

MLAR STATISTICS: March 2014 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: 11 March 2014

Not seasonally adjusted

Residential loans to individuals

			2012		2013			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
A	Loans: by type and whether securitised							
Amounts								
Residential lending to individuals								
Regulated								
1	Unsecuritised	£ millions	860,812	867,418	871,395	876,506	886,171	897,795
2	Securitised	£ millions	92,090	89,103	85,749	84,087	80,282	78,342
3	Sub total	£ millions	952,902	956,522	957,144	960,593	966,453	976,137
Non-regulated								
4	Unsecuritised	£ millions	241,705	238,802	238,233	237,212	236,537	234,108
5	Securitised	£ millions	32,713	33,341	32,566	31,911	30,830	28,095
6	Sub total	£ millions	274,417	272,143	270,798	269,123	267,367	262,203
Total: Regulated and Non-regulated								
7	Unsecuritised	£ millions	1,102,516	1,106,221	1,109,628	1,113,719	1,122,708	1,131,904
8	Securitised	£ millions	124,803	122,444	118,315	115,998	111,112	106,436
9	Total	£ millions	1,227,319	1,228,665	1,227,942	1,229,717	1,233,820	1,238,340

Notes to table

[Explanatory notes](#)

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MLAR Table 1.21

Last updated: 11 March 2014

Residential loans to individuals: Business flows

Not seasonally adjusted

			2012		2013				
			Q3	Q4	Q1	Q2	Q3	Q4	
Sub table reference									
A	Residential loans to individuals : Regulated								
Business flows									
1	Gross advances	£ millions	34,951	34,428	29,283	36,063	42,999	44,318	
2	Net advances	£ millions	7,453	5,665	2,500	6,069	8,064	8,738	
3	New commitments	£ millions	31,923	32,116	30,897	41,331	43,349	43,307	
Balance outstanding									
4	Loans (exc overdrafts)	£ millions	860,812	867,418	871,395	876,506	886,171	897,795	
5	Commitments stock	£ millions	53,198	42,101	53,225	55,448	56,508	55,971	
Overdrafts (secured)									
6	Net movement in qtr	£ millions	-34	-30	-18	-41	-34	-52	
7	Overdraft balances	£ millions	1,440	1,410	1,392	1,351	1,317	1,264	
8	Aggregate of credit limits	£ millions	1,952	1,906	1,870	1,843	1,782	1,762	

MLAR Table 1.21

Last updated: 11 March 2014

Residential loans to individuals: Business flows

Not seasonally adjusted

			2012		2013			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
B	Residential loans to individuals : Non regulated							
Business flows								
1	Gross advances	£ millions	4,644	4,969	4,698	5,588	6,540	7,156
2	Net advances	£ millions	-1,851	-1,458	-1,279	-946	-830	259
3	New commitments	£ millions	4,011	4,770	4,554	6,179	7,142	6,977
Balance outstanding								
4	Loans (exc overdrafts)	£ millions	241,705	238,802	238,233	237,212	236,537	234,108
5	Commitments stock	£ millions	14,181	10,313	13,632	12,191	12,700	14,991
Overdrafts (secured)								
6	Net movement in qtr	£ millions	-14	-10	-5	-15	-12	-21
7	Overdraft balances	£ millions	370	360	355	339	327	306
8	Aggregate of credit limits	£ millions	553	544	529	505	471	484

MLAR Table 1.21

Last updated: 11 March 2014

Residential loans to individuals: Business flows

Not seasonally adjusted

			2012		2013			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
C	Residential loans to individuals : All (Reg+Non reg)							
Business flows								
1	Gross advances	£ millions	39,595	39,397	33,981	41,651	49,539	51,474
2	Net advances	£ millions	5,602	4,208	1,221	5,124	7,234	8,997
3	New commitments	£ millions	35,934	36,885	35,452	47,509	50,491	50,284
Balance outstanding								
4	Loans (exc overdrafts)	£ millions	1,102,516	1,106,221	1,109,628	1,113,719	1,122,708	1,131,904
5	Commitments stock	£ millions	67,380	52,414	66,857	67,639	69,208	70,962
Overdrafts (secured)								
6	Net movement in qtr	£ millions	-48	-40	-23	-56	-47	-74
7	Overdraft balances	£ millions	1,810	1,770	1,747	1,691	1,644	1,570
8	Aggregate of credit limits	£ millions	2,506	2,450	2,398	2,348	2,253	2,246

Notes to table

Explanatory notes

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Residential loans to individuals : Interest rate analysis

Not seasonally adjusted

			2012		2013			
			Q3	Q4	Q1	Q2	Q3	Q4
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	56.89	65.26	72.35	77.13	79.34	82.11
2	Balances outstanding	Per cent	31.54	32.00	32.52	33.53	35.04	37.24
	Per cent of business above Bank Rate							
	Gross advances							
3	Less than 2% above	Per cent	7.27	5.99	10.83	15.80	22.54	28.68
4	2 < 3 % above	Per cent	33.73	38.82	43.93	46.22	43.98	41.09
5	3 < 4 % above	Per cent	38.97	35.25	29.74	26.89	23.66	20.63
6	4% or more above	Per cent	20.03	19.94	15.49	11.09	9.82	9.60
	Balances outstanding							
7	Less than 2% above	Per cent	19.63	19.12	18.95	19.01	19.46	20.94
8	2 < 3 % above	Per cent	29.76	30.16	31.01	32.20	33.31	33.48
9	3 < 4 % above	Per cent	28.67	25.96	26.49	26.48	26.56	26.16
10	4% or more above	Per cent	21.94	24.77	23.55	22.31	20.66	19.43
	Overall weighted average interest rates							
	Gross advances							
11	Fixed rate loans	Per cent	4.30	4.06	3.73	3.50	3.32	3.22
12	Variable rate loans	Per cent	3.19	3.13	3.09	2.92	2.84	2.74
13	All loans	Per cent	3.82	3.74	3.56	3.37	3.22	3.14
	Balances outstanding							
14	Fixed rate loans	Per cent	4.55	4.46	4.34	4.18	3.99	3.81
15	Variable rate loans	Per cent	3.00	3.07	3.09	3.08	3.10	3.09
16	All loans	Per cent	3.49	3.51	3.49	3.45	3.41	3.36

Residential loans to individuals : Interest rate analysis

Not seasonally adjusted

			2012		2013				
			Q3	Q4	Q1	Q2	Q3	Q4	
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	49.20	51.70	60.35	63.23	63.98	68.82	
2	Balances outstanding	Per cent	12.99	13.01	13.27	13.58	14.45	16.23	
	Per cent of business above Bank Rate								
	Gross advances								
3	Less than 2% above	Per cent	3.92	3.53	3.81	2.94	2.78	3.30	
4	2 < 3 % above	Per cent	6.22	9.35	13.50	15.65	20.73	23.55	
5	3 < 4 % above	Per cent	59.13	59.18	57.64	60.96	63.81	64.84	
6	4% or more above	Per cent	30.74	27.94	25.05	20.44	12.68	8.31	
	Balances outstanding								
7	Less than 2% above	Per cent	36.40	36.23	36.09	35.49	34.76	33.80	
8	2 < 3 % above	Per cent	19.79	19.58	19.42	19.59	20.11	20.35	
9	3 < 4 % above	Per cent	17.74	16.11	16.60	17.32	18.33	19.78	
10	4% or more above	Per cent	26.06	28.08	27.89	27.60	26.80	26.07	
	Overall weighted average interest rates								
	Gross advances								
11	Fixed rate loans	Per cent	4.62	4.45	4.29	4.15	4.05	3.91	
12	Variable rate loans	Per cent	4.14	4.09	4.11	4.01	3.94	3.90	
13	All loans	Per cent	4.38	4.28	4.22	4.10	4.01	3.90	
	Balances outstanding								
14	Fixed rate loans	Per cent	4.86	4.76	4.66	4.52	4.39	4.22	
15	Variable rate loans	Per cent	3.07	3.15	3.16	3.17	3.18	3.22	
16	All loans	Per cent	3.30	3.36	3.36	3.35	3.35	3.38	

Residential loans to individuals : Interest rate analysis

Not seasonally adjusted

Sub table reference			2012 Q3	Q4	2013 Q1	Q2	Q3	Q4
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	55.98	63.55	70.69	75.26	77.31	80.26
2	Balances outstanding	Per cent	27.48	27.90	28.39	29.28	30.70	32.89
	Percent of business above Bank Rate							
	Gross advances							
3	Less than 2% above	Per cent	6.88	5.68	9.86	14.08	19.93	25.15
4	2 < 3 % above	Per cent	30.50	35.10	39.73	42.12	40.91	38.65
5	3 < 4 % above	Per cent	41.34	38.27	33.60	31.47	28.96	26.77
6	4% or more above	Per cent	21.28	20.95	16.81	12.34	10.20	9.42
	Balances outstanding							
7	Less than 2% above	Per cent	23.31	22.81	22.63	22.52	22.69	23.60
8	2 < 3 % above	Per cent	27.58	27.87	28.52	29.51	30.53	30.76
9	3 < 4 % above	Per cent	26.27	23.83	24.37	24.53	24.83	24.84
10	4% or more above	Per cent	22.84	25.48	24.48	23.44	21.95	20.80
	Overall weighted average interest rates							
	Gross advances							
11	Fixed rate loans	Per cent	4.33	4.10	3.80	3.58	3.40	3.30
12	Variable rate loans	Per cent	3.32	3.30	3.28	3.14	3.07	2.99
13	All loans	Per cent	3.89	3.81	3.65	3.47	3.32	3.25
	Balances outstanding							
14	Fixed rate loans	Per cent	4.59	4.49	4.37	4.22	4.03	3.85
15	Variable rate loans	Per cent	3.01	3.09	3.10	3.10	3.12	3.12
16	All loans	Per cent	3.45	3.48	3.47	3.43	3.40	3.36

