



MLAR STATISTICS: March 2015 edition

Residential loans to individuals (Regulated and Non-regulated)

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



MLAR Table 1.11
Balances on and off balance sheet

Last updated: 10 March 2015

Not seasonally adjusted

Residential loans to individuals

			2013		2014			
			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	886,171	897,796	905,924	913,736	925,155	931,286
2	Securitised	£ millions	80,282	78,342	72,611	71,800	67,046	64,943
3	Sub total	£ millions	966,453	976,137	978,535	985,535	992,201	996,229
	Non-regulated							
4	Unsecuritised	£ millions	236,522	234,108	235,733	235,729	236,404	237,212
5	Securitised	£ millions	30,830	28,095	28,706	28,025	27,005	26,141
6	Sub total	£ millions	267,352	262,203	264,439	263,754	263,409	263,352
	Total: Regulated and Non-regulated							
7	Unsecuritised	£ millions	1,122,693	1,131,904	1,141,657	1,149,465	1,161,560	1,168,498
8	Securitised	£ millions	111,112	106,436	101,317	99,825	94,050	91,083
9	Total	£ millions	1,233,805	1,238,340	1,242,974	1,249,289	1,255,610	1,259,581

Notes to table

[Explanatory notes](#)

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MLAR Table 1.21

Last updated: 10 March 2015

Residential loans to individuals: Business flows

Not seasonally adjusted

			2013		2014			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
A	Residential loans to individuals : Regulated							
Business flows								
1	Gross advances	£ millions	42,999	44,318	39,655	43,814	47,041	42,738
2	Net advances	£ millions	8,065	9,117	6,690	8,903	10,259	7,283
3	New commitments	£ millions	43,349	43,335	41,608	45,175	44,828	38,006
Balance outstanding								
4	Loans (exc overdrafts)	£ millions	886,171	897,796	905,924	913,736	925,155	931,286
5	Commitments stock	£ millions	56,508	56,037	58,455	60,441	58,909	54,505
Overdrafts (secured)								
6	Net movement in qtr	£ millions	-34	-53	-38	-64	-19	-57
7	Overdraft balances	£ millions	1,317	1,264	1,226	1,162	1,143	1,086
8	Aggregate of credit limits	£ millions	1,773	1,750	1,703	1,631	1,605	1,525

MLAR Table 1.21

Last updated: 10 March 2015

Residential loans to individuals: Business flows

Not seasonally adjusted

			2013		2014			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
B	Residential loans to individuals : Non regulated							
Business flows								
1	Gross advances	£ millions	6,540	7,156	7,419	7,679	8,841	8,608
2	Net advances	£ millions	-830	-120	311	5	775	788
3	New commitments	£ millions	7,142	6,981	7,274	8,274	8,787	8,273
Balance outstanding								
4	Loans (exc overdrafts)	£ millions	236,537	234,108	235,733	235,729	236,404	237,212
5	Commitments stock	£ millions	12,700	15,013	14,647	15,269	15,326	15,123
Overdrafts (secured)								
6	Net movement in qtr	£ millions	-12	-21	-8	-19	-8	-25
7	Overdraft balances	£ millions	327	306	298	279	271	246
8	Aggregate of credit limits	£ millions	471	484	460	446	434	400

MLAR Table 1.21

Last updated: 10 March 2015

Residential loans to individuals: Business flows

Not seasonally adjusted

			2013		2014			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
C	Residential loans to individuals : All (Reg+Non reg)							
Business flows								
1	Gross advances	£ millions	49,539	51,473	47,074	51,493	55,882	51,346
2	Net advances	£ millions	7,235	8,997	7,001	8,908	11,034	8,071
3	New commitments	£ millions	50,491	50,316	48,883	53,449	53,614	46,279
Balance outstanding								
4	Loans (exc overdrafts)	£ millions	1,122,708	1,131,904	1,141,657	1,149,465	1,161,560	1,168,498
5	Commitments stock	£ millions	69,208	71,050	73,102	75,710	74,235	69,628
Overdrafts (secured)								
6	Net movement in qtr	£ millions	-46	-74	-45	-83	-27	-82
7	Overdraft balances	£ millions	1,644	1,570	1,524	1,441	1,414	1,332
8	Aggregate of credit limits	£ millions	2,244	2,234	2,163	2,077	2,039	1,925

Notes to table

Explanatory notes

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Residential loans to individuals : Interest rate analysis

Not seasonally adjusted

			2013		2014			
			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	79.34	82.11	82.46	82.87	83.24	83.30
2	Balances outstanding	Per cent	35.04	37.24	39.66	41.60	43.89	45.81
Per cent of business above Bank Rate								
Gross advances								
3	Less than 2% above	Per cent	22.54	28.68	30.61	29.56	26.66	28.61
4	2 < 3 % above	Per cent	43.98	41.09	40.08	40.54	41.11	41.02
5	3 < 4 % above	Per cent	23.66	20.63	19.02	18.40	19.62	19.33
6	4% or more above	Per cent	9.82	9.60	10.29	11.50	12.61	11.04
Balances outstanding								
7	Less than 2% above	Per cent	19.46	20.94	22.06	23.27	24.16	25.30
8	2 < 3 % above	Per cent	33.31	33.48	33.46	34.07	34.89	35.24
9	3 < 4 % above	Per cent	26.56	26.16	26.02	25.19	24.59	23.97
10	4% or more above	Per cent	20.66	19.43	18.46	17.46	16.36	15.49
Overall weighted average interest rates								
Gross advances								
11	Fixed rate loans	Per cent	3.32	3.22	3.22	3.27	3.36	3.31
12	Variable rate loans	Per cent	2.84	2.74	2.66	2.57	2.56	2.47
13	All loans	Per cent	3.22	3.14	3.12	3.15	3.23	3.17
Balances outstanding								
14	Fixed rate loans	Per cent	3.99	3.81	3.70	3.58	3.49	3.42
15	Variable rate loans	Per cent	3.10	3.09	3.09	3.07	3.07	3.05
16	All loans	Per cent	3.41	3.36	3.33	3.28	3.25	3.22

Residential loans to individuals : Interest rate analysis

Not seasonally adjusted

			2013		2014			
			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	63.99	68.82	73.15	76.74	78.88	76.74
2	Balances outstanding	Per cent	14.45	16.23	17.89	19.81	21.56	23.68
	Per cent of business above Bank Rate							
	Gross advances							
3	Less than 2% above	Per cent	2.78	3.30	3.18	3.00	3.10	4.75
4	2 < 3 % above	Per cent	20.73	23.56	27.95	29.02	33.37	39.32
5	3 < 4 % above	Per cent	63.81	64.84	60.25	57.93	53.92	46.14
6	4% or more above	Per cent	12.68	8.30	8.62	10.04	9.61	9.79
	Balances outstanding							
7	Less than 2% above	Per cent	34.76	33.80	32.99	32.53	31.63	30.95
8	2 < 3 % above	Per cent	20.11	20.35	20.87	21.25	22.05	23.01
9	3 < 4 % above	Per cent	18.32	19.78	21.02	21.82	22.80	23.29
10	4% or more above	Per cent	26.80	26.07	25.11	24.40	23.52	22.75
	Overall weighted average interest rates							
	Gross advances							
11	Fixed rate loans	Per cent	4.05	3.91	3.91	3.89	3.79	3.70
12	Variable rate loans	Per cent	3.93	3.90	3.87	3.92	3.75	3.68
13	All loans	Per cent	4.01	3.90	3.90	3.90	3.78	3.70
	Balances outstanding							
14	Fixed rate loans	Per cent	4.39	4.22	4.16	4.06	3.97	3.90
15	Variable rate loans	Per cent	3.18	3.22	3.20	3.21	3.21	3.18
16	All loans	Per cent	3.35	3.38	3.38	3.38	3.37	3.36

