

MLAR STATISTICS: Summary Tables

Residential loans to individuals (Regulated and Non-regulated)

Table name	Sub table reference	Description
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	B	New business characteristics
Summary 2	B	New business characteristics (continued)
	C	Loan book position at end of period
Summary 3	D	Arrears & Provisions: unsecuritised and securitised loans

Table (1) Residential loans to individuals

Not seasonally adjusted

Residential loans to individuals: Regulated + Non-regulated

		2007				2008				
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	
Sub table refs										
A	New business volumes									
	Gross advances	£ millions	86,432	96,695	101,980	86,609	73,365	71,630	60,584	44,823
	Net advances	£ millions	33,434	37,319	39,641	29,671	24,073	21,747	13,814	8,625
	New commitments	£ millions	92,315	107,705	101,263	75,797	74,749	66,852	49,769	37,474
B	New business characteristics: gross advances									
	Interest rates: basis and average rates									
	Per cent of business at fixed rates	Per cent	64.79	67.45	67.11	57.04	45.88	56.37	52.68	43.73
	Overall weighted average interest rates:									
	Fixed rate loans	Per cent	5.35	5.54	5.77	6.01	5.92	5.82	6.12	6.05
	Variable rate loans	Per cent	5.88	6.05	6.25	6.14	5.87	5.83	6.11	4.33
	All loans	Per cent	5.53	5.71	5.93	6.07	5.90	5.83	6.11	5.08
	Purpose of loan									
	(i) As per cent of gross advances (£ amounts)									
	House purchase	Per cent	50.80	54.33	55.21	53.59	42.77	44.33	37.53	38.18
	Of which: First time buyers	Per cent	12.24	12.93	12.84	12.12	9.34	10.15	9.24	9.96
	Buy to let	Per cent	10.71	11.40	11.33	12.32	12.24	11.66	7.88	7.33
	Other	Per cent	27.85	30.00	31.03	29.14	21.19	22.51	20.40	20.89
	Further advances	Per cent	5.60	5.15	4.46	4.31	5.48	5.28	5.32	5.52
	Remortgage	Per cent	41.17	38.42	37.89	39.46	49.30	48.04	54.68	53.53
	Other	Per cent	2.43	2.09	2.44	2.64	2.46	2.35	2.47	2.77
	(ii) As per cent of New Commitments (£ amounts)									
	House purchase	Per cent	48.96	52.37	49.84	43.54	35.25	35.07	31.76	31.92
	Remortgage	Per cent	41.81	38.12	41.27	46.16	53.98	56.44	57.90	57.11
	Other	Per cent	9.23	9.52	8.89	10.30	10.77	8.49	10.33	10.97

Notes to table

Explanatory notes

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2009				2010				2011			
Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
32,588	33,800	40,331	41,246	32,051	36,472	40,828	36,815	32,985	36,554	43,568	40,107
1,878	5,546	6,492	7,925	3,729	5,894	8,309	1,217	1,695	7,889	6,950	4,104
28,746	38,811	38,127	35,798	33,751	40,601	38,075	34,600	34,884	39,577	41,833	37,045
47.49	64.56	66.63	49.67	37.33	39.10	43.50	45.93	51.22	56.02	51.71	53.53
5.31	4.74	4.80	4.99	4.90	4.70	4.55	4.38	4.24	4.43	4.24	3.94
2.91	2.75	2.92	2.98	3.21	3.21	3.20	3.03	3.03	3.01	2.90	2.96
4.05	4.03	4.17	3.98	3.84	3.79	3.79	3.65	3.65	3.81	3.59	3.48
36.84	50.66	57.35	61.98	57.60	61.17	63.63	60.62	53.89	59.12	60.48	61.24
9.99	14.14	16.28	18.40	15.73	17.01	17.14	16.43	14.15	16.35	15.82	16.58
5.79	6.04	5.43	5.49	6.34	6.73	6.48	7.65	8.41	8.95	8.68	9.42
21.05	30.47	35.64	38.10	35.53	37.44	40.01	36.54	31.33	33.83	35.98	35.24
7.42	6.73	5.65	5.01	5.63	5.10	4.57	4.16	4.33	3.91	3.55	3.56
52.11	39.21	33.94	29.73	33.24	30.35	28.53	31.36	38.31	33.61	32.78	32.22
3.63	3.41	3.06	3.28	3.52	3.38	3.26	3.85	3.48	3.36	3.19	2.98
44.08	55.00	61.86	63.17	58.79	63.12	61.23	55.32	51.57	61.37	59.72	57.79
41.56	34.93	30.49	26.95	32.15	28.52	30.74	35.95	40.71	31.34	32.36	34.49
14.35	10.06	7.65	9.88	9.07	8.36	8.04	8.73	7.72	7.29	7.91	7.72