Notes to table

Explanatory notes

MLAR Table 1.31

Last updated: 11 March 2014

Residential loans to individuals : Income multiple and LTV

Not seasonally adjusted

			2012		2013			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
A	Residential loans to individuals : Regulated							
	Income multiple							
	Single:							
1	Less than 2.50	Per cent	11.17	11.19	11.35	10.77	9.99	9.82
2	2.50 < 3.00	Per cent	5.53	5.46	5.57	5.23	4.75	4.89
3	3.00 < 3.50	Per cent	6.44	6.44	6.46	6.36	5.97	6.30
4	3.50 < 4.00	Per cent	6.54	6.55	6.60	6.17	5.88	6.34
5	4.00 or over	Per cent	11.44	11.73	11.23	11.28	11.58	13.02
6	Other	Per cent	2.96	2.74	2.87	2.13	2.29	1.92
7	Total on Single income	Per cent	44.09	44.11	44.09	41.94	40.45	42.30
8	of which : Not evidenced	Per cent	6.59	6.67	4.70	4.73	4.74	5.30
	Joint:							
9	Less than 2.00	Per cent	10.66	10.07	10.34	10.26	9.51	8.65
10	2.00 < 2.50	Per cent	8.28	8.03	8.08	8.40	8.76	8.22
11	2.50 < 2.75	Per cent	5.05	4.97	4.88	4.97	4.68	4.49
12	2.75 < 3.00	Per cent	5.54	5.41	5.48	5.46	5.02	4.93
13	3.00 or over	Per cent	25.83	26.85	26.48	28.38	31.03	31.02
14	Other	Per cent	0.55	0.56	0.65	0.58	0.55	0.38
15	Total on Joint income	Per cent	55.91	55.89	55.91	58.06	59.55	57.70
16	of which : Not evidenced	Per cent	6.38	6.88	5.79	6.19	6.09	6.10
	LTV							
17	< = 75%	Per cent	65.77	63.32	63.83	61.69	61.61	61.01
18	Over 75 < = 90%	Per cent	31.72	34.38	33.89	35.52	36.01	36.57
19	Over 90 < = 95%	Per cent	2.11	1.95	1.87	2.33	1.93	2.00
20	Over 95%	Per cent	0.41	0.35	0.41	0.46	0.45	0.42
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	0.30	0.25	0.27	0.32	0.26	0.31
23	Joint : 2.75 x or more	Per cent	0.96	0.92	0.91	1.20	0.94	1.07
24	Total HIM	Per cent	1.26	1.17	1.18	1.52	1.21	1.38
	Over 95%							
25	Single: 3.50 x or more	Per cent	0.16	0.09	0.14	0.15	0.17	0.23
26	Joint : 2.75 x or more	Per cent	0.11	0.10	0.10	0.14	0.09	0.07
27	Total HIM	Per cent	0.27	0.19	0.24	0.29	0.26	0.30
	High LTV (All over 90%)							
28	Single: 3.50 x or more	Per cent	0.46	0.35	0.41	0.47	0.43	0.54
29	Joint : 2.75 x or more	Per cent	1.07	1.02	1.01	1.33	1.04	1.14
30	Total HIM	Per cent	1.53	1.36	1.42	1.80	1.47	1.68

Residential loans to individuals : Income multiple and LTV

Not seasonally adjusted

Sub table reference			2012		2013			
			Q3	Q4	Q1	Q2	Q3	Q4
B	Residential loans to individuals : Non regulated							
	Income multiple							
	Single:							
1	Less than 2.50	Per cent	5.49	4.90	5.08	5.37	4.90	5.30
2	2.50 < 3.00	Per cent	1.00	1.02	0.94	1.10	1.06	1.05
3	3.00 < 3.50	Per cent	0.80	0.80	0.86	0.91	1.00	0.96
4	3.50 < 4.00	Per cent	0.57	0.61	0.65	0.83	0.60	0.70
5	4.00 or over	Per cent	2.47	3.30	2.70	3.13	3.61	2.87
6	Other	Per cent	77.55	77.02	76.94	76.44	76.51	76.12
7	Total on Single income	Per cent	87.88	87.65	87.17	87.78	87.69	86.99
8	of which : Not evidenced	Per cent	1.69	2.08	2.13	1.90	2.61	2.18
	Joint:							
9	Less than 2.00	Per cent	3.69	3.59	3.99	3.99	3.95	3.68
10	2.00 < 2.50	Per cent	1.02	0.95	1.10	1.02	1.05	1.11
11	2.50 < 2.75	Per cent	0.53	0.44	0.41	0.54	0.47	0.43
12	2.75 < 3.00	Per cent	0.42	0.44	0.44	0.34	0.39	0.41
13	3.00 or over	Per cent	1.86	2.14	2.10	1.89	2.05	1.83
14	Other	Per cent	4.60	4.79	4.79	4.44	4.40	5.56
15	Total on Joint income	Per cent	12.12	12.35	12.83	12.22	12.31	13.01
16	of which : Not evidenced	Per cent	0.62	0.95	1.20	0.73	0.69	0.56
	LTV							
17	< = 75%	Per cent	85.70	86.65	86.92	88.06	88.25	86.83
18	Over 75 < = 90%	Per cent	13.48	12.78	12.26	11.43	11.15	12.73
19	Over 90 < = 95%	Per cent	0.09	0.08	0.06	0.05	0.09	0.05
20	Over 95%	Per cent	0.73	0.50	0.76	0.46	0.51	0.39
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	0.01	0.01	0.01	0.00	0.02	0.00
23	Joint : 2.75 x or more	Per cent	0.02	0.02	0.01	0.01	0.01	0.01
24	Total HIM	Per cent	0.03	0.03	0.02	0.01	0.03	0.01
	Over 95%							
25	Single: 3.50 x or more	Per cent	0.21	0.11	0.29	0.24	0.26	0.27
26	Joint : 2.75 x or more	Per cent	0.02	0.12	0.04	0.04	0.04	0.01
27	Total HIM	Per cent	0.23	0.23	0.33	0.28	0.31	0.28
	High LTV (All over 90%)							
28	Single: 3.50 x or more	Per cent	0.22	0.12	0.30	0.24	0.28	0.27
29	Joint : 2.75 x or more	Per cent	0.04	0.14	0.05	0.06	0.06	0.02
30	Total HIM	Per cent	0.26	0.26	0.35	0.30	0.34	0.29

MLAR Table 1.31

Last updated: 11 March 2014

Residential loans to individuals : Income multiple and LTV

Not seasonally adjusted

Sub table reference			2012		2013			
			Q3	Q4	Q1	Q2	Q3	Q4
C	Residential loans to individuals : All (Reg+Non reg)							
	Income multiple							
	Single:							
1	Less than 2.50	Per cent	10.51	10.40	10.49	10.04	9.31	9.20
2	2.50 < 3.00	Per cent	5.00	4.90	4.93	4.68	4.27	4.36
3	3.00 < 3.50	Per cent	5.78	5.73	5.69	5.63	5.31	5.56
4	3.50 < 4.00	Per cent	5.84	5.80	5.78	5.46	5.18	5.55
5	4.00 or over	Per cent	10.39	10.66	10.05	10.19	10.53	11.61
6	Other	Per cent	11.71	12.11	13.11	12.10	12.09	12.24
7	Total on Single income	Per cent	49.22	49.60	50.04	48.09	46.69	48.51
8	of which : Not evidenced	Per cent	6.02	6.09	4.35	4.35	4.46	4.86
	Joint:							
9	Less than 2.00	Per cent	9.85	9.26	9.47	9.42	8.78	7.96
10	2.00 < 2.50	Per cent	7.43	7.14	7.12	7.41	7.74	7.23
11	2.50 < 2.75	Per cent	4.52	4.40	4.26	4.38	4.12	3.93
12	2.75 < 3.00	Per cent	4.94	4.78	4.79	4.77	4.41	4.30
13	3.00 or over	Per cent	23.02	23.73	23.11	24.83	27.21	26.96
14	Other	Per cent	1.03	1.10	1.22	1.10	1.06	1.10
15	Total on Joint income	Per cent	50.78	50.40	49.96	51.91	53.31	51.49
16	of which : Not evidenced	Per cent	5.71	6.13	5.15	5.46	5.38	5.33
	LTV							
17	< = 75%	Per cent	68.10	66.26	67.02	65.23	65.13	64.60
18	Over 75 < = 90%	Per cent	29.58	31.65	30.90	32.29	32.73	33.25
19	Over 90 < = 95%	Per cent	1.87	1.71	1.62	2.02	1.69	1.73
20	Over 95%	Per cent	0.44	0.37	0.46	0.46	0.46	0.42
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	0.27	0.22	0.23	0.28	0.23	0.27
23	Joint : 2.75 x or more	Per cent	0.85	0.81	0.79	1.04	0.82	0.92
24	Total HIM	Per cent	1.11	1.03	1.02	1.31	1.05	1.19
	Over 95%							
25	Single: 3.50 x or more	Per cent	0.16	0.09	0.16	0.16	0.18	0.23
26	Joint : 2.75 x or more	Per cent	0.10	0.10	0.09	0.13	0.09	0.06
27	Total HIM	Per cent	0.27	0.20	0.25	0.29	0.27	0.30
	High LTV (All over 90%)							
28	Single: 3.50 x or more	Per cent	0.43	0.32	0.39	0.44	0.41	0.51
29	Joint : 2.75 x or more	Per cent	0.95	0.91	0.88	1.16	0.91	0.98
30	Total HIM	Per cent	1.38	1.22	1.27	1.60	1.32	1.49