Residential loans to individuals : Interest rate analysis

Not seasonally adjusted

			2013		2014			
			Q3	Q4	Q1	Q2	Q3	Q4
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	77.31	80.26	80.99	81.95	82.55	82.20
2	Balances outstanding	Per cent	30.70	32.89	35.17	37.13	39.34	41.32
	Percent of business above Bank Rate							
	Gross advances							
3	Less than 2% above	Per cent	19.93	25.15	26.29	25.60	22.93	24.61
4	2 < 3 % above	Per cent	40.91	38.65	38.17	38.82	39.89	40.74
5	3 < 4 % above	Per cent	28.96	26.77	25.52	24.29	25.04	23.82
6	4% or more above	Per cent	10.20	9.42	10.02	11.28	12.14	10.83
	Balances outstanding							
7	Less than 2% above	Per cent	22.69	23.60	24.32	25.17	25.68	26.45
8	2 < 3 % above	Per cent	30.53	30.76	30.86	31.44	32.28	32.76
9	3 < 4 % above	Per cent	24.83	24.84	24.99	24.50	24.23	23.83
10	4% or more above	Per cent	21.95	20.80	19.83	18.89	17.81	16.96
	Overall weighted average interest rates							
	Gross advances							
11	Fixed rate loans	Per cent	3.40	3.30	3.32	3.35	3.43	3.37
12	Variable rate loans	Per cent	3.07	2.99	2.93	2.83	2.79	2.74
13	All loans	Per cent	3.32	3.25	3.24	3.26	3.31	3.26
	Balances outstanding							
14	Fixed rate loans	Per cent	4.03	3.85	3.74	3.63	3.54	3.48
15	Variable rate loans	Per cent	3.12	3.12	3.12	3.11	3.10	3.08
16	All loans	Per cent	3.40	3.36	3.34	3.30	3.28	3.25

Notes to table

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MLAR Table 1.31

Last updated: 10 March 2015

Residential loans to individuals : Income multiple and LTV

Not seasonally adjusted

			2013		2014			
			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	9.99	9.82	9.63	9.21	9.69	9.19
2	2.50 < 3.00	Per cent	4.75	4.89	4.78	4.51	4.64	4.69
3	3.00 < 3.50	Per cent	5.97	6.30	6.11	5.80	5.89	5.96
4	3.50 < 4.00	Per cent	5.88	6.34	6.29	5.98	5.91	6.03
5	4.00 or over	Per cent	11.58	13.02	13.14	13.41	12.12	10.94
6	Other	Per cent	2.29	1.92	2.31	2.49	2.05	1.95
7	Total on Single income	Per cent	40.45	42.30	42.26	41.40	40.30	38.76
8	of which : Not evidenced	Per cent	4.74	5.30	4.93	4.26	1.55	0.39
Joint:								
9	Less than 2.00	Per cent	9.51	8.65	8.67	8.13	8.41	9.90
10	2.00 < 2.50	Per cent	8.76	8.22	7.97	7.48	8.07	8.67
11	2.50 < 2.75	Per cent	4.68	4.49	4.39	4.24	4.48	5.45
12	2.75 < 3.00	Per cent	5.02	4.93	4.78	4.81	4.82	5.78
13	3.00 or over	Per cent	31.03	31.02	31.46	33.43	33.51	31.01
14	Other	Per cent	0.55	0.38	0.48	0.51	0.40	0.44
15	Total on Joint income	Per cent	59.55	57.70	57.74	58.60	59.70	61.24
16	of which : Not evidenced	Per cent	6.09	6.10	5.69	4.89	1.62	0.36

MLAR Table 1.31

Last updated: 10 March 2015

Residential loans to individuals : Income multiple and LTV

Not seasonally adjusted

			2013		2014			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
A (cont.)								
LTV								
17	< = 75%	Per cent	61.61	61.01	60.68	60.72	59.77	59.76
18	Over 75 < = 90%	Per cent	36.01	36.57	35.12	33.93	35.19	35.80
19	Over 90 < = 95%	Per cent	1.93	2.00	3.66	4.90	4.75	4.15
20	Over 95%	Per cent	0.45	0.42	0.54	0.45	0.30	0.29
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	0.26	0.31	0.61	0.79	0.72	0.63
23	Joint : 2.75 x or more	Per cent	0.94	1.07	2.09	2.79	2.69	2.18
24	Total	Per cent	1.21	1.38	2.70	3.58	3.41	2.80
Over 95%								
25	Single: 3.50 x or more	Per cent	0.17	0.23	0.24	0.19	0.09	0.08
26	Joint : 2.75 x or more	Per cent	0.09	0.07	0.09	0.12	0.09	0.08
27	Total	Per cent	0.26	0.30	0.34	0.31	0.18	0.16
LTV (All over 90%)								
28	Single: 3.50 x or more	Per cent	0.43	0.54	0.85	0.98	0.82	0.70
29	Joint : 2.75 x or more	Per cent	1.04	1.14	2.18	2.91	2.78	2.26
30	Total	Per cent	1.47	1.68	3.03	3.90	3.60	2.96

MLAR Table 1.31

Last updated: 10 March 2015

Residential loans to individuals : Income multiple and LTV

Not seasonally adjusted

			2013		2014			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
B	Residential loans to individuals : Non regulated							
	Income multiple							
	Single:							
1	Less than 2.50	Per cent	4.89	5.32	5.20	5.15	5.25	4.82
2	2.50 < 3.00	Per cent	1.06	1.03	1.09	1.30	1.27	1.01
3	3.00 < 3.50	Per cent	1.00	0.96	1.03	1.21	1.05	0.92
4	3.50 < 4.00	Per cent	0.60	0.70	0.63	0.76	0.91	0.82
5	4.00 or over	Per cent	3.61	2.87	3.46	3.14	3.72	3.34
6	Other	Per cent	76.52	76.45	76.65	74.50	73.90	75.10
7	Total on Single income	Per cent	87.69	87.32	88.06	86.06	86.09	86.01
8	<i>of which : Not evidenced</i>	Per cent	2.61	2.18	2.77	2.35	1.82	1.02
	Joint:							
9	Less than 2.00	Per cent	3.95	3.68	3.83	3.90	3.71	3.23
10	2.00 < 2.50	Per cent	1.05	1.11	1.03	1.25	1.22	1.01
11	2.50 < 2.75	Per cent	0.47	0.43	0.39	0.46	0.59	0.59
12	2.75 < 3.00	Per cent	0.39	0.41	0.37	0.51	0.56	0.41
13	3.00 or over	Per cent	2.05	1.83	1.84	2.29	2.31	2.34
14	Other	Per cent	4.40	5.23	4.49	5.53	5.51	6.41
15	Total on Joint income	Per cent	12.31	12.68	11.94	13.94	13.91	13.99
16	<i>of which : Not evidenced</i>	Per cent	0.69	0.56	0.63	0.49	0.19	0.16