2012				2013			
Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
36,443	36,927	39,595	39,397	33,981	41,651	49,539	51,474
2,662	4,663	5,602	4,208	1,221	5,124	7,234	8,997
37,051	39,811	35,934	36,885	35,452	47,509	50,491	50,284
55.08	56.39	55.98	63.55	70.69	75.26	77.31	80.26
3.99	4.22	4.33	4.10	3.80	3.58	3.40	3.30
2.90	3.20	3.32	3.30	3.28	3.14	3.07	2.99
3.50	3.78	3.89	3.81	3.65	3.47	3.32	3.25
59.34	62.40	66.24	66.04	63.37	64.95	67.61	68.24
17.96	16.46	18.22	19.10	18.25	19.09	20.03	20.58
9.93	10.60	10.41	11.04	12.05	12.12	11.85	12.79
31.45	35.35	37.61	35.91	33.07	33.73	35.73	34.87
3.67	3.43	3.15	2.83	3.51	2.99	2.69	2.54
33.53	30.87	27.19	27.86	29.44	28.26	26.54	26.48
3.46	3.30	3.42	3.27	3.68	3.80	3.16	2.74
58.17	64.57	65.49	63.52	62.86	67.06	64.90	66.07
33.99	28.86	29.17	30.80	30.77	27.48	30.09	29.10
7.84	6.58	5.35	5.68	6.37	5.45	5.01	4.83

Table (2)

Residential loans to individuals

Not seasonally adjusted

Residential loans to individuals: Regulated + Non-regulated

		2007				2008		
Sub table refs		Q1	Q2	Q3	Q4	Q1	Q2	
B	New business characteristics: gross advances - continued							
	Loan to Value (LTV) and Income Multiple							
	LTV: Per cent of gross advances (£ amounts)							
	Under 75%	Per cent	48.62	47.59	48.62	49.54	54.66	55.67
	75 < 90%	Per cent	37.24	37.65	37.05	37.14	34.78	33.94
	90 < 95%	Per cent	8.52	9.29	8.27	7.78	6.40	7.28
	Over 95%	Per cent	5.62	5.47	6.06	5.54	4.17	3.11
	High Income Multiple by LTV: Per cent of gross advances (£ amounts)							
	Over 90 < 95%	Per cent	5.31	5.73	4.96	4.89	4.17	4.97
	Over 95%	Per cent	3.47	3.47	3.89	3.59	2.73	2.07
	All over 90%	Per cent	8.78	9.20	8.85	8.48	6.90	7.04
	Credit History: as per cent of gross advances (£ amount)							
	Loans with impaired credit history	Per cent	3.59	3.42	3.58	3.23	2.40	2.16
	Loans without impaired credit history	Per cent	96.41	96.58	96.42	96.77	97.60	97.84
C	Of which: First time buyers							
	Loan balances outstanding at end of period							
	Unsecuritised	£ millions	881,861	907,601	930,928	951,207	980,474	973,933
	Securitised	£ millions	182,503	200,470	206,971	208,655	197,288	214,683
	Overall residential loans to individuals	£ millions	1,064,364	1,108,071	1,137,898	1,159,862	1,177,762	1,188,617

Notes to table

High income multiples are:

(a) Single income: 3.50 x or more

(b) Joint income: 2.75 x or more

Explanatory notes

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		2009				2010				2011
Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
64.26	65.20	73.60	74.05	73.77	72.01	73.05	70.81	69.87	70.44	74.11
29.26	28.88	22.99	23.24	24.62	26.52	25.36	27.09	27.80	27.39	24.18
5.09	4.58	2.51	1.91	1.09	0.91	1.01	1.61	1.76	1.58	1.25
1.39	1.35	0.89	0.80	0.51	0.56	0.59	0.49	0.57	0.60	0.47
3.31	2.82	1.39	1.05	0.68	0.55	0.57	0.92	1.03	0.91	0.71
0.85	0.79	0.50	0.50	0.34	0.29	0.30	0.30	0.32	0.30	0.18
4.16	3.61	1.89	1.56	1.01	0.85	0.88	1.22	1.35	1.21	0.89
1.59	0.93	0.73	0.42	0.33	0.33	0.35	0.39	0.37	0.32	0.33
98.41	99.07	99.27	99.58	99.67	99.67	99.65	99.61	99.63	99.68	99.67
987,055	973,757	972,396	980,228	1,024,686	1,036,628	1,047,014	1,052,953	1,057,269	1,084,168	1,084,821
209,405	226,959	226,017	220,706	178,682	170,673	159,119	156,001	156,104	128,887	127,616
1,196,460	1,200,716	1,198,413	1,200,934	1,203,368	1,207,301	1,206,133	1,208,954	1,213,373	1,213,054	1,212,437

Q2	Q3	Q4	2012 Q1	Q2	Q3	Q4	2013 Q1	Q2	Q3	Q4
69.60	69.56	67.62	68.26	67.28	68.10	66.26	67.02	65.23	65.13	64.60
28.55	28.73	30.54	29.43	30.32	29.58	31.65	30.90	32.29	32.73	33.25
1.48	1.36	1.45	1.95	1.76	1.87	1.71	1.62	2.02	1.69	1.73
0.37	0.35	0.39	0.37	0.64	0.44	0.37	0.46	0.46	0.46	0.42
0.77	0.72	0.81	1.14	1.02	1.11	1.03	1.02	1.31	1.05	1.19
0.11	0.18	0.24	0.17	0.30	0.27	0.20	0.25	0.29	0.27	0.30
0.88	0.90	1.05	1.31	1.32	1.38	1.22	1.27	1.60	1.32	1.49
0.35	0.37	0.36	0.29	0.27	0.25	0.29	0.24	0.20	0.19	0.19
99.65	99.63	99.64	99.71	99.73	99.75	99.71	99.76	99.80	99.81	99.81
1,087,891	1,093,580	1,096,832	1,095,554	1,099,894	1,102,516	1,106,221	1,109,628	1,113,719	1,122,708	1,131,904
126,764	124,042	121,631	125,927	123,584	124,803	122,444	118,315	115,998	111,112	106,436
1,214,655	1,217,622	1,218,463	1,221,481	1,223,477	1,227,319	1,228,665	1,227,942	1,229,717	1,233,820	1,238,340