Notes to table

Per cent of gross advances

Explanatory notes

MLAR Table 1.32

Last updated: 11 March 2014

Residential loans to individuals : Nature of loan

Not seasonally adjusted

			2012		2013			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
A	Residential loans to individuals : Regulated							
With Impaired credit history								
1	Advances	Per cent	0.26	0.30	0.25	0.21	0.19	0.19
2	Balances	Per cent	1.81	1.73	1.70	1.66	1.62	1.50
By payment type								
Advances								
3	Repayment (capital + interest)	Per cent	79.63	81.37	80.58	83.28	84.09	85.81
4	Interest only	Per cent	16.86	14.90	14.60	12.36	11.51	9.93
5	Combined	Per cent	2.14	2.05	2.74	2.79	2.80	2.81
6	Other	Per cent	1.37	1.68	2.08	1.58	1.59	1.45
Balances								
7	Repayment (capital + interest)	Per cent	57.36	57.79	58.73	59.73	60.93	62.02
8	Interest only	Per cent	34.03	34.82	33.28	32.46	31.51	30.31
9	Combined	Per cent	7.37	6.51	7.10	6.91	6.68	6.73
10	Other	Per cent	1.24	0.87	0.89	0.90	0.87	0.95
By drawing facility								
Advances								
11	Loans with extra drawing facility	Per cent	18.16	6.09	6.29	4.61	4.39	3.60
12	Loans including unused facility	£ millions	11,075	7,082	6,987	6,786	7,004	6,641
13	Unused facility	£ millions	4,729	4,986	5,144	5,123	5,118	5,047
14	Net loans	£ millions	6,346	2,096	1,843	1,663	1,886	1,594
15	Loans with no extra drawing facility	Per cent	81.84	93.91	93.71	95.39	95.61	96.40
Balances								
16	Loans with extra drawing facility	Per cent	15.47	11.40	11.21	10.87	10.46	10.40
17	Loans including unused facility	£ millions	160,638	126,905	126,200	124,459	122,288	123,815
18	Unused facility	£ millions	27,504	27,983	28,557	29,179	29,596	30,468
19	Net loans	£ millions	133,134	98,922	97,644	95,280	92,692	93,347
20	Loans with no extra drawing facility	Per cent	84.53	88.60	88.79	89.13	89.54	89.60

Residential loans to individuals : Nature of loan

Not seasonally adjusted

Sub table reference			2012		2013			
			Q3	Q4	Q1	Q2	Q3	Q4
B	Residential loans to individuals : Non regulated							
	With Impaired credit history							
1	Advances	Per cent	0.21	0.20	0.20	0.18	0.18	0.20
2	Balances	N/A						
	By payment type							
	Advances							
3	Repayment (capital + interest)	Per cent	17.85	17.57	17.68	16.87	17.15	17.27
4	Interest only	Per cent	80.88	81.14	80.78	81.82	81.19	81.48
5	Combined	Per cent	0.83	0.91	0.93	0.83	1.17	1.05
6	Other	Per cent	0.45	0.37	0.61	0.48	0.49	0.20
	Balances							
7	Repayment (capital + interest)	Per cent	25.35	24.90	24.82	24.41	23.98	23.34
8	Interest only	Per cent	66.37	68.18	68.03	68.65	69.28	69.88
9	Combined	Per cent	6.28	5.93	6.25	6.06	5.88	5.80
10	Other	Per cent	2.01	0.99	0.89	0.89	0.85	0.98
	By drawing facility							
	Advances							
11	Loans with extra drawing facility	Per cent	4.88	4.16	4.86	3.72	3.59	2.75
12	Loans including unused facility	£ millions	1,722	1,634	1,657	1,581	1,644	1,519
13	Unused facility	£ millions	1,495	1,428	1,429	1,373	1,410	1,323
14	Net loans	£ millions	227	207	228	208	235	197
15	Loans with no extra drawing facility	Per cent	95.12	95.84	95.14	96.28	96.41	97.25
	Balances							
16	Loans with extra drawing facility	Per cent	9.66	8.36	8.14	7.91	7.69	7.16
17	Loans including unused facility	£ millions	37,992	34,540	34,004	33,496	33,237	31,981
18	Unused facility	£ millions	14,639	14,580	14,612	14,734	15,055	15,227
19	Net loans	£ millions	23,353	19,960	19,391	18,762	18,183	16,755
20	Loans with no extra drawing facility	Per cent	90.34	91.64	91.86	92.09	92.31	92.84

MLAR Table 1.32

Last updated: 11 March 2014

Residential loans to individuals : Nature of loan

Not seasonally adjusted

Sub table reference			2012		2013			
			Q3	Q4	Q1	Q2	Q3	Q4
C	Residential loans to individuals : All (Reg + Non reg)							
	With Impaired credit history							
1	Advances	Per cent	0.25	0.29	0.24	0.20	0.19	0.19
2	Balances							
	By payment type							
	Advances							
3	Repayment (capital + interest)	Per cent	72.38	73.32	71.88	74.37	75.25	76.28
4	Interest only	Per cent	24.37	23.26	23.75	21.68	20.71	19.88
5	Combined	Per cent	1.99	1.91	2.49	2.52	2.59	2.57
6	Other	Per cent	1.26	1.51	1.88	1.43	1.45	1.27
	Balances							
7	Repayment (capital + interest)	Per cent	50.35	50.69	51.45	52.20	53.15	54.02
8	Interest only	Per cent	41.12	42.02	40.74	40.17	39.47	38.49
9	Combined	Per cent	7.13	6.39	6.91	6.73	6.51	6.54
10	Other	Per cent	1.41	0.90	0.89	0.89	0.87	0.95
	By drawing facility							
	Advances							
11	Loans with extra drawing facility	Per cent	16.60	5.84	6.09	4.49	4.28	3.48
12	Loans including unused facility	£ millions	12,797	8,716	8,644	8,367	8,648	8,160
13	Unused facility	£ millions	6,224	6,414	6,573	6,496	6,528	6,370
14	Net loans	£ millions	6,572	2,302	2,071	1,871	2,121	1,791
15	Loans with no extra drawing facility	Per cent	83.40	94.16	93.91	95.51	95.72	96.52
	Balances							
16	Loans with extra drawing facility	Per cent	14.19	10.75	10.55	10.24	9.88	9.73
17	Loans including unused facility	£ millions	198,630	161,445	160,204	157,955	155,525	155,796
18	Unused facility	£ millions	42,143	42,562	43,169	43,913	44,651	45,695
19	Net loans	£ millions	156,487	118,883	117,035	114,042	110,875	110,101
20	Loans with no extra drawing facility	Per cent	85.81	89.25	89.45	89.76	90.12	90.27