MLAR Table 1.31

Last updated: 10 March 2015

Residential loans to individuals : Income multiple and LTV

Not seasonally adjusted

			2013		2014			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
B (cont.)								
LTV								
17	< = 75%	Per cent	88.25	86.83	86.36	86.05	87.38	88.71
18	Over 75 < = 90%	Per cent	11.15	12.73	13.08	13.43	11.99	10.66
19	Over 90 < = 95%	Per cent	0.09	0.05	0.06	0.07	0.05	0.04
20	Over 95%	Per cent	0.51	0.39	0.49	0.44	0.57	0.59
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	0.02	0.00	0.00	0.01	0.00	0.00
23	Joint : 2.75 x or more	Per cent	0.01	0.01	0.01	0.01	0.00	0.01
24	Total	Per cent	0.03	0.01	0.01	0.02	0.01	0.01
Over 95%								
25	Single: 3.50 x or more	Per cent	0.26	0.27	0.30	0.23	0.45	0.41
26	Joint : 2.75 x or more	Per cent	0.04	0.01	0.01	0.03	0.01	0.04
27	Total	Per cent	0.31	0.28	0.30	0.26	0.46	0.45
LTV (All over 90%)								
28	Single: 3.50 x or more	Per cent	0.28	0.27	0.30	0.24	0.46	0.41
29	Joint : 2.75 x or more	Per cent	0.06	0.02	0.01	0.04	0.02	0.05
30	Total	Per cent	0.34	0.29	0.31	0.27	0.47	0.46

MLAR Table 1.31

Last updated: 10 March 2015

Residential loans to individuals : Income multiple and LTV

Not seasonally adjusted

			2013		2014			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
C	Residential loans to individuals : All (Reg+Non reg)							
Income multiple								
Single:								
1	Less than 2.50	Per cent	9.31	9.20	8.93	8.60	8.99	8.45
2	2.50 < 3.00	Per cent	4.27	4.36	4.20	4.03	4.11	4.07
3	3.00 < 3.50	Per cent	5.31	5.56	5.31	5.11	5.13	5.11
4	3.50 < 4.00	Per cent	5.18	5.55	5.40	5.20	5.12	5.16
5	4.00 or over	Per cent	10.53	11.61	11.61	11.88	10.79	9.67
6	Other	Per cent	12.09	12.28	14.02	13.23	13.41	14.21
7	Total on Single income	Per cent	46.69	48.56	49.48	48.06	47.55	46.68
8	of which : Not evidenced	Per cent	4.46	4.86	4.59	3.98	1.59	0.49
Joint:								
9	Less than 2.00	Per cent	8.78	7.96	7.91	7.50	7.67	8.78
10	2.00 < 2.50	Per cent	7.74	7.23	6.88	6.55	6.99	7.39
11	2.50 < 2.75	Per cent	4.12	3.93	3.75	3.68	3.87	4.63
12	2.75 < 3.00	Per cent	4.41	4.30	4.08	4.17	4.15	4.88
13	3.00 or over	Per cent	27.21	26.96	26.79	28.79	28.57	26.20
14	Other	Per cent	1.06	1.06	1.11	1.26	1.21	1.45
15	Total on Joint income	Per cent	53.31	51.44	50.52	51.94	52.45	53.32
16	of which : Not evidenced	Per cent	5.38	5.33	4.89	4.23	1.39	0.32
LTV								
17	< = 75%	Per cent	65.13	64.60	64.73	64.50	64.13	64.61
18	Over 75 < = 90%	Per cent	32.73	33.25	31.64	30.88	31.52	31.58
19	Over 90 < = 95%	Per cent	1.69	1.73	3.10	4.18	4.01	3.46
20	Over 95%	Per cent	0.46	0.42	0.53	0.45	0.34	0.34
21	Total	Per cent	100.00	100.00	100.00	100.00	100.00	100.00

MLAR Table 1.31

Last updated: 10 March 2015

Residential loans to individuals : Income multiple and LTV

Not seasonally adjusted

			2013		2014			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
LTV and Income multiple								
Over 90 <= 95%								
22	Single: 3.50 x or more	Per cent	0.23	0.27	0.51	0.67	0.61	0.52
23	Joint : 2.75 x or more	Per cent	0.82	0.92	1.76	2.38	2.26	1.81
24	Total	Per cent	1.05	1.19	2.27	3.05	2.87	2.34
Over 95%								
25	Single: 3.50 x or more	Per cent	0.18	0.23	0.25	0.20	0.15	0.13
26	Joint : 2.75 x or more	Per cent	0.09	0.06	0.08	0.11	0.08	0.08
27	Total	Per cent	0.27	0.30	0.33	0.31	0.23	0.21
LTV (All over 90%)								
28	Single: 3.50 x or more	Per cent	0.41	0.51	0.77	0.87	0.76	0.65
29	Joint : 2.75 x or more	Per cent	0.91	0.98	1.84	2.48	2.34	1.89
30	Total	Per cent	1.32	1.49	2.60	3.36	3.10	2.54

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MLAR Table 1.32

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Residential loans to individuals : Nature of loan

Not seasonally adjusted

Sub table reference			2013		2014			
			Q3	Q4	Q1	Q2	Q3	Q4
A	Residential loans to individuals : Regulated							
	With Impaired credit history							
1	Advances	Per cent	0.20	0.19	0.21	0.21	0.21	0.24
2	Balances	Per cent	1.62	1.51	1.23	1.19	1.16	1.11
	By payment type							
	Advances							
3	Repayment (capital + interest)	Per cent	84.09	85.81	84.76	85.90	86.65	89.08
4	Interest only	Per cent	11.51	9.93	10.38	9.81	8.85	7.18
5	Combined	Per cent	2.80	2.81	3.03	2.84	2.81	2.06
6	Other	Per cent	1.59	1.45	1.82	1.46	1.69	1.68
	Balances							
7	Repayment (capital + interest)	Per cent	60.93	62.02	63.03	64.14	65.25	66.26
8	Interest only	Per cent	31.51	30.30	29.58	28.71	27.73	26.88
9	Combined	Per cent	6.68	6.73	6.53	6.30	6.16	6.02
10	Other	Per cent	0.87	0.95	0.85	0.85	0.85	0.84

