
25	10 % or more in arrears	Per cent	0.15	0.15	0.15	0.15	0.16	0.26
26	In possession	Per cent	0.05	0.04	0.03	0.03	0.03	0.02
27	TOTAL	Per cent	1.42	1.38	1.32	1.28	1.25	1.43
28	Total (excl. 1.5 < 2.5% band)	Per cent	0.96	0.93	0.90	0.87	0.86	1.02
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	2,816	2,065	1,725	1,829	1,434	1,585
30	Possession sales in Qtr	Units	3,704	3,027	2,433	1,927	1,872	1,700
31	Stocks of possessions at end Qtr	Units	4,583	3,772	3,031	2,929	2,440	2,407
Capitalisation of arrears cases								
32	Number in Qtr	Units	4,572	4,593	3,766	3,525	2,564	2,390
33	Amount of arrears capitalised in Qtr	£ millions	19	19	15	14	10	9
34	Balance outstanding	£ millions	562	565	461	420	305	277
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	9,565,059	9,555,238	9,575,707	9,573,902	9,554,011	9,712,245
36	Loan book: balances outstanding	£ millions	996,716	996,842	1,005,133	1,013,746	1,022,459	1,031,928

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

Not seasonally adjusted

			2014	2015				2016
			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	7,184	6,779	6,323	5,893	6,019	5,441
2	Amount of arrears	£ millions	9	8	8	7	8	7
3	Balance outstanding	£ millions	490	451	435	390	419	383
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	10.37	9.90	9.73	9.65	10.65	9.43
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	81,822	78,754	82,958	73,583	71,757	68,644
of which : % of cases having								
6	A temporary concession	Per cent	3.63	3.28	3.16	2.51	3.05	2.17
7	A formal arrangement	Per cent	20.90	21.01	19.53	18.26	17.68	15.75
8	No concession or arrangement	Per cent	75.47	75.71	77.31	79.23	79.27	82.08
9	Amount of arrears	£ millions	438	440	438	393	396	484
10	Balance outstanding	£ millions	4,725	4,549	4,470	4,038	3,932	4,057
11	Balances as % of total loan balances	Per cent	1.79	1.72	1.68	1.51	1.46	1.49
12	Performance of arrears cases in Qtr	Per cent	55.72	54.55	55.54	55.18	55.46	54.99

MLAR Table 1.7

Last updated: 14 June 2016

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

Not seasonally adjusted

			2014	2015				2016
			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	0.49	0.46	0.44	0.40	0.39	0.37
14	2.5 < 5.0 % in arrears	Per cent	0.49	0.48	0.47	0.42	0.41	0.40
15	5.0 < 7.5 % in arrears	Per cent	0.21	0.20	0.20	0.18	0.18	0.18
16	7.5 < 10 % in arrears	Per cent	0.11	0.11	0.11	0.10	0.10	0.10
17	10 % or more in arrears	Per cent	0.33	0.33	0.34	0.30	0.29	0.36
18	In possession	Per cent	0.16	0.14	0.11	0.10	0.10	0.09
19	TOTAL	Per cent	1.79	1.72	1.68	1.51	1.46	1.49
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.31	1.26	1.23	1.11	1.07	1.12
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.46	0.44	0.45	0.42	0.41	0.39
22	2.5 < 5.0 % in arrears	Per cent	0.52	0.51	0.52	0.48	0.48	0.45
23	5.0 < 7.5 % in arrears	Per cent	0.24	0.24	0.26	0.23	0.23	0.22
24	7.5 < 10 % in arrears	Per cent	0.14	0.14	0.16	0.14	0.13	0.13
25	10 % or more in arrears	Per cent	0.71	0.70	0.78	0.69	0.69	0.70
26	In possession	Per cent	0.08	0.07	0.06	0.06	0.06	0.06
27	TOTAL	Per cent	2.15	2.10	2.22	2.02	2.00	1.96
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.69	1.66	1.77	1.60	1.59	1.57
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	1,318	1,092	946	1,052	958	961
30	Possession sales in Qtr	Units	1,829	1,711	1,272	1,072	998	944
31	Stocks of possessions at end Qtr	Units	3,175	2,654	2,218	2,083	1,981	1,950
Capitalisation of arrears cases								
32	Number in Qtr	Units	1,544	1,514	1,089	885	681	562
33	Amount of arrears capitalised in Qtr	£ millions	6	6	5	4	3	3
34	Balance outstanding	£ millions	135	145	118	74	55	43
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	3,797,542	3,744,446	3,731,214	3,640,808	3,589,311	3,506,964
36	Loan book: balances outstanding	£ millions	263,407	264,750	266,824	268,207	268,963	272,582