Notes to table

Explanatory notes

Residential loans to individuals : Purpose of loan

Not seasonally adjusted

			2012		2013			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
A	Residential loans to individuals : Regulated							
	By purpose of loan:							
	Advances							
1	House purchase:	Per cent	63.10	62.72	59.25	60.88	64.11	64.40
	Owner occupation:							
2	FTBs	Per cent	20.60	21.82	21.13	22.02	23.05	23.88
3	Other	Per cent	42.12	40.52	37.80	38.42	40.61	39.89
4	Buy to let	Per cent	0.38	0.38	0.32	0.44	0.45	0.63
5	Further advance	Per cent	3.38	3.08	3.82	3.23	2.93	2.78
6	Remortgage	Per cent	30.13	31.04	33.23	32.08	29.92	30.02
7	Own borrowers	Per cent	4.05	3.39	3.57	2.73	2.08	2.35
8	From other lenders	Per cent	26.08	27.66	29.67	29.34	27.84	27.68
9	Other:	Per cent	3.39	3.16	3.69	3.81	3.03	2.79
10	Lifetime mortgage	Per cent	0.80	0.81	0.88	0.76	0.79	0.76
11	Other	Per cent	2.59	2.35	2.81	3.05	2.24	2.04
12	Total	£ millions	34,951	34,428	29,283	36,063	42,999	44,318
	Balances							
13	House purchase:	Per cent	52.46	52.89	53.71	54.09	54.63	55.44
	Owner occupation:							
14	FTBs	Per cent	17.72	18.01	18.25	18.52	18.81	19.22
15	Other	Per cent	34.40	34.54	35.13	35.21	35.46	35.85
16	Buy to let	Per cent	0.34	0.34	0.34	0.36	0.35	0.37
17	Further advance	Per cent	4.91	4.52	3.95	3.90	3.83	3.75
18	Remortgage	Per cent	40.06	39.69	39.95	39.63	39.09	38.67
19	Own borrowers	Per cent	5.94	5.88	5.97	6.00	5.82	5.30
20	From other lenders	Per cent	34.12	33.81	33.98	33.64	33.26	33.37
21	Other:	Per cent	2.56	2.90	2.38	2.38	2.45	2.14
22	Lifetime mortgage	Per cent	0.70	0.69	0.69	0.70	0.68	0.68
23	Other	Per cent	1.86	2.21	1.69	1.68	1.77	1.46
24	Total	£ millions	860,812	867,418	871,395	876,506	886,171	897,795
	New commitments in Qtr							
	(i) Percentages by purpose							
25	House purchase	Per cent	63.74	61.41	60.46	65.23	63.73	64.76
26	Remortgage	Per cent	30.57	32.95	32.83	29.23	31.23	30.32
27	Other (inc further advances)	Per cent	5.69	5.64	6.70	5.54	5.03	4.92
28	Total	£ millions	31,923	32,116	30,897	41,331	43,349	43,307
	(ii) Amounts by purpose							
29	House purchase	£ millions	20,348	19,722	18,682	26,960	27,628	28,046
30	Remortgage	£ millions	9,759	10,581	10,145	12,079	13,540	13,129
31	Other (inc further advances)	£ millions	1,816	1,813	2,071	2,291	2,181	2,132
32	Total	£ millions	31,923	32,116	30,897	41,331	43,349	43,307

Residential loans to individuals : Purpose of loan

Not seasonally adjusted

Sub table reference			2012	Q4	2013	Q2	Q3	Q4
			Q3		Q1			
B	Residential loans to individuals : Non regulated							
	By purpose of loan:							
	Advances							
1	House purchase:	Per cent	89.85	89.08	89.05	91.20	90.62	92.04
	Owner occupation:							
2	FTBs	Per cent	0.33	0.25	0.25	0.21	0.20	0.14
3	Other	Per cent	3.68	4.01	3.62	3.50	3.60	3.82
4	Buy to let	Per cent	85.84	84.83	85.18	87.49	86.81	88.08
5	Further advance	Per cent	1.42	1.14	1.56	1.43	1.11	1.06
6	Remortgage	Per cent	5.07	5.79	5.76	3.63	4.33	4.50
7	Own borrowers	Per cent	1.00	1.07	1.07	0.76	0.78	0.79
8	From other lenders	Per cent	4.07	4.72	4.70	2.87	3.55	3.71
9	Other:	Per cent	3.65	3.99	3.62	3.74	3.95	2.41
10	Lifetime mortgage	Per cent	0.01	0.00	0.00	0.00	0.00	0.00
11	Other	Per cent	3.64	3.99	3.62	3.74	3.95	2.40
12	Total	£ millions	4,644	4,969	4,698	5,588	6,540	7,156
	Balances							
13	Buy to let	Per cent	55.68	56.53	57.88	59.01	60.05	61.24
14	Lifetime mortgage	Per cent	0.76	0.76	0.85	0.84	0.80	0.84
15	Other non regulated	Per cent	43.56	42.70	41.27	40.15	39.15	37.92
16	Total	£ millions	241,705	238,802	238,233	237,212	236,537	234,108
	New commitments in Qtr							
	(i) Percentages by purpose							
17	House purchase	Per cent	79.37	77.74	79.12	79.34	71.99	74.19
18	Remortgage	Per cent	18.00	16.37	16.75	15.84	23.14	21.54
19	Other (inc further advances)	Per cent	2.63	5.89	4.13	4.83	4.88	4.27
20	Total	£ millions	4,011	4,770	4,554	6,179	7,142	6,977
	(ii) Amounts by purpose							
21	House purchase	£ millions	3,184	3,708	3,603	4,902	5,141	5,176
22	Remortgage	£ millions	722	781	763	979	1,653 (a)	1,503
23	Other (inc further advances)	£ millions	105	281	188	298	348	298
24	Total	£ millions	4,011	4,770	4,554	6,179	7,142	6,977

Residential loans to individuals : Purpose of loan

Not seasonally adjusted

Sub table reference			2012 Q3	Q4	2013 Q1	Q2	Q3	Q4
C	Residential loans to individuals : All (Reg + Non reg)							
	By purpose of loan:							
	Advances							
1	House purchase	Per cent	66.24	66.04	63.37	64.95	67.61	68.24
	Owner occupation							
2	FTBs	Per cent	18.22	19.10	18.25	19.09	20.03	20.58
3	Other	Per cent	37.61	35.91	33.07	33.73	35.73	34.87
4	Buy to let	Per cent	10.41	11.04	12.05	12.12	11.85	12.79
5	Further advance	Per cent	3.15	2.83	3.51	2.99	2.69	2.54
6	Remortgage	Per cent	27.19	27.86	29.44	28.26	26.54	26.48
7	Own borrowers	Per cent	3.69	3.09	3.22	2.47	1.91	2.13
8	From other lenders	Per cent	23.50	24.76	26.21	25.79	24.63	24.35
9	Other	Per cent	3.42	3.27	3.68	3.80	3.16	2.74
10	Lifetime mortgage	Per cent	0.71	0.71	0.76	0.65	0.69	0.65
11	Other	Per cent	2.71	2.56	2.92	3.14	2.47	2.09
12	Total	£ millions	39,595	39,397	33,981	41,651	49,539	51,474
	Balances							
13	Buy to let	Per cent	12.47	12.47	12.69	12.85	12.93	12.96
14	Lifetime mortgage	Per cent	0.71	0.70	0.73	0.73	0.71	0.71
15	Other	Per cent	86.82	86.83	86.58	86.42	86.36	86.33
16	Total	£ millions	1,102,516	1,106,221	1,109,628	1,113,719	1,122,708	1,131,904
	New commitments in Qtr							
	(i) Percentages by purpose							
17	House purchase	Per cent	65.49	63.52	62.86	67.06	64.90	66.07
18	Remortgage	Per cent	29.17	30.80	30.77	27.48	30.09	29.10
19	Other (inc further advances)	Per cent	5.35	5.68	6.37	5.45	5.01	4.83
20	Total	£ millions	35,934	36,885	35,452	47,509	50,491	50,284
	(ii) Amounts by purpose							
21	House purchase	£ millions	23,532	23,430	22,285	31,862	32,770	33,222
22	Remortgage	£ millions	10,481	11,362	10,907	13,058	15,193	14,632
23	Other (inc further advances)	£ millions	1,922	2,093	2,259	2,590	2,529	2,430
24	Total	£ millions	35,934	36,885	35,452	47,509	50,491	50,284

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

MLAR Table 1.4

Last updated: 11 March 2014

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

			2012		2013			
			Q3	Q4	Q1	Q2	Q3	Q4
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	19,586	19,120	20,687	18,528	17,014	16,523
2	Amount of arrears	£ millions	43	42	44	40	36	36
3	Balance outstanding	£ millions	2,290	2,257	2,366	2,147	1,959	1,914
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	13.48	13.50	14.00	12.92	12.26	12.48
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	139,558	137,553	141,173	139,819	134,998	128,043
	of which : % of cases having							
6	A temporary concession	Per cent	4.85	5.06	5.44	5.61	5.11	4.96
7	A formal arrangement	Per cent	28.59	27.50	27.87	26.50	27.11	27.48
8	No concession or arrangement	Per cent	66.56	67.44	66.70	67.89	67.78	67.56
9	Amount of arrears	£ millions	860	862	871	873	892	875
10	Balance outstanding	£ millions	16,980	16,723	16,898	16,618	15,974	15,330
11	Balances as % of total loan balances	Per cent	1.97	1.93	1.94	1.90	1.80	1.71
12	Performance of arrears cases in Qtr	Per cent	54.94	56.14	57.30	59.31	60.89	61.18

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

			2012		2013			
Sub table reference			Q3	Q4	Q1	Q2	Q3	Q4
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	0.65	0.64	0.64	0.62	0.59	0.56
14	2.5 < 5.0 % in arrears	Per cent	0.67	0.66	0.67	0.65	0.62	0.58
15	5.0 < 7.5 % in arrears	Per cent	0.26	0.25	0.25	0.25	0.24	0.22
16	7.5 < 10 % in arrears	Per cent	0.11	0.11	0.11	0.11	0.11	0.11
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	0.13	0.11	0.11	0.11	0.10	0.08
19	TOTAL	Per cent	1.97	1.93	1.94	1.90	1.80	1.71
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.32	1.29	1.30	1.27	1.22	1.15
	(ii) Number of cases in arrears as % total number of loans							
21	1.5 < 2.5 % in arrears	Per cent	0.49	0.52	0.53	0.52	0.49	0.47
22	2.5 < 5.0 % in arrears	Per cent	0.51	0.54	0.55	0.54	0.52	0.49
23	5.0 < 7.5 % in arrears	Per cent	0.20	0.21	0.21	0.21	0.20	0.19
24	7.5 < 10 % in arrears	Per cent	0.09	0.10	0.10	0.10	0.10	0.09
25	10 % or more in arrears	Per cent	0.14	0.15	0.15	0.16	0.16	0.15
26	In possession	Per cent	0.08	0.07	0.07	0.07	0.06	0.06
27	TOTAL	Per cent	1.50	1.58	1.61	1.59	1.52	1.45
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.01	1.06	1.08	1.07	1.03	0.98
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	4,241	3,804	4,356	4,055	3,919	3,322
30	Possession sales in Qtr	Units	4,494	4,706	4,174	4,335	4,226	4,063
31	Stocks of possessions at end Qtr	Units	7,118	6,186	6,344	6,029	5,714	4,961
	Capitalisation of arrears cases							
32	Number in Qtr	Units	4,244	5,166	4,720	4,473	4,966	5,452
33	Amount of arrears capitalised in Qtr	£ millions	17	22	19	18	19	21
34	Balance outstanding	£ millions	529	649	591	549	599	663
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	Units	9,277,171	8,703,171	8,742,941	8,793,490	8,855,852	8,859,487
36	Loan book: balances outstanding	£ millions	860,812	867,418	871,395	876,506	886,171	897,795