MLAR Table 1.32

Last updated: 10 March 2015

Residential loans to individuals : Nature of loan

Not seasonally adjusted

Sub table reference			2013		2014				
A (cont.)			Q3	Q4	Q1	Q2	Q3	Q4	
	By drawing facility								
	Advances								
11	Loans with extra drawing facility	Per cent	4.39	3.60	3.93	3.45	3.14	2.89	
12	Loans including unused facility	£ millions	7,004	6,641	6,688	6,647	6,755	6,527	
13	Unused facility	£ millions	5,118	5,047	5,131	5,136	5,280	5,293	
14	Net loans	£ millions	1,886	1,594	1,557	1,510	1,475	1,234	
15	Loans with no extra drawing facility	Per cent	96	96	96	97	97	97	
	Balances								
16	Loans with extra drawing facility	Per cent	10.46	10.40	10.01	9.62	9.18	8.86	
17	Loans including unused facility	£ millions	122,288	123,815	121,572	118,895	115,917	113,474	
18	Unused facility	£ millions	29,596	30,468	30,871	31,020	31,003	30,989	
19	Net loans	£ millions	92,692	93,347	90,701	87,874	84,914	82,485	
20	Loans with no extra drawing facility	Per cent	90	90	90	90	91	91	

MLAR Table 1.32

Last updated: 10 March 2015

Residential loans to individuals : Nature of loan

Not seasonally adjusted

Sub table reference			2013	Q4	2014	Q2	Q3	Q4
			Q3		Q1			
B	Residential loans to individuals : Non regulated							
	With Impaired credit history							
1	Advances	Per cent	0.18	0.20	0.10	0.09	0.11	0.12
2	Balances	N/A						
	By payment type							
	Advances							
3	Repayment (capital + interest)	Per cent	17.14	17.79	16.71	16.05	16.20	16.81
4	Interest only	Per cent	81.20	80.96	81.37	81.99	82.27	82.10
5	Combined	Per cent	1.17	1.05	1.18	0.93	1.21	0.73
6	Other	Per cent	0.49	0.20	0.75	1.03	0.32	0.37
	Balances							
7	Repayment (capital + interest)	Per cent	23.98	23.34	22.98	22.59	22.12	21.80
8	Interest only	Per cent	69.29	69.88	70.63	71.22	71.94	72.47
9	Combined	Per cent	5.88	5.80	5.53	5.31	5.13	4.95
10	Other	Per cent	0.85	0.98	0.85	0.88	0.81	0.78

MLAR Table 1.32

Last updated: 10 March 2015

Residential loans to individuals : Nature of loan

Not seasonally adjusted

Sub table reference			2013		2014				
B (cont.)			Q3	Q4	Q1	Q2	Q3	Q4	
	By drawing facility								
	Advances								
11	Loans with extra drawing facility	Per cent	3.59	2.75	2.94	3.11	3.14	2.09	
12	Loans including unused facility	£ millions	1,644	1,519	1,559	1,523	1,589	1,381	
13	Unused facility	£ millions	1,410	1,323	1,341	1,284	1,312	1,201	
14	Net loans	£ millions	235	197	218	239	278	180	
15	Loans with no extra drawing facility	Per cent	96	97	97	97	97	98	
	Balances								
16	Loans with extra drawing facility	Per cent	7.69	7.16	6.89	6.59	6.34	6.16	
17	Loans including unused facility	£ millions	33,237	31,981	31,556	31,047	30,368	29,879	
18	Unused facility	£ millions	15,055	15,227	15,306	15,506	15,374	15,256	
19	Net loans	£ millions	18,183	16,755	16,250	15,540	14,994	14,623	
20	Loans with no extra drawing facility	Per cent	92	93	93	93	94	94	

MLAR Table 1.32

Last updated: 10 March 2015

Residential loans to individuals : Nature of loan

Not seasonally adjusted

Sub table reference			2013		2014			
			Q3	Q4	Q1	Q2	Q3	Q4
C	Residential loans to individuals : All (Reg + Non reg)							
	With Impaired credit history							
1	Advances	Per cent	0.20	0.20	0.20	0.19	0.20	0.22
2	Balances	N/A						
	By payment type							
	Advances							
3	Repayment (capital + interest)	Per cent	75.25	76.35	74.04	75.49	75.51	76.97
4	Interest only	Per cent	20.71	19.81	21.57	20.57	20.46	19.74
5	Combined	Per cent	2.59	2.57	2.74	2.55	2.56	1.84
6	Other	Per cent	1.45	1.27	1.65	1.39	1.47	1.46
	Balances							
7	Repayment (capital + interest)	Per cent	53.15	54.02	54.76	55.62	56.47	57.24
8	Interest only	Per cent	39.47	38.49	38.06	37.43	36.73	36.14
9	Combined	Per cent	6.51	6.54	6.32	6.10	5.95	5.80
10	Other	Per cent	0.87	0.95	0.85	0.85	0.85	0.83

MLAR Table 1.32

Last updated: 10 March 2015

Residential loans to individuals : Nature of loan

Not seasonally adjusted

Sub table reference			2013		2014			
C (cont.)			Q3	Q4	Q1	Q2	Q3	Q4
	Advances							
11	Loans with extra drawing facility	Per cent	4.28	3.48	3.77	3.40	3.14	2.75
12	Loans including unused facility	£ millions	8,648	8,160	8,247	8,170	8,344	7,908
13	Unused facility	£ millions	6,528	6,370	6,472	6,420	6,592	6,494
14	Net loans	£ millions	2,121	1,791	1,775	1,749	1,752	1,414
15	Loans with no extra drawing facility	Per cent	95.72	96.52	96.23	96.60	96.86	97.25
	Balances							
16	Loans with extra drawing facility	Per cent	9.88	9.73	9.37	9.00	8.60	8.31
17	Loans including unused facility	£ millions	155,525	155,796	153,128	149,941	146,285	143,353
18	Unused facility	£ millions	44,651	45,695	46,177	46,527	46,377	46,245
19	Net loans	£ millions	110,875	110,101	106,951	103,415	99,908	97,109
20	Loans with no extra drawing facility	Per cent	90.12	90.27	90.63	91.00	91.40	91.69

Notes to table

Explanatory notes

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MLAR Table 1.33

Last updated: 10 March 2015

Residential loans to individuals : Purpose of loan

Not seasonally adjusted

			2013		2014			
			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	64.11	64.40	61.85	66.35	68.02	66.95
	Owner occupation:							
2	FTBs	Per cent	23.05	23.88	23.79	25.91	25.79	26.14
3	Other	Per cent	40.61	39.89	37.31	39.84	41.87	40.52
4	Buy to let	Per cent	0.45	0.63	0.75	0.61	0.37	0.29
5	Further advance	Per cent	2.93	2.78	3.23	2.71	2.47	2.73
6	Remortgage	Per cent	29.92	30.02	31.71	27.69	26.54	27.35
7	Own borrowers	Per cent	2.08	2.35	2.45	2.22	2.36	2.41
8	From other lenders	Per cent	27.84	27.68	29.26	25.47	24.19	24.94
9	Other:	Per cent	3.03	2.79	3.21	3.25	2.97	2.97
10	Lifetime mortgage	Per cent	0.79	0.76	0.88	0.80	0.84	0.90
11	Other	Per cent	2.24	2.04	2.33	2.45	2.13	2.07
12	Total	£ millions	42,999	44,318	39,655	43,814	47,041	42,738
	Balances							
13	House purchase:	Per cent	54.63	55.44	55.91	56.46	57.16	57.77
	Owner occupation:							
14	FTBs	Per cent	18.81	19.22	19.54	19.90	20.28	20.60
15	Other	Per cent	35.46	35.85	35.98	36.16	36.48	36.78
16	Buy to let	Per cent	0.35	0.37	0.39	0.40	0.40	0.40