MLAR Table 1.7

Last updated: 14 June 2016

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

Not seasonally adjusted

			2014	2015				2016
			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	23,266	22,324	21,089	20,331	20,370	20,410
2	Amount of arrears	£ millions	42	41	39	37	37	36
3	Balance outstanding	£ millions	2,282	2,197	2,127	1,979	1,971	1,896
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	11.13	11.13	11.14	10.92	11.24	10.67
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	217,981	210,261	209,699	196,136	191,152	207,052
	of which: % of cases having							
6	A temporary concession	Per cent	4.01	3.91	3.69	3.43	4.00	3.17
7	A formal arrangement	Per cent	27.89	28.13	26.03	24.30	23.54	21.12
8	No concession or arrangement	Per cent	68.09	67.95	70.28	72.27	72.45	75.71
9	Amount of arrears	£ millions	1,365	1,359	1,364	1,295	1,303	1,466
10	Balance outstanding	£ millions	20,501	19,739	19,102	18,125	17,529	17,767
11	Balances as % of total loan balances	Per cent	1.63	1.56	1.50	1.41	1.36	1.36
12	Performance of arrears cases in Qtr	Per cent	63.40	62.55	62.16	61.92	62.36	59.13
C (cont.) Arrears cases at end Qtr: analysed by degree of severity								
(i) Balances on cases in arrears as % total loan balances								
13	1.5 < 2.5 % in arrears	Per cent	0.52	0.49	0.47	0.44	0.41	0.40
14	2.5 < 5.0 % in arrears	Per cent	0.53	0.52	0.49	0.46	0.44	0.43
15	5.0 < 7.5 % in arrears	Per cent	0.20	0.20	0.20	0.19	0.18	0.18
16	7.5 < 10 % in arrears	Per cent	0.10	0.10	0.10	0.09	0.09	0.09
17	10 % or more in arrears	Per cent	0.19	0.19	0.19	0.18	0.18	0.21
18	In possession	Per cent	0.09	0.07	0.06	0.05	0.05	0.05
19	TOTAL	Per cent	1.63	1.56	1.50	1.41	1.36	1.36
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.11	1.07	1.03	0.98	0.94	0.96

MLAR Table 1.7

Last updated: 14 June 2016

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

Not seasonally adjusted

			2014	2015				2016
			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	0.47	0.45	0.43	0.41	0.40	0.41
22	2.5 < 5.0 % in arrears	Per cent	0.49	0.48	0.47	0.44	0.43	0.45
23	5.0 < 7.5 % in arrears	Per cent	0.20	0.20	0.20	0.19	0.19	0.20
24	7.5 < 10 % in arrears	Per cent	0.10	0.10	0.11	0.10	0.10	0.11
25	10 % or more in arrears	Per cent	0.31	0.31	0.33	0.30	0.30	0.37
26	In possession	Per cent	0.06	0.05	0.04	0.04	0.03	0.03
27	TOTAL	Per cent	1.63	1.58	1.58	1.48	1.45	1.57
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.17	1.13	1.15	1.07	1.06	1.16
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	4,134	3,157	2,671	2,881	2,392	2,546
30	Possession sales in Qtr	Units	5,533	4,738	3,705	2,999	2,870	2,644
31	Stocks of possessions at end Qtr	Units	7,758	6,426	5,249	5,012	4,421	4,357
Capitalisation of arrears cases								
32	Number in Qtr	Units	6,116	6,107	4,855	4,410	3,245	2,952
33	Amount of arrears capitalised in Qtr	£ millions	25	25	20	18	13	12
34	Balance outstanding	£ millions	697	710	579	494	360	320
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	13,362,601	13,299,684	13,306,921	13,214,710	13,143,322	13,219,209
36	Loan book: balances outstanding	£ millions	1,260,123	1,261,593	1,271,957	1,281,953	1,291,421	1,304,511