Table (3)
Residential loans to individuals

Not seasonally adjusted

Residential loans to individuals: Regulated and Non-regulated

		2007				2008				2009	
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	
Sub table refs											
D	Arrears & Provisions: Unsecured and Securitised loans										
Arrears cases at end of Qtr											
	Number of loan accounts	Units	258,659	267,210	273,541	288,546	299,588	309,817	340,963	377,222	399,365
	Balances outstanding	£ millions	21,917	23,042	24,262	26,237	28,439	30,293	35,051	40,438	43,572
	Balances as per cent total loan balances	Per cent	2.06	2.08	2.13	2.26	2.41	2.55	2.93	3.37	3.64
Arrears cases at end of Qtr analysed by degree of severity											
(i) Balances in arrears as per cent of total loan balances											
	1.5 < 2.5% in arrears	Per cent	0.76	0.76	0.77	0.81	0.84	0.86	0.97	1.10	1.13
	2.5 < 5% in arrears	Per cent	0.73	0.74	0.75	0.79	0.85	0.88	1.00	1.17	1.30
	5 < 7.5% in arrears	Per cent	0.23	0.24	0.26	0.27	0.29	0.31	0.35	0.42	0.47
	7.5 < 10% in arrears	Per cent	0.09	0.09	0.09	0.10	0.11	0.11	0.13	0.16	0.18
	Over 10% in arrears	Per cent	0.10	0.10	0.11	0.12	0.13	0.14	0.16	0.18	0.20
	Of which: First time buyers	Per cent	0.14	0.14	0.15	0.17	0.20	0.25	0.33	0.34	0.35
	TOTAL	Per cent	2.06	2.08	2.13	2.26	2.41	2.55	2.93	3.37	3.64
	Total (excl. 1.5 < 2.5% band)	Per cent	1.30	1.32	1.37	1.45	1.58	1.69	1.96	2.27	2.51
(ii) Number of cases in arrears as per cent total number of loans											
	1.5 < 2.5% in arrears	Per cent	0.59	0.59	0.59	0.62	0.63	0.64	0.69	0.75	0.77
	2.5 < 5% in arrears	Per cent	0.57	0.58	0.59	0.62	0.63	0.65	0.71	0.80	0.88
	5 < 7.5% in arrears	Per cent	0.20	0.21	0.22	0.23	0.24	0.25	0.27	0.31	0.35
	7.5 < 10% in arrears	Per cent	0.09	0.09	0.09	0.10	0.10	0.11	0.11	0.13	0.15
	Over 10% in arrears	Per cent	0.19	0.18	0.19	0.20	0.20	0.21	0.22	0.25	0.27
	In possession	Per cent	0.08	0.08	0.08	0.10	0.11	0.14	0.18	0.18	0.19
	TOTAL	Per cent	1.72	1.73	1.77	1.86	1.92	1.98	2.18	2.42	2.61
	Total (excl. 1.5 < 2.5% band)	Per cent	1.13	1.14	1.17	1.24	1.29	1.35	1.49	1.67	1.84
Possession cases: movements & stocks											
	New possessions in Qtr	Units	6,472	6,464	6,838	8,135	9,174	11,074	13,462	13,236	14,838
	Possessions cases sold in Qtr	Units	5,350	5,957	6,250	6,159	5,904	6,987	7,691	11,708	13,014
	Stock of possessions at end Qtr	Units	12,143	12,581	12,836	15,505	17,802	21,360	27,548	28,241	29,146
Memorandum information at end of Qtr											
	Loan book: number of loan accounts	Units	15,046,772	15,473,936	15,475,000	15,505,441	15,619,464	15,612,106	15,649,834	15,556,317	15,327,532
	Loan book: balance outstanding	£ millions	1,064,364	1,108,071	1,137,898	1,159,862	1,177,762	1,188,617	1,196,460	1,200,716	1,198,413