MLAR Table 1.33

Last updated: 10 March 2015

Residential loans to individuals : Purpose of loan

Not seasonally adjusted

			2013		2014			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
17	Further advance	Per cent	3.83	3.75	3.66	3.58	3.47	3.39
18	Remortgage	Per cent	39.09	38.67	38.40	37.92	37.36	36.85
19	Own borrowers	Per cent	5.82	5.30	5.23	5.15	5.05	4.95
20	From other lenders	Per cent	33.26	33.37	33.17	32.78	32.31	31.90
21	Other:	Per cent	2.45	2.14	2.03	2.04	2.01	1.99
22	Lifetime mortgage	Per cent	0.68	0.68	0.69	0.69	0.69	0.68
23	Other	Per cent	1.77	1.46	1.34	1.35	1.33	1.30
24	Total	£ millions	886,171	897,796	905,924	913,736	925,155	931,286
New commitments in Qtr								
(i) Percentages by purpose								
25	House purchase	Per cent	63.74	64.76	65.49	70.03	68.12	65.23
26	Remortgage	Per cent	31.24	30.32	29.15	25.19	27.09	29.84
27	Other (inc further advances)	Per cent	5.03	4.92	5.36	4.78	4.79	4.93
28	Total	£ millions	43,349	43,335	41,608	45,175	44,828	38,006
(ii) Amounts by purpose								
29	House purchase	£ millions	27,629	28,064	27,248	31,634	30,535	24,790
30	Remortgage	£ millions	13,540	13,139	12,130	11,381	12,146	11,340
31	Other (inc further advances)	£ millions	2,180	2,132	2,230	2,159	2,147	1,875
32	Total	£ millions	43,349	43,335	41,608	45,175	44,828	38,006

MLAR Table 1.33

Last updated: 10 March 2015

Residential loans to individuals : Purpose of loan

Not seasonally adjusted

			2013		2014			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
B	Residential loans to individuals : Non regulated							
	By purpose of loan:							
	Advances							
1	House purchase:	Per cent	90.62	92.03	90.77	91.50	91.75	90.93
	Owner occupation:							
2	FTBs	Per cent	0.20	0.14	0.16	0.14	0.17	0.12
3	Other	Per cent	3.60	3.82	3.14	3.45	3.07	3.38
4	Buy to let	Per cent	86.81	88.08	87.48	87.92	88.51	87.43
5	Further advance	Per cent	1.11	1.06	1.06	0.99	0.85	0.70
6	Remortgage	Per cent	4.33	4.50	4.16	3.57	4.45	5.60
7	Own borrowers	Per cent	0.78	0.79	1.41	0.49	0.70	0.57
8	From other lenders	Per cent	3.55	3.71	2.75	3.08	3.75	5.03
9	Other:	Per cent	3.95	2.41	4.02	3.94	2.95	2.77
10	Lifetime mortgage	Per cent	0.00	0.00	0.01	0.00	0.00	0.00
11	Other	Per cent	3.95	2.40	4.01	3.94	2.95	2.77
12	Total	£ millions	6,540	7,156	7,419	7,679	8,841	8,608

MLAR Table 1.33

Last updated: 10 March 2015

Residential loans to individuals : Purpose of loan

Not seasonally adjusted

			2013		2014			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
Balances								
13	Buy to let	Per cent	60.05	61.24	62.91	64.13	65.30	66.57
14	Lifetime mortgage	Per cent	0.81	0.84	0.82	0.80	0.78	0.76
15	Other non regulated	Per cent	39.15	37.92	36.27	35.06	33.91	32.66
16	Total	£ millions	236,522	234,108	235,733	235,729	236,404	237,212
New commitments in Qtr								
(i) Percentages by purpose								
17	House purchase	Per cent	71.98	74.22	69.82	72.42	71.96	65.87
18	Remortgage	Per cent	23.14	21.51	26.09	23.41	24.18	29.89
19	Other (inc further advances)	Per cent	4.88	4.27	4.08	4.17	3.86	4.24
20	Total	£ millions	7,142	6,981	7,274	8,274	8,787	8,273
(ii) Amounts by purpose								
21	House purchase	£ millions	5,141	5,181	5,079	5,992	6,323	5,450
22	Remortgage	£ millions	1,652 (a)	1,502	1,898	1,937	2,125	2,473
23	Other (inc further advances)	£ millions	348	298	297	345	339	350
24	Total	£ millions	7,142	6,981	7,274	8,274	8,787	8,273

MLAR Table 1.33

Last updated: 10 March 2015

Residential loans to individuals : Purpose of loan

Not seasonally adjusted

			2013		2014			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
C	Residential loans to individuals : All (Reg + Non reg)							
	By purpose of loan:							
	Advances							
1	House purchase	Per cent	67.61	68.24	66.41	70.10	71.77	70.97
	Owner occupation							
2	FTBs	Per cent	20.03	20.58	20.06	22.06	21.74	21.78
3	Other	Per cent	35.73	34.87	31.93	34.41	35.73	34.30
4	Buy to let	Per cent	11.85	12.79	14.42	13.63	14.31	14.90
5	Further advance	Per cent	2.69	2.54	2.88	2.45	2.21	2.39
6	Remortgage	Per cent	26.55	26.48	27.36	24.10	23.05	23.70
7	Own borrowers	Per cent	1.91	2.13	2.28	1.96	2.09	2.11
8	From other lenders	Per cent	24.63	24.35	25.08	22.13	20.95	21.60
9	Other	Per cent	3.16	2.74	3.34	3.35	2.96	2.94
10	Lifetime mortgage	Per cent	0.69	0.65	0.74	0.68	0.71	0.75
11	Other	Per cent	2.47	2.09	2.60	2.67	2.26	2.19
12	Total	£ millions	49,539	51,473	47,074	51,493	55,882	51,346
	Balances							
13	Buy to let	Per cent	12.93	12.96	13.30	13.47	13.61	13.83
14	Lifetime mortgage	Per cent	0.71	0.71	0.71	0.71	0.71	0.70
15	Other	Per cent	86.36	86.33	85.99	85.82	85.68	85.47
16	Total	£ millions	1,122,693	1,131,904	1,141,657	1,149,465	1,161,560	1,168,498