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: 14 June 2016

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				
A	<u>Time series measures</u>			
1	Gross advances			
	2014 Q4	90.31	9.69	51,372
	2015 Q1	88.49	11.51	45,592
	2015 Q2	90.47	9.53	52,560
	2015 Q3	91.53	8.47	62,091
	2015 Q4	91.03	8.97	63,084
	2016 Q1	88.64	11.36	64,024
2	Net advances			
	2014 Q4	86.22	13.78	8,096
	2015 Q1	74.54	25.46	6,287
	2015 Q2	91.22	8.78	9,954
	2015 Q3	93.53	6.47	13,671
	2015 Q4	91.47	8.53	14,208
	2016 Q1	83.05	16.95	13,642

MLAR Table 2.1

Last updated: 14 June 2016

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			
	2014 Q4	88.94	11.06	46,237
	2015 Q1	88.17	11.83	47,209
	2015 Q2	91.24	8.76	59,562
	2015 Q3	91.37	8.63	64,117
	2015 Q4	89.73	10.27	59,460
	2016 Q1	88.47	11.53	60,601
4	Balances outstanding (unsecuritised): loans	90.33	9.67	1,222,471
5	: commitments	92.21	7.79	70,948
<i>Balances are for 2016 Q1</i>				

Notes to table

Explanatory notes

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MLAR Table 2.2

Last updated: 14 June 2016

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	Single period measures (latest Qtr only)				
Lending by interest rate basis:					
Gross advances:					
1	Percent at fixed rates	Per cent	81.09	84.08	81.43
2	Percent at variable rates	Per cent	18.91	15.92	18.57
Balances					
3	Percent at fixed rates	Per cent	51.06	40.03	49.99
4	Percent at variable rates	Per cent	48.94	59.97	50.01
Interest rates on:					
Gross advances:					
5	Fixed	Per cent	2.58	3.30	2.66
6	variable	Per cent	2.44	3.29	2.52
7	All	Per cent	2.55	3.29	2.63
Balances:					
8	Fixed	Per cent	3.02	3.63	3.06
9	Variable	Per cent	2.92	3.63	3.00
10	All	Per cent	2.97	3.63	3.04
11	<75%	Per cent	67.15	77.60	68.34
12	75 to 90%	Per cent	29.91	21.29	28.93
13	90 to 95%	Per cent	2.73	0.91	2.52
14	Over 95%	Per cent	0.20	0.20	0.20
Income multiple by LTV (a):					
15	Over 90 to 95%	Per cent	1.92	0.61	1.77
16	Over 95%	Per cent	0.13	0.08	0.12
17	All over 90%	Per cent	2.04	0.69	1.89

MLAR Table 2.2

Last updated: 14 June 2016

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	0.18	2.06	0.27
19	Balances	Per cent	0.62	4.32	0.82
By purpose (Regulated only):					
Advances:					
20	House purchase	Per cent	62.65	48.97	62.02
21	Further advance	Per cent	3.33	0.65	3.21
22	Remortgage	Per cent	31.28	29.75	31.21
23	Other	Per cent	2.74	20.63	3.56
Balances:					
24	House purchase	Per cent	59.53	53.90	59.23
25	Further advance	Per cent	2.97	0.57	2.84
26	Remortgage	Per cent	35.72	30.93	35.46
27	Other	Per cent	1.79	14.60	2.47
Loans in arrears (Unsecuritised):					
28	New cases as % arrears stocks	Per cent	11.78	9.56	11.37
Arrears cases at end qtr:					
29	Balances as % total loan balances	Per cent	1.02	2.17	1.13
30	Performance of arrears cases in qtr	Per cent	59.60	57.91	59.29
31					

Notes to table

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

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MLAR STATISTICS TABLES

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

Number of loan accounts:

Represents the number of individual loan accounts, and covers:

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

This is also influenced by MLAR monitoring regulated loans and non-regulated loans separately. As a consequence of this, most 2nd charge loans go into a separate reporting category (non-regulated) up to Q4 2015.

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

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

Number of loan accounts in arrears:

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

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

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

As a result, our arrears numbers are on a different basis to, and materially higher than, those published by the CML on number of 1st charge mortgages in arrears. As such, the CML measure is more a measure of the number of borrowers in arrears. More importantly however, our reporting threshold for arrears is "loan accounts where arrears amount to 1.5% or more of loan balances", in contrast to CML's which is 2.5%, and so our "numbers" will always be materially higher as they cover a wider spectrum.

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

Number of possession cases

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

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

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

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

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