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2012		2013			
			Q3	Q4	Q1	Q2	Q3	Q4
B	Residential loans to individuals : Non regulated							
	Loans in Arrears							
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)							
1	Number of loan accounts	Units	9,894	9,529	10,135	8,588	8,200	7,798
2	Amount of arrears	£ millions	13	12	13	11	10	10
3	Balance outstanding	£ millions	696	667	680	590	559	544
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	10.88	10.86	11.32	10.28	10.31	10.77
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	98,488	95,951	95,761	92,372	87,955	81,156
	of which : % of cases having							
6	A temporary concession	Per cent	5.28	5.35	5.36	5.25	4.98	4.39
7	A formal arrangement	Per cent	19.64	19.06	19.38	18.66	18.75	18.94
8	No concession or arrangement	Per cent	75.08	75.59	75.25	76.09	76.26	76.66
9	Amount of arrears	£ millions	553	530	527	507	480	437
10	Balance outstanding	£ millions	6,401	6,137	6,006	5,741	5,423	5,051
11	Balances as % of total loan balances	Per cent	2.65	2.57	2.52	2.42	2.29	2.16
12	Performance of arrears cases in Qtr	Per cent	52.99	53.06	53.90	57.21	56.21	58.00

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

			2012		2013			
			Q3	Q4	Q1	Q2	Q3	Q4
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	0.70	0.69	0.68	0.65	0.62	0.59
14	2.5 < 5.0 % in arrears	Per cent	0.75	0.73	0.72	0.68	0.65	0.62
15	5.0 < 7.5 % in arrears	Per cent	0.33	0.32	0.32	0.31	0.30	0.28
16	7.5 < 10 % in arrears	Per cent	0.18	0.17	0.16	0.16	0.15	0.14
17	10 % or more in arrears	Per cent	0.45	0.45	0.44	0.43	0.41	0.38
18	In possession	Per cent	0.25	0.22	0.20	0.19	0.17	0.14
19	TOTAL	Per cent	2.65	2.57	2.52	2.42	2.29	2.16
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.95	1.88	1.84	1.77	1.68	1.56
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.51	0.52	0.52	0.51	0.49	0.47
22	2.5 < 5.0 % in arrears	Per cent	0.57	0.58	0.59	0.58	0.56	0.53
23	5.0 < 7.5 % in arrears	Per cent	0.27	0.28	0.28	0.27	0.26	0.25
24	7.5 < 10 % in arrears	Per cent	0.16	0.16	0.16	0.16	0.15	0.15
25	10 % or more in arrears	Per cent	0.64	0.67	0.68	0.68	0.65	0.62
26	In possession	Per cent	0.09	0.09	0.08	0.08	0.08	0.07
27	TOTAL	Per cent	2.25	2.29	2.32	2.27	2.20	2.09
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.74	1.77	1.79	1.76	1.71	1.62
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	2,163	2,009	1,997	2,012	1,937	1,624
30	Possession sales in Qtr	Units	2,044	2,455	2,198	2,185	2,026	1,968
31	Stocks of possessions at end Qtr	Units	4,116	3,681	3,425	3,215	3,105	2,751
Capitalisation of arrears cases								
32	Number in Qtr	Units	2,386	2,612	2,456	2,168	2,033	1,691
33	Amount of arrears capitalised in Qtr	£ millions	5	6	6	5	5	5
34	Balance outstanding	£ millions	159	177	176	146	144	114
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	4,376,915	4,192,958	4,133,937	4,071,943	4,001,456	3,883,894
36	Loan book: balances outstanding	£ millions	241,705	238,802	238,233	237,212	236,537	234,108

MLAR Table 1.4

Last updated: 11 March 2014

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2012		2013			
			Q3	Q4	Q1	Q2	Q3	Q4
C	Residential loans to individuals : All (Reg + Non reg)							
	Loans in Arrears							
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)							
1	Number of loan accounts	Units	29,480	28,649	30,822	27,116	25,214	24,321
2	Amount of arrears	£ millions	56	54	57	51	47	46
3	Balance outstanding	£ millions	2,986	2,924	3,046	2,738	2,518	2,458
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	12.77	12.79	13.30	12.24	11.77	12.06
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	238,046	233,504	236,934	232,191	222,953	209,199
	of which : % of cases having							
6	A temporary concession	Per cent	5.03	5.18	5.41	5.47	5.06	4.74
7	A formal arrangement	Per cent	24.89	24.03	24.44	23.38	23.82	24.17
8	No concession or arrangement	Per cent	70.09	70.79	70.16	71.15	71.13	71.09
9	Amount of arrears	£ millions	1,412	1,392	1,398	1,380	1,372	1,312
10	Balance outstanding	£ millions	23,380	22,860	22,904	22,359	21,397	20,381
11	Balances as % of total loan balances	Per cent	2.12	2.07	2.06	2.01	1.91	1.80
12	Performance of arrears cases in Qtr	Per cent	54.16	55.15	56.36	58.77	59.56	60.35

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

			2012		2013			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
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	0.66	0.65	0.65	0.63	0.59	0.57
14	2.5 < 5.0 % in arrears	Per cent	0.69	0.68	0.68	0.66	0.63	0.59
15	5.0 < 7.5 % in arrears	Per cent	0.27	0.27	0.27	0.26	0.25	0.23
16	7.5 < 10 % in arrears	Per cent	0.13	0.12	0.12	0.12	0.12	0.12
17	10 % or more in arrears	Per cent	0.21	0.21	0.21	0.21	0.21	0.20
18	In possession	Per cent	0.15	0.14	0.13	0.12	0.11	0.09
19	TOTAL	Per cent	2.12	2.07	2.06	2.01	1.91	1.80
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.46	1.42	1.41	1.38	1.31	1.24
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.50	0.52	0.53	0.52	0.49	0.47
22	2.5 < 5.0 % in arrears	Per cent	0.53	0.55	0.56	0.55	0.53	0.50
23	5.0 < 7.5 % in arrears	Per cent	0.22	0.23	0.23	0.23	0.22	0.21
24	7.5 < 10 % in arrears	Per cent	0.11	0.12	0.12	0.12	0.11	0.11
25	10 % or more in arrears	Per cent	0.30	0.32	0.32	0.32	0.31	0.30
26	In possession	Per cent	0.08	0.08	0.08	0.07	0.07	0.06
27	TOTAL	Per cent	1.74	1.81	1.84	1.80	1.73	1.64
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.25	1.29	1.31	1.29	1.24	1.17
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	6,404	5,813	6,353	6,067	5,856	4,946
30	Possession sales in Qtr	Units	6,538	7,161	6,372	6,520	6,252	6,031
31	Stocks of possessions at end Qtr	Units	11,234	9,867	9,769	9,244	8,819	7,712
Capitalisation of arrears cases								
32	Number in Qtr	Units	6,630	7,778	7,176	6,641	6,999	7,143
33	Amount of arrears capitalised in Qtr	£ millions	22	28	25	23	24	26
34	Balance outstanding	£ millions	688	826	768	695	743	777
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	13,654,086	12,896,129	12,876,878	12,865,433	12,857,308	12,743,381
36	Loan book: balances outstanding	£ millions	1,102,516	1,106,221	1,109,628	1,113,719	1,122,708	1,131,904

Notes to table

Explanatory notes

MLAR Table 1.5
Residential loans to individuals : Mortgage Administration

Last updated: 11 March 2014

Not seasonally adjusted

			2012		2013			
			Q3	Q4	Q1	Q2	Q3	Q4
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	92,097	102,526	106,969	107,698	114,192	123,355
2	SPVs:	Units	857,701	821,231	789,763	773,711	734,130	709,611
3	All "securitised"	Units	949,798	923,757	896,732	881,409	848,322	832,966
Balances outstanding on loans administered for :								
4	Firms without a mortgage lender's permission	£ millions	5,756	6,163	6,434	6,357	6,586	7,656
5	SPVs:	£ millions	86,334	82,941	79,314	77,730	73,696	70,685
6	All "securitised"	£ millions	92,090	89,103	85,749	84,087	80,282	78,342