MLAR Table 1.33

Last updated: 10 March 2015

Residential loans to individuals : Purpose of loan

Not seasonally adjusted

Sub table reference			2013		2014			
			Q3	Q4	Q1	Q2	Q3	Q4
New commitments in Qtr								
(i) Percentages by purpose								
17	House purchase	Per cent	64.90	66.07	66.13	70.40	68.75	65.34
18	Remortgage	Per cent	30.09	29.10	28.70	24.92	26.62	29.85
19	Other (inc further advances)	Per cent	5.01	4.83	5.17	4.68	4.64	4.81
20	Total	£ millions	50,490	50,316	48,883	53,449	53,614	46,279
(ii) Amounts by purpose								
21	House purchase	£ millions	32,770	33,245	32,327	37,626	36,858	30,240
22	Remortgage	£ millions	15,193	14,641	14,028	13,319	14,271	13,813
23	Other (inc further advances)	£ millions	2,528	2,430	2,527	2,504	2,486	2,225
24	Total	£ millions	50,490	50,316	48,883	53,449	53,614	46,279

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

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MLAR Table 1.4

Last updated: 10 March 2015

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference		2013	2013	2014	2014	2014	2014	
		Q3	Q4	Q1	Q2	Q3	Q4	
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	17,014	16,523	15,796	14,248	14,008	13,120
2	Amount of arrears	£ millions	36	36	34	31	30	27
3	Balance outstanding	£ millions	1,959	1,914	1,811	1,643	1,590	1,458
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	12.26	12.49	12.14	11.65	12.09	11.95
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	134,998	128,023	126,282	120,243	114,231	107,435
	of which : % of cases having							
6	A temporary concession	Per cent	5.11	4.96	5.17	4.04	4.07	4.14
7	A formal arrangement	Per cent	27.11	27.48	28.60	28.38	29.41	28.80
8	No concession or arrangement	Per cent	67.78	67.56	66.23	67.59	66.52	67.06
9	Amount of arrears	£ millions	892	875	862	889	812	756
10	Balance outstanding	£ millions	15,974	15,318	14,919	14,105	13,150	12,204
11	Balances as % of total loan balances	Per cent	1.80	1.71	1.65	1.54	1.42	1.31
12	Performance of arrears cases in Qtr	Per cent	60.89	61.20	62.58	63.00	63.69	63.98

MLAR Table 1.4

Last updated: 10 March 2015

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2013		2014			
A (cont.)			Q3	Q4	Q1	Q2	Q3	Q4
Arrears cases at end Qtr: analysed by degree of severity								
(i) Balances on cases in arrears as % total loan balances								
13	1.5 < 2.5 % in arrears	Per cent	0.59	0.56	0.54	0.50	0.47	0.44
14	2.5 < 5.0 % in arrears	Per cent	0.62	0.58	0.56	0.52	0.47	0.44
15	5.0 < 7.5 % in arrears	Per cent	0.24	0.22	0.21	0.20	0.18	0.16
16	7.5 < 10 % in arrears	Per cent	0.11	0.11	0.10	0.10	0.09	0.08
17	10 % or more in arrears	Per cent	0.15	0.15	0.15	0.15	0.14	0.13
18	In possession	Per cent	0.10	0.08	0.08	0.08	0.07	0.06
19	TOTAL	Per cent	1.80	1.71	1.65	1.54	1.42	1.31
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.22	1.15	1.11	1.04	0.95	0.87
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.49	0.47	0.46	0.43	0.41	0.39
22	2.5 < 5.0 % in arrears	Per cent	0.52	0.49	0.48	0.45	0.42	0.40
23	5.0 < 7.5 % in arrears	Per cent	0.20	0.19	0.18	0.17	0.16	0.15
24	7.5 < 10 % in arrears	Per cent	0.10	0.09	0.09	0.09	0.08	0.07
25	10 % or more in arrears	Per cent	0.16	0.15	0.15	0.16	0.15	0.15
26	In possession	Per cent	0.06	0.06	0.06	0.05	0.05	0.04
27	TOTAL	Per cent	1.52	1.45	1.42	1.35	1.27	1.20
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.03	0.98	0.96	0.92	0.86	0.81

MLAR Table 1.4

Last updated: 10 March 2015

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2013		2014			
A (cont.)			Q3	Q4	Q1	Q2	Q3	Q4
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	3,919	3,322	3,526	2,945	2,716	2,261
30	Possession sales in Qtr	Units	4,226	4,063	3,538	3,351	3,135	2,990
31	Stocks of possessions at end Qtr	Units	5,714	4,961	5,010	4,631	4,233	3,563
Capitalisation of arrears cases								
32	Number in Qtr	Units	4,966	5,452	5,184	5,035	5,103	4,824
33	Amount of arrears capitalised in Qtr	£ millions	19	21	20	20	20	20
34	Balance outstanding	£ millions	599	663	627	601	614	578
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	8,855,853	8,859,484	8,895,787	8,891,379	8,959,798	8,950,212
36	Loan book: balances outstanding	£ millions	886,171	897,796	905,924	913,736	925,155	931,286

MLAR Table 1.4

Last updated: 10 March 2015

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2013		2014			
			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	8,200	7,798	7,122	6,632	6,322	6,176
2	Amount of arrears	£ millions	10	10	9	8	8	8
3	Balance outstanding	£ millions	559	544	503	453	429	421
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	10.31	10.78	10.32	9.84	10.03	10.52
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	87,954	81,145	78,684	75,477	72,283	69,353
	of which : % of cases having							
6	A temporary concession	Per cent	4.98	4.39	4.97	4.62	5.05	4.96
7	A formal arrangement	Per cent	18.75	18.95	19.42	19.16	19.57	18.22
8	No concession or arrangement	Per cent	76.26	76.66	75.61	76.22	75.38	76.82
9	Amount of arrears	£ millions	480	437	434	414	391	361
10	Balance outstanding	£ millions	5,423	5,044	4,869	4,597	4,280	4,001
11	Balances as % of total loan balances	Per cent	2.29	2.15	2.07	1.95	1.81	1.69
12	Performance of arrears cases in Qtr	Per cent	56.21	58.02	59.19	57.95	56.55	54.48