Notes to table

Explanatory notes

	Q2	Q3	Q4	2010 Q1	Q2	Q3	Q4	2011 Q1	Q2	Q3	Q4	2012 Q1	Q2	Q3
	395,464	386,998	370,639	361,750	352,680	343,633	343,459	337,031	332,709	324,275	313,224	302,976	296,484	303,163
	42,602	41,783	40,091	38,951	37,636	36,143	35,750	34,961	34,172	33,079	31,855	30,736	29,927	30,140
	3.55	3.47	3.32	3.23	3.11	2.98	2.95	2.88	2.81	2.72	2.61	2.52	2.45	2.46
	1.07	1.01	0.96	0.91	0.87	0.84	0.84	0.82	0.81	0.79	0.77	0.76	0.76	0.76
	1.28	1.24	1.18	1.12	1.06	1.01	0.98	0.97	0.93	0.89	0.86	0.82	0.80	0.80
	0.50	0.52	0.51	0.50	0.48	0.45	0.44	0.42	0.40	0.38	0.36	0.33	0.32	0.32
	0.19	0.21	0.22	0.22	0.22	0.22	0.21	0.20	0.19	0.18	0.17	0.16	0.15	0.15
	0.21	0.22	0.24	0.26	0.27	0.28	0.29	0.29	0.29	0.28	0.26	0.25	0.24	0.24
	0.29	0.27	0.22	0.21	0.20	0.19	0.18	0.19	0.19	0.19	0.18	0.19	0.18	0.18
	3.55	3.47	3.32	3.23	3.11	2.98	2.95	2.88	2.81	2.72	2.61	2.52	2.45	2.46
	2.48	2.46	2.37	2.31	2.24	2.14	2.10	2.06	2.00	1.93	1.84	1.75	1.69	1.70
	0.74	0.70	0.66	0.63	0.61	0.59	0.61	0.59	0.59	0.58	0.57	0.56	0.56	0.57
	0.87	0.83	0.79	0.76	0.73	0.70	0.70	0.69	0.68	0.65	0.64	0.62	0.61	0.62
	0.36	0.36	0.35	0.35	0.34	0.32	0.32	0.31	0.30	0.29	0.28	0.26	0.26	0.26
	0.16	0.16	0.17	0.17	0.17	0.16	0.16	0.16	0.15	0.15	0.14	0.13	0.13	0.13
	0.29	0.30	0.31	0.33	0.34	0.36	0.37	0.38	0.38	0.38	0.35	0.33	0.33	0.34
	0.16	0.15	0.13	0.12	0.11	0.11	0.10	0.11	0.11	0.11	0.10	0.10	0.10	0.10
	2.58	2.51	2.41	2.35	2.29	2.24	2.26	2.24	2.21	2.15	2.09	2.02	1.98	2.01
	1.84	1.81	1.75	1.72	1.68	1.65	1.66	1.64	1.62	1.58	1.52	1.46	1.42	1.44
	13,225	13,417	11,483	10,447	9,990	9,134	8,246	9,615	9,510	9,674	8,924	9,531	8,695	8,521
	15,438	15,333	14,726	11,163	10,842	9,203	9,227	9,063	9,232	9,504	9,456	9,549	9,089	8,687
	25,052	23,082	19,426	18,107	16,921	16,575	15,468	16,020	16,262	16,182	15,457	15,385	14,953	14,889
	15,323,827	15,398,448	15,396,388	15,372,093	15,368,104	15,349,858	15,171,907	15,067,460	15,059,593	15,069,729	15,013,454	14,986,525	14,977,839	15,062,773
	1,200,934	1,203,368	1,207,301	1,206,133	1,208,954	1,213,373	1,213,054	1,212,437	1,214,655	1,217,622	1,218,463	1,221,481	1,223,477	1,227,319

Q4	2013 Q1	Q2	Q3	Q4
297,572	299,520	292,178	279,649	264,862
29,558	29,336	28,472	27,138	25,985
2.41	2.39	2.32	2.20	2.10
0.74	0.74	0.72	0.68	0.65
0.79	0.79	0.77	0.73	0.69
0.32	0.31	0.30	0.29	0.28
0.15	0.14	0.14	0.14	0.14
0.24	0.24	0.24	0.24	0.23
0.16	0.15	0.14	0.13	0.11
2.41	2.39	2.32	2.20	2.10
1.66	1.65	1.60	1.52	1.44
0.59	0.60	0.58	0.55	0.53
0.64	0.65	0.63	0.61	0.58
0.27	0.27	0.26	0.25	0.24
0.14	0.14	0.14	0.13	0.13
0.36	0.36	0.36	0.36	0.34
0.09	0.09	0.08	0.08	0.07
2.08	2.11	2.06	1.98	1.90
1.50	1.51	1.48	1.43	1.36
7,792	8,092	7,795	7,349	6,137
9,447	8,499	8,506	7,973	7,626
13,321	12,877	12,034	11,326	9,962
14,272,811	14,209,577	14,168,812	14,115,675	13,957,529
1,228,665	1,227,942	1,229,717	1,233,820	1,238,340

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).

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.

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.