MLAR Table 1.5

Last updated: 11 March 2014

Residential loans to individuals : Mortgage Administration

Not seasonally adjusted

			2012		2013			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
B	Residential loans to individuals : Non regulated							
Numbers of loans administered for :								
1	Firms without a mortgage lender's permission	Units	20,989	20,685	21,764	19,335	20,369	25,970
2	SPVs:	Units	437,900	432,240	414,203	402,635	389,676	355,212
3	All "securitised"	Units	458,889	452,925	435,967	421,970	410,045	381,182
Balances outstanding on loans administered for :								
4	Firms without a mortgage lender's permission	£ millions	1,189	1,209	1,192	1,221	1,089	1,452
5	SPVs:	£ millions	31,524	32,132	31,373	30,691	29,741	26,642
6	All "securitised"	£ millions	32,713	33,341	32,566	31,911	30,830	28,095

MLAR Table 1.5

Last updated: 11 March 2014

Residential loans to individuals : Mortgage Administration

Not seasonally adjusted

			2012		2013			
			Q3	Q4	Q1	Q2	Q3	Q4
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	113,086	123,211	128,733	127,033	134,561	149,325
2	SPVs:	Units	1,295,601	1,253,471	1,203,966	1,176,346	1,123,806	1,064,823
3	All "securitised"	Units	1,408,687	1,376,682	1,332,699	1,303,379	1,258,367	1,214,148
Balances outstanding on loans administered for :								
4	Firms without a mortgage lender's permission	£ millions	6,945	7,371	7,627	7,577	7,675	9,109
5	SPVs:	£ millions	117,858	115,073	110,688	108,421	103,437	97,328
6	All "securitised"	£ millions	124,803	122,444	118,315	115,998	111,112	106,436

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

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MLAR Table 1.6

Last updated: 11 March 2014

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2012		2013			
			Q3	Q4	Q1	Q2	Q3	Q4
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	4,754	4,451	4,413	3,944	3,522	3,612
2	Amount of arrears	£ millions	10	9	9	8	7	8
3	Balance outstanding	£ millions	554	514	497	449	407	430
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	10.21	9.55	9.65	9.16	8.85	9.59
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	43,769	43,012	41,662	39,830	37,265	36,389
		of which : % of cases having						
6	A temporary concession	Per cent	2.83	2.99	3.31	3.39	3.30	2.98
7	A formal arrangement	Per cent	39.26	38.51	39.05	38.45	38.32	36.51
8	No concession or arrangement	Per cent	57.91	58.50	57.64	58.16	58.39	60.51
9	Amount of arrears	£ millions	262	264	247	235	220	214
10	Balance outstanding	£ millions	5,425	5,377	5,150	4,904	4,595	4,485
11	Balances as % of total loan balances	Per cent	5.89	6.03	6.01	5.83	5.72	5.72
12	Performance of arrears cases in Qtr	Per cent	66.16	67.64	67.06	69.09	70.25	69.38

MLAR Table 1.6

Last updated: 11 March 2014

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

Sub table reference			2012 Q3	Q4	2013 Q1	Q2	Q3	Q4
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	1.85	1.86	1.87	1.81	1.79	1.83
14	2.5 < 5.0 % in arrears	Per cent	2.05	2.12	2.14	2.09	2.05	2.04
15	5.0 < 7.5 % in arrears	Per cent	0.85	0.87	0.86	0.84	0.83	0.82
16	7.5 < 10 % in arrears	Per cent	0.38	0.41	0.39	0.38	0.37	0.38
17	10 % or more in arrears	Per cent	0.41	0.44	0.42	0.41	0.41	0.41
18	In possession	Per cent	0.36	0.34	0.33	0.31	0.28	0.24
19	Total	Per cent	5.89	6.03	6.01	5.83	5.72	5.72
20	Total (excl. 1.5 < 2.5% band)	Per cent	4.05	4.17	4.14	4.02	3.93	3.89
	(ii) Number of cases in arrears as % total number of loans							
21	1.5 < 2.5 % in arrears	Per cent	1.46	1.45	1.45	1.41	1.36	1.38
22	2.5 < 5.0 % in arrears	Per cent	1.59	1.62	1.64	1.60	1.55	1.54
23	5.0 < 7.5 % in arrears	Per cent	0.66	0.67	0.66	0.66	0.64	0.63
24	7.5 < 10 % in arrears	Per cent	0.30	0.32	0.31	0.30	0.30	0.30
25	10 % or more in arrears	Per cent	0.35	0.36	0.36	0.35	0.35	0.36
26	In possession	Per cent	0.25	0.23	0.22	0.20	0.19	0.16
27	Total	Per cent	4.61	4.66	4.65	4.52	4.39	4.37
28	Total (excl. 1.5 < 2.5% band)	Per cent	3.15	3.20	3.19	3.11	3.03	2.99
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	1,496	1,360	1,315	1,272	1,066	825
30	Possession sales in Qtr	Units	1,648	1,654	1,480	1,463	1,256	1,161
31	Stocks of possessions at end Qtr	Units	2,402	2,142	1,993	1,790	1,602	1,369
	Capitalisation of arrears cases							
32	Number in Qtr	Units	824	812	792	751	837	768
33	Amount of arrears capitalised in Qtr	£ millions	4	4	4	4	4	5
34	Balance outstanding	£ millions	107	108	107	99	109	102
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	Units	949,798	923,757	896,732	881,409	848,322	832,966
36	Loan book: balances outstanding	£ millions	92,090	89,103	85,749	84,087	80,282	78,342

MLAR Table 1.6

Last updated: 11 March 2014

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2012		2013			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
B	Residential loans to individuals : Non regulated							
	Loans in Arrears							
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)							
1	Number of loan accounts	Units	1,689	1,621	1,700	1,456	1,350	1,275
2	Amount of arrears	£ millions	2	2	2	2	2	2
3	Balance outstanding	£ millions	113	114	115	99	93	87
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	8.44	8.59	8.94	8.22	8.14	7.76
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	21,348	21,056	20,924	20,157	19,431	19,274
	of which : % of cases having							
6	A temporary concession	Per cent	2.47	2.28	2.43	2.17	2.24	2.31
7	A formal arrangement	Per cent	35.26	35.04	34.94	34.08	34.35	32.68
8	No concession or arrangement	Per cent	62.26	62.69	62.63	63.75	63.40	65.02
9	Amount of arrears	£ millions	107	110	104	103	103	104
10	Balance outstanding	£ millions	1,334	1,321	1,282	1,209	1,147	1,119
11	Balances as % of total loan balances	Per cent	4.08	3.96	3.94	3.79	3.72	3.98
12	Performance of arrears cases in Qtr	Per cent	56.62	56.05	57.07	57.62	57.71	58.27

MLAR Table 1.6

Last updated: 11 March 2014

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2012		2013			
			Q3	Q4	Q1	Q2	Q3	Q4
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	0.93	0.92	0.93	0.91	0.88	0.93
14	2.5 < 5.0 % in arrears	Per cent	1.14	1.02	1.06	1.02	1.00	1.05
15	5.0 < 7.5 % in arrears	Per cent	0.50	0.51	0.49	0.46	0.46	0.51
16	7.5 < 10 % in arrears	Per cent	0.27	0.26	0.26	0.24	0.23	0.24
17	10 % or more in arrears	Per cent	0.74	0.74	0.76	0.78	0.81	0.90
18	In possession	Per cent	0.50	0.51	0.44	0.39	0.35	0.35
19	Total	Per cent	4.08	3.96	3.94	3.79	3.72	3.98
20	Total (excl. 1.5 < 2.5% band)	Per cent	3.15	3.04	3.00	2.88	2.84	3.05
	(ii) Number of cases in arrears as % total number of loans							
21	1.5 < 2.5 % in arrears	Per cent	0.86	0.86	0.89	0.87	0.84	0.90
22	2.5 < 5.0 % in arrears	Per cent	1.13	1.07	1.12	1.09	1.07	1.14
23	5.0 < 7.5 % in arrears	Per cent	0.56	0.57	0.57	0.55	0.53	0.60
24	7.5 < 10 % in arrears	Per cent	0.33	0.32	0.34	0.34	0.33	0.35
25	10 % or more in arrears	Per cent	1.51	1.54	1.62	1.69	1.74	1.84
26	In possession	Per cent	0.27	0.29	0.26	0.24	0.22	0.23
27	Total	Per cent	4.65	4.65	4.80	4.78	4.74	5.06
28	Total (excl. 1.5 < 2.5% band)	Per cent	3.80	3.79	3.91	3.91	3.90	4.15
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	621	619	424	456	427	366
30	Possession sales in Qtr	Units	501	632	647	523	465	434
31	Stocks of possessions at end Qtr	Units	1,253	1,312	1,115	1,000	905	881
	Capitalisation of arrears cases							
32	Number in Qtr	Units	190	183	171	164	177	280
33	Amount of arrears capitalised in Qtr	£ millions	1	1	1	1	1	1
34	Balance outstanding	£ millions	18	19	17	15	16	21
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	Units	458,889	452,925	435,967	421,970	410,045	381,182
36	Loan book: balances outstanding	£ millions	32,713	33,341	32,566	31,911	30,830	28,095