MLAR Table 1.4

Last updated: 10 March 2015

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2013		2014			
B (cont.)			Q3	Q4	Q1	Q2	Q3	Q4
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	0.62	0.59	0.57	0.53	0.50	0.46
14	2.5 < 5.0 % in arrears	Per cent	0.65	0.62	0.58	0.54	0.50	0.47
15	5.0 < 7.5 % in arrears	Per cent	0.30	0.28	0.25	0.23	0.21	0.20
16	7.5 < 10 % in arrears	Per cent	0.15	0.14	0.14	0.13	0.12	0.11
17	10 % or more in arrears	Per cent	0.41	0.38	0.37	0.35	0.33	0.31
18	In possession	Per cent	0.17	0.14	0.16	0.16	0.15	0.13
19	TOTAL	Per cent	2.29	2.15	2.07	1.95	1.81	1.69
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.68	1.56	1.50	1.42	1.31	1.23
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.49	0.47	0.47	0.46	0.44	0.43
22	2.5 < 5.0 % in arrears	Per cent	0.56	0.53	0.53	0.51	0.49	0.48
23	5.0 < 7.5 % in arrears	Per cent	0.26	0.25	0.25	0.24	0.23	0.22
24	7.5 < 10 % in arrears	Per cent	0.15	0.15	0.15	0.14	0.14	0.13
25	10 % or more in arrears	Per cent	0.65	0.62	0.63	0.62	0.63	0.62
26	In possession	Per cent	0.08	0.07	0.08	0.08	0.08	0.07
27	TOTAL	Per cent	2.20	2.09	2.11	2.06	2.00	1.95
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.71	1.62	1.64	1.60	1.56	1.53

MLAR Table 1.4

Last updated: 10 March 2015

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2013		2014			
B (cont.)			Q3	Q4	Q1	Q2	Q3	Q4
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	1,937	1,624	1,918	1,698	1,417	1,124
30	Possession sales in Qtr	Units	2,026	1,968	1,770	1,662	1,549	1,446
31	Stocks of possessions at end Qtr	Units	3,105	2,751	2,993	3,000	2,817	2,521
Capitalisation of arrears cases								
32	Number in Qtr	Units	2,033	1,691	1,477	1,379	1,384	1,457
33	Amount of arrears capitalised in Qtr	£ millions	5	5	5	5	4	5
34	Balance outstanding	£ millions	144	114	114	105	122	129
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	4,001,395	3,883,893	3,731,224	3,672,051	3,617,115	3,552,696
36	Loan book: balances outstanding	£ millions	236,522	234,108	235,733	235,729	236,404	237,212

MLAR Table 1.4

Last updated: 10 March 2015

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2013		2014			
C			Q3	Q4	Q1	Q2	Q3	Q4
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	25,214	24,321	22,918	20,880	20,330	19,296
2	Amount of arrears	£ millions	47	46	43	39	38	35
3	Balance outstanding	£ millions	2,518	2,458	2,314	2,096	2,020	1,879
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	11.77	12.07	11.69	11.21	11.59	11.60
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	222,952	209,168	204,966	195,720	186,514	176,788
of which : % of cases having								
6	A temporary concession	Per cent	5.06	4.74	5.09	4.26	4.45	4.46
7	A formal arrangement	Per cent	23.82	24.17	25.08	24.82	25.60	24.65
8	No concession or arrangement	Per cent	71.13	71.09	69.83	70.92	69.95	70.89
9	Amount of arrears	£ millions	1,372	1,312	1,296	1,303	1,202	1,118
10	Balance outstanding	£ millions	21,397	20,362	19,788	18,702	17,430	16,205
11	Balances as % of total loan balances	Per cent	1.91	1.80	1.73	1.63	1.50	1.39
12	Performance of arrears cases in Qtr	Per cent	59.56	60.37	61.74	61.80	61.86	61.10

MLAR Table 1.4

Last updated: 10 March 2015

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2013		2014			
C (cont.)			Q3	Q4	Q1	Q2	Q3	Q4
Arrears cases at end Qtr: analysed by degree of severity								
(i) Balances on cases in arrears as % total loan balances								
13	1.5 < 2.5 % in arrears	Per cent	0.59	0.56	0.54	0.51	0.48	0.45
14	2.5 < 5.0 % in arrears	Per cent	0.63	0.59	0.56	0.52	0.48	0.45
15	5.0 < 7.5 % in arrears	Per cent	0.25	0.23	0.22	0.20	0.18	0.17
16	7.5 < 10 % in arrears	Per cent	0.12	0.12	0.11	0.10	0.09	0.08
17	10 % or more in arrears	Per cent	0.21	0.20	0.20	0.20	0.18	0.17
18	In possession	Per cent	0.11	0.09	0.10	0.09	0.08	0.07
19	TOTAL	Per cent	1.91	1.80	1.73	1.63	1.50	1.39
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.31	1.24	1.19	1.12	1.02	0.94
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.49	0.47	0.46	0.44	0.42	0.40
22	2.5 < 5.0 % in arrears	Per cent	0.53	0.50	0.49	0.47	0.44	0.42
23	5.0 < 7.5 % in arrears	Per cent	0.22	0.21	0.20	0.19	0.18	0.17
24	7.5 < 10 % in arrears	Per cent	0.11	0.11	0.11	0.10	0.10	0.09
25	10 % or more in arrears	Per cent	0.31	0.30	0.30	0.29	0.29	0.28
26	In possession	Per cent	0.07	0.06	0.06	0.06	0.06	0.05
27	TOTAL	Per cent	1.73	1.64	1.62	1.56	1.48	1.41
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.24	1.17	1.16	1.12	1.06	1.01

MLAR Table 1.4

Last updated: 10 March 2015

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2013		2014			
C (cont.)			Q3	Q4	Q1	Q2	Q3	Q4
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	5,856	4,946	5,444	4,643	4,133	3,385
30	Possession sales in Qtr	Units	6,252	6,031	5,308	5,013	4,684	4,436
31	Stocks of possessions at end Qtr	Units	8,819	7,712	8,003	7,631	7,050	6,084
Capitalisation of arrears cases								
32	Number in Qtr	Units	6,999	7,143	6,661	6,414	6,487	6,281
33	Amount of arrears capitalised in Qtr	£ millions	24	26	26	25	25	25
34	Balance outstanding	£ millions	743	777	740	706	736	707
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	12,857,248	12,743,377	12,627,011	12,563,430	12,576,913	12,502,908
36	Loan book: balances outstanding	£ millions	1,122,693	1,131,904	1,141,657	1,149,465	1,161,560	1,168,498

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: 10 March 2015

Residential loans to individuals : Mortgage Administration

Not seasonally adjusted

			2013		2014			
			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	114,192	123,355	124,366	125,539	129,296	135,084
2	SPVs:	Units	734,130	709,611	670,236	636,555	591,197	563,598
3	All "securitised"	Units	848,322	832,966	794,602	762,094	720,493	698,682
Balances outstanding on loans administered for :								
4	Firms without a mortgage lender's permission	£ millions	6,586	7,656	7,640	7,464	7,512	7,864
5	SPVs:	£ millions	73,696	70,685	64,971	64,335	59,533	57,079
6	All "securitised"	£ millions	80,282	78,342	72,611	71,800	67,046	64,943

MLAR Table 1.5

Last updated: 10 March 2015

Residential loans to individuals : Mortgage Administration

Not seasonally adjusted

			2013		2014			
			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	20,369	25,970	20,531	18,543	19,612	19,561
2	SPVs:	Units	389,676	355,212	353,353	335,751	322,073	311,720
3	All "securitised"	Units	410,045	381,182	373,884	354,294	341,685	331,281
Balances outstanding on loans administered for :								
4	Firms without a mortgage lender's permission	£ millions	1,089	1,452	1,381	1,113	1,129	1,136
5	SPVs:	£ millions	29,741	26,642	27,325	26,913	25,875	25,004
6	All "securitised"	£ millions	30,830	28,095	28,706	28,025	27,005	26,141