MLAR Table 1.6

Last updated: 11 March 2014

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2012		2013			
			Q3	Q4	Q1	Q2	Q3	Q4
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	6,443	6,072	6,113	5,400	4,872	4,887
2	Amount of arrears	£ millions	12	12	11	10	9	10
3	Balance outstanding	£ millions	667	627	611	549	500	517
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	9.86	9.36	9.51	8.97	8.71	9.23
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	65,117	64,068	62,586	59,987	56,696	55,663
	of which : % of cases having							
6	A temporary concession	Per cent	2.71	2.76	3.02	2.98	2.93	2.75
7	A formal arrangement	Per cent	37.95	37.36	37.68	36.98	36.96	35.18
8	No concession or arrangement	Per cent	59.34	59.88	59.30	60.04	60.11	62.07
9	Amount of arrears	£ millions	368	374	352	338	323	318
10	Balance outstanding	£ millions	6,760	6,699	6,432	6,114	5,742	5,604
11	Balances as % of total loan balances	Per cent	5.42	5.47	5.44	5.27	5.17	5.27
12	Performance of arrears cases in Qtr	Per cent	64.26	65.07	64.48	66.38	67.23	66.58

MLAR Table 1.6

Last updated: 11 March 2014

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

Sub table reference			2012 Q3	Q4	2013 Q1	Q2	Q3	Q4
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	1.61	1.61	1.61	1.57	1.54	1.60
14	2.5 < 5.0 % in arrears	Per cent	1.81	1.82	1.84	1.80	1.75	1.78
15	5.0 < 7.5 % in arrears	Per cent	0.76	0.77	0.76	0.73	0.73	0.74
16	7.5 < 10 % in arrears	Per cent	0.35	0.37	0.35	0.34	0.33	0.34
17	10 % or more in arrears	Per cent	0.49	0.52	0.51	0.51	0.52	0.54
18	In possession	Per cent	0.40	0.38	0.36	0.33	0.30	0.27
19	Total	Per cent	5.42	5.47	5.44	5.27	5.17	5.27
20	Total (excl. 1.5 < 2.5% band)	Per cent	3.81	3.86	3.83	3.71	3.63	3.67
	(ii) Number of cases in arrears as % total number of loans							
21	1.5 < 2.5 % in arrears	Per cent	1.26	1.26	1.27	1.23	1.19	1.23
22	2.5 < 5.0 % in arrears	Per cent	1.44	1.44	1.47	1.44	1.40	1.42
23	5.0 < 7.5 % in arrears	Per cent	0.63	0.64	0.63	0.62	0.61	0.62
24	7.5 < 10 % in arrears	Per cent	0.31	0.32	0.32	0.31	0.31	0.31
25	10 % or more in arrears	Per cent	0.73	0.75	0.77	0.78	0.80	0.82
26	In possession	Per cent	0.26	0.25	0.23	0.21	0.20	0.19
27	Total	Per cent	4.62	4.65	4.70	4.60	4.51	4.58
28	Total (excl. 1.5 < 2.5% band)	Per cent	3.36	3.40	3.43	3.37	3.31	3.36
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	2,117	1,979	1,739	1,728	1,493	1,191
30	Possession sales in Qtr	Units	2,149	2,286	2,127	1,986	1,721	1,595
31	Stocks of possessions at end Qtr	Units	3,655	3,454	3,108	2,790	2,507	2,250
	Capitalisation of arrears cases							
32	Number in Qtr	Units	1,014	995	963	915	1,014	1,048
33	Amount of arrears capitalised in Qtr	£ millions	5	5	5	4	5	6
34	Balance outstanding	£ millions	125	128	124	115	125	123
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	Units	1,408,687	1,376,682	1,332,699	1,303,379	1,258,367	1,214,148
36	Loan book: balances outstanding	£ millions	124,803	122,444	118,315	115,998	111,112	106,436

Notes to table

Explanatory notes

MLAR Table 1.7

Last updated: 11 March 2014

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

Not seasonally adjusted

			2012		2013			
			Q3	Q4	Q1	Q2	Q3	Q4
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	24,340	23,571	25,100	22,472	20,536	20,135
2	Amount of arrears	£ millions	53	51	53	48	44	43
3	Balance outstanding	£ millions	2,844	2,771	2,863	2,597	2,365	2,344
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	12.69	12.54	12.98	12.07	11.50	11.83
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	183,327	180,565	182,835	179,649	172,263	164,432
	of which : % of cases having							
6	A temporary concession	Per cent	4.37	4.57	4.95	5.12	4.72	4.52
7	A formal arrangement	Per cent	31.14	30.12	30.41	29.15	29.54	29.48
8	No concession or arrangement	Per cent	64.49	65.31	64.63	65.73	65.75	66.00
9	Amount of arrears	£ millions	1,121	1,126	1,118	1,108	1,113	1,088
10	Balance outstanding	£ millions	22,405	22,100	22,048	21,522	20,568	19,815
11	Balances as % of total loan balances	Per cent	2.35	2.31	2.30	2.24	2.13	2.03
12	Performance of arrears cases in Qtr	Per cent	57.66	58.94	59.58	61.54	62.98	63.04

MLAR Table 1.7

Last updated: 11 March 2014

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

Not seasonally adjusted

Sub table reference			2012 Q3	Q4	2013 Q1	Q2	Q3	Q4
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	0.77	0.75	0.75	0.73	0.69	0.66
14	2.5 < 5.0 % in arrears	Per cent	0.81	0.80	0.80	0.78	0.74	0.70
15	5.0 < 7.5 % in arrears	Per cent	0.31	0.31	0.31	0.30	0.29	0.27
16	7.5 < 10 % in arrears	Per cent	0.14	0.14	0.14	0.13	0.13	0.13
17	10 % or more in arrears	Per cent	0.17	0.18	0.17	0.18	0.18	0.17
18	In possession	Per cent	0.15	0.13	0.13	0.12	0.11	0.09
19	TOTAL	Per cent	2.35	2.31	2.30	2.24	2.13	2.03
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.58	1.56	1.55	1.51	1.44	1.37
	(ii) Number of cases in arrears as % total number of loans							
21	1.5 < 2.5 % in arrears	Per cent	0.58	0.61	0.62	0.60	0.57	0.54
22	2.5 < 5.0 % in arrears	Per cent	0.61	0.64	0.65	0.64	0.61	0.58
23	5.0 < 7.5 % in arrears	Per cent	0.24	0.26	0.25	0.25	0.24	0.23
24	7.5 < 10 % in arrears	Per cent	0.11	0.12	0.12	0.12	0.11	0.11
25	10 % or more in arrears	Per cent	0.16	0.17	0.17	0.18	0.17	0.17
26	In possession	Per cent	0.09	0.09	0.09	0.08	0.08	0.07
27	TOTAL	Per cent	1.79	1.88	1.90	1.86	1.78	1.70
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.21	1.27	1.28	1.26	1.21	1.15
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	5,737	5,164	5,671	5,327	4,985	4,147
30	Possession sales in Qtr	Units	6,142	6,360	5,654	5,798	5,482	5,224
31	Stocks of possessions at end Qtr	Units	9,520	8,328	8,337	7,819	7,316	6,330
	Capitalisation of arrears cases							
32	Number in Qtr	Units	5,068	5,978	5,512	5,224	5,803	6,220
33	Amount of arrears capitalised in Qtr	£ millions	21	26	23	21	23	26
34	Balance outstanding	£ millions	636	757	698	649	708	765
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	Units	10,226,969	9,626,928	9,639,673	9,674,899	9,704,174	9,692,453
36	Loan book: balances outstanding	£ millions	952,902	956,522	957,144	960,593	966,453	976,137

MLAR Table 1.7

Last updated: 11 March 2014

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

Not seasonally adjusted

Sub table reference			2012 Q3	Q4	2013 Q1	Q2	Q3	Q4
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	11,583	11,150	11,835	10,044	9,550	9,073
2	Amount of arrears	£ millions	15	15	15	13	12	12
3	Balance outstanding	£ millions	809	780	795	690	652	631
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	10.46	10.46	10.90	9.92	9.93	10.23
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	119,836	117,007	116,685	112,529	107,386	100,430
	of which : % of cases having							
6	A temporary concession	Per cent	4.78	4.79	4.84	4.70	4.49	3.99
7	A formal arrangement	Per cent	22.42	21.94	22.17	21.42	21.58	21.58
8	No concession or arrangement	Per cent	72.80	73.27	72.99	73.88	73.94	74.43
9	Amount of arrears	£ millions	659	640	632	610	583	541
10	Balance outstanding	£ millions	7,735	7,458	7,288	6,950	6,570	6,170
11	Balances as % of total loan balances	Per cent	2.82	2.74	2.69	2.58	2.46	2.35
12	Performance of arrears cases in Qtr	Per cent	53.61	53.59	54.45	57.28	56.47	58.05

MLAR Table 1.7

Last updated: 11 March 2014

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

Not seasonally adjusted

Sub table reference			2012 Q3	Q4	2013 Q1	Q2	Q3	Q4
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	0.73	0.71	0.71	0.68	0.65	0.63
14	2.5 < 5.0 % in arrears	Per cent	0.79	0.76	0.76	0.72	0.69	0.66
15	5.0 < 7.5 % in arrears	Per cent	0.35	0.35	0.34	0.32	0.31	0.30
16	7.5 < 10 % in arrears	Per cent	0.19	0.18	0.17	0.17	0.16	0.15
17	10 % or more in arrears	Per cent	0.48	0.48	0.48	0.47	0.46	0.44
18	In possession	Per cent	0.28	0.26	0.23	0.21	0.19	0.17
19	TOTAL	Per cent	2.82	2.74	2.69	2.58	2.46	2.35
20	Total (excl. 1.5 < 2.5% band)	Per cent	2.09	2.03	1.98	1.90	1.81	1.72
	(ii) Number of cases in arrears as % total number of loans							
21	1.5 < 2.5 % in arrears	Per cent	0.54	0.55	0.56	0.54	0.52	0.51
22	2.5 < 5.0 % in arrears	Per cent	0.63	0.63	0.64	0.63	0.61	0.58
23	5.0 < 7.5 % in arrears	Per cent	0.30	0.31	0.31	0.30	0.29	0.28
24	7.5 < 10 % in arrears	Per cent	0.18	0.17	0.17	0.18	0.17	0.17
25	10 % or more in arrears	Per cent	0.72	0.75	0.77	0.77	0.76	0.73
26	In possession	Per cent	0.11	0.11	0.10	0.09	0.09	0.09
27	TOTAL	Per cent	2.48	2.52	2.55	2.50	2.43	2.35
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.94	1.97	1.99	1.96	1.91	1.85
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	2,784	2,628	2,421	2,468	2,364	1,990
30	Possession sales in Qtr	Units	2,545	3,087	2,845	2,708	2,491	2,402
31	Stocks of possessions at end Qtr	Units	5,369	4,993	4,540	4,215	4,010	3,632
	Capitalisation of arrears cases							
32	Number in Qtr	Units	2,576	2,795	2,627	2,332	2,210	1,971
33	Amount of arrears capitalised in Qtr	£ millions	6	7	7	6	6	6
34	Balance outstanding	£ millions	177	196	194	161	160	135
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	Units	4,835,804	4,645,883	4,569,904	4,493,913	4,411,501	4,265,076
36	Loan book: balances outstanding	£ millions	274,417	272,143	270,798	269,123	267,367	262,203

MLAR Table 1.7

Last updated: 11 March 2014

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

Not seasonally adjusted

Sub table reference			2012 Q3	Q4	2013 Q1	Q2	Q3	Q4
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	35,923	34,721	36,935	32,516	30,086	29,208
2	Amount of arrears	£ millions	68	66	68	61	56	55
3	Balance outstanding	£ millions	3,653	3,551	3,657	3,286	3,018	2,975
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	12.12	12.01	12.47	11.54	11.12	11.45
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	303,163	297,572	299,520	292,178	279,649	264,862
	of which : % of cases having							
6	A temporary concession	Per cent	4.53	4.66	4.91	4.96	4.63	4.32
7	A formal arrangement	Per cent	27.69	26.90	27.20	26.17	26.48	26.48
8	No concession or arrangement	Per cent	67.78	68.44	67.89	68.87	68.89	69.20
9	Amount of arrears	£ millions	1,781	1,766	1,750	1,718	1,695	1,630
10	Balance outstanding	£ millions	30,140	29,558	29,336	28,472	27,138	25,985
11	Balances as % of total loan balances	Per cent	2.46	2.41	2.39	2.32	2.20	2.10
12	Performance of arrears cases in Qtr	Per cent	56.62	57.59	58.31	60.50	61.40	61.85

MLAR Table 1.7

Last updated: 11 March 2014

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

Not seasonally adjusted

Sub table reference			2012 Q3	Q4	2013 Q1	Q2	Q3	Q4
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	0.76	0.74	0.74	0.72	0.68	0.65
14	2.5 < 5.0 % in arrears	Per cent	0.80	0.79	0.79	0.77	0.73	0.69
15	5.0 < 7.5 % in arrears	Per cent	0.32	0.32	0.31	0.30	0.29	0.28
16	7.5 < 10 % in arrears	Per cent	0.15	0.15	0.14	0.14	0.14	0.14
17	10 % or more in arrears	Per cent	0.24	0.24	0.24	0.24	0.24	0.23
18	In possession	Per cent	0.18	0.16	0.15	0.14	0.13	0.11
19	TOTAL	Per cent	2.46	2.41	2.39	2.32	2.20	2.10
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.70	1.66	1.65	1.60	1.52	1.44
	(ii) Number of cases in arrears as % total number of loans							
21	1.5 < 2.5 % in arrears	Per cent	0.57	0.59	0.60	0.58	0.55	0.53
22	2.5 < 5.0 % in arrears	Per cent	0.62	0.64	0.65	0.63	0.61	0.58
23	5.0 < 7.5 % in arrears	Per cent	0.26	0.27	0.27	0.26	0.25	0.24
24	7.5 < 10 % in arrears	Per cent	0.13	0.14	0.14	0.14	0.13	0.13
25	10 % or more in arrears	Per cent	0.34	0.36	0.36	0.36	0.36	0.34
26	In possession	Per cent	0.10	0.09	0.09	0.08	0.08	0.07
27	TOTAL	Per cent	2.01	2.08	2.11	2.06	1.98	1.90
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.44	1.50	1.51	1.48	1.43	1.36
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	8,521	7,792	8,092	7,795	7,349	6,137
30	Possession sales in Qtr	Units	8,687	9,447	8,499	8,506	7,973	7,626
31	Stocks of possessions at end Qtr	Units	14,889	13,321	12,877	12,034	11,326	9,962
	Capitalisation of arrears cases							
32	Number in Qtr	Units	7,644	8,773	8,139	7,556	8,013	8,191
33	Amount of arrears capitalised in Qtr	£ millions	27	33	29	27	29	32
34	Balance outstanding	£ millions	813	953	892	810	868	901
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	Units	15,062,773	14,272,811	14,209,577	14,168,812	14,115,675	13,957,529
36	Loan book: balances outstanding	£ millions	1,227,319	1,228,665	1,227,942	1,229,717	1,233,820	1,238,340

Notes to table

Explanatory notes

MLAR Table 2.1
Sectoral Analysis: New Business Volume

Last updated: 11 March 2014

Not seasonally adjusted

Residential lending to individuals

Sub table reference		Banks + Building Societies	Other lenders	ALL Sectors
		Per cent	Per cent	£ millions
A	<u>Time series measures</u>			
1	Gross advances			
	2012 Q3	84.76	15.24	39,595
	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
2	Net advances			
	2012 Q3	83.62	16.38	5,602
	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
3	New commitments			
	2012 Q3	82.99	17.01	35,934
	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
	2013 Q4	92.59	7.41	50,284
4	Balances outstanding (unsecured): loans	88.94	11.06	1,131,904
5	: commitments	92.98	7.02	70,962

Balances are for 2013 Q4

Notes to table

Explanatory notes

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MLAR Table 2.2

Last updated: 11 March 2014

Sectoral Analysis: Characteristics of New Lending in latest quarter 2013 Q4

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	80.44	78.15	80.26
2	Percent at variable rates	Per cent	19.56	21.85	19.74
	Balances				
3	Percent at fixed rates	Per cent	34.29	21.65	32.89
4	Percent at variable rates	Per cent	65.71	78.35	67.11
	Interest rates on:				
	Gross advances:				
5	Fixed	Per cent	3.27	3.77	3.30
6	variable	Per cent	2.95	3.51	2.99
7	All	Per cent	3.21	3.71	3.25
	Balances:				
8	Fixed	Per cent	3.82	4.26	3.85
9	Variable	Per cent	3.05	3.61	3.12
10	All	Per cent	3.31	3.75	3.36
	LTV:				
11	<75%	Per cent	64.66	63.84	64.60
12	75 to 90%	Per cent	33.20	33.86	33.25
13	90 to 95%	Per cent	1.76	1.38	1.73
14	Over 95%	Per cent	0.37	0.91	0.42
	High Inc Mult by LTV:				
15	Over 90 to 95%	Per cent	1.24	0.60	1.19
16	Over 95%	Per cent	0.28	0.54	0.30
17	All over 90%	Per cent	1.52	1.14	1.49

MLAR Table 2.2

Last updated: 11 March 2014

Sectoral Analysis: Characteristics of New Lending in latest quarter 2013 Q4

Not seasonally adjusted

Residential lending to individuals

Sub table reference			Banks & Building Societies	Other lenders	ALL Sectors
	With Impaired credit history (Regulated only):				
18	Advances	Per cent	0.16	0.85	0.19
19	Balances	Per cent	1.06	7.04	1.50
	By purpose (Regulated only):				
	Advances:				
20					
21	House purchase	Per cent	65.09	51.55	64.40
22	Further advance	Per cent	2.90	0.53	2.78
23	Remortgage	Per cent	29.95	31.36	30.02
24	Other	Per cent	2.05	16.56	2.79
	Balances:				
25	House purchase	Per cent	55.80	50.99	55.44
26	Further advance	Per cent	4.01	0.50	3.75
27	Remortgage	Per cent	38.59	39.66	38.67
28	Other	Per cent	1.61	8.85	2.14
	Loans in arrears (Unsecuritised):				
29	New cases as % arrears stocks	Per cent	12.33	11.10	12.06
	Arrears cases at end qtr:				
30	Balances as % total loan balances	Per cent	1.58	3.60	1.80
31	Performance of arrears cases in qtr	Per cent	60.41	60.11	60.35

Notes to table

Explanatory notes

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