MLAR Table 1.5

Last updated: 10 March 2015

Residential loans to individuals : Mortgage Administration

Not seasonally adjusted

			2013		2014			
			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	134,561	149,325	144,897	144,082	148,908	154,645
2	SPVs:	Units	1,123,806	1,064,823	1,023,589	972,306	913,270	875,318
3	All "securitised"	Units	1,258,367	1,214,148	1,168,486	1,116,388	1,062,178	1,029,963
Balances outstanding on loans administered for :								
4	Firms without a mortgage lender's permission	£ millions	7,675	9,109	9,022	8,577	8,641	9,000
5	SPVs:	£ millions	103,437	97,328	92,295	91,248	85,409	82,083
6	All "securitised"	£ millions	111,112	106,436	101,317	99,825	94,050	91,083

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: 10 March 2015

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2013		2014			
			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	3,522	3,612	3,545	2,912	2,823	2,686
2	Amount of arrears	£ millions	7	8	7	6	6	6
3	Balance outstanding	£ millions	407	430	406	330	307	300
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	8.85	9.59	10.19	8.94	8.78	8.48
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	37,265	36,389	32,538	30,614	29,390	29,727
	of which : % of cases having							
6	A temporary concession	Per cent	3.30	2.98	3.50	3.39	3.27	3.16
7	A formal arrangement	Per cent	38.32	36.51	38.95	40.46	41.44	40.93
8	No concession or arrangement	Per cent	58.39	60.51	57.54	56.15	55.29	55.92
9	Amount of arrears	£ millions	220	214	195	182	171	175
10	Balance outstanding	£ millions	4,595	4,485	3,989	3,694	3,494	3,536

MLAR Table 1.6

Last updated: 10 March 2015

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2013		2014			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
A (cont.)								
11	Balances as % of total loan balances	Per cent	5.72	5.72	5.49	5.14	5.21	5.44
12	Performance of arrears cases in Qtr	Per cent	70.25	69.38	67.50	71.17	71.04	69.73
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	1.79	1.83	1.78	1.61	1.60	1.65
14	2.5 < 5.0 % in arrears	Per cent	2.05	2.04	1.94	1.84	1.87	1.98
15	5.0 < 7.5 % in arrears	Per cent	0.83	0.82	0.78	0.74	0.75	0.79
16	7.5 < 10 % in arrears	Per cent	0.37	0.38	0.35	0.34	0.34	0.37
17	10 % or more in arrears	Per cent	0.41	0.41	0.39	0.36	0.40	0.43
18	In possession	Per cent	0.28	0.24	0.26	0.24	0.25	0.22
19	Total	Per cent	5.72	5.72	5.49	5.14	5.21	5.44
20	Total (excl. 1.5 < 2.5% band)	Per cent	3.93	3.89	3.72	3.53	3.61	3.79
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	1.36	1.38	1.30	1.25	1.24	1.28
22	2.5 < 5.0 % in arrears	Per cent	1.55	1.54	1.44	1.42	1.44	1.50
23	5.0 < 7.5 % in arrears	Per cent	0.64	0.63	0.59	0.59	0.59	0.63
24	7.5 < 10 % in arrears	Per cent	0.30	0.30	0.27	0.27	0.28	0.31
25	10 % or more in arrears	Per cent	0.35	0.36	0.33	0.33	0.36	0.39
26	In possession	Per cent	0.19	0.16	0.16	0.16	0.16	0.15
27	Total	Per cent	4.39	4.37	4.09	4.02	4.08	4.25
28	Total (excl. 1.5 < 2.5% band)	Per cent	3.03	2.99	2.79	2.77	2.83	2.97

MLAR Table 1.6

Last updated: 10 March 2015

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2013		2014			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
A (cont.)								
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	1,066	825	809	733	698	584
30	Possession sales in Qtr	Units	1,256	1,161	955	804	750	749
31	Stocks of possessions at end Qtr	Units	1,602	1,369	1,234	1,182	1,167	1,021
Capitalisation of arrears cases								
32	Number in Qtr	Units	837	853	500	383	403	325
33	Amount of arrears capitalised in Qtr	£ millions	4	4	2	2	2	1
34	Balance outstanding	£ millions	109	114	59	48	51	37
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	848,322	832,966	794,602	762,094	720,493	698,682
36	Loan book: balances outstanding	£ millions	80,282	78,342	72,611	71,800	67,046	64,943

MLAR Table 1.6

Last updated: 10 March 2015

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2013		2014			
			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	1,350	1,275	1,298	978	993	938
2	Amount of arrears	£ millions	2	2	2	1	1	1
3	Balance outstanding	£ millions	93	87	84	64	67	62
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	8.14	7.76	8.19	7.78	8.46	8.37
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	19,431	19,274	18,027	14,130	14,288	13,342
	of which : % of cases having							
6	A temporary concession	Per cent	2.24	2.31	2.01	2.07	1.64	1.71
7	A formal arrangement	Per cent	34.35	32.68	34.49	38.32	36.84	36.40
8	No concession or arrangement	Per cent	63.40	65.02	63.50	59.61	61.53	61.89
9	Amount of arrears	£ millions	103	103	100	78	85	81
10	Balance outstanding	£ millions	1,147	1,119	1,026	826	797	739

MLAR Table 1.6

Last updated: 10 March 2015

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2013		2014			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
B (cont.)								
11	Balances as % of total loan balances	Per cent	3.72	3.98	3.57	2.95	2.95	2.83
12	Performance of arrears cases in Qtr	Per cent	57.71	58.27	58.42	58.91	54.51	58.49
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	0.88	0.93	0.80	0.70	0.71	0.71
14	2.5 < 5.0 % in arrears	Per cent	1.00	1.05	0.89	0.79	0.75	0.70
15	5.0 < 7.5 % in arrears	Per cent	0.46	0.51	0.44	0.34	0.31	0.31
16	7.5 < 10 % in arrears	Per cent	0.23	0.24	0.22	0.18	0.18	0.16
17	10 % or more in arrears	Per cent	0.81	0.90	0.87	0.58	0.63	0.61
18	In possession	Per cent	0.35	0.35	0.36	0.36	0.37	0.33
19	Total	Per cent	3.72	3.98	3.57	2.95	2.95	2.83
20	Total (excl. 1.5 < 2.5% band)	Per cent	2.84	3.05	2.77	2.25	2.24	2.11
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.84	0.90	0.84	0.72	0.74	0.74
22	2.5 < 5.0 % in arrears	Per cent	1.07	1.14	1.03	0.88	0.86	0.81
23	5.0 < 7.5 % in arrears	Per cent	0.53	0.60	0.55	0.44	0.43	0.41
24	7.5 < 10 % in arrears	Per cent	0.33	0.35	0.33	0.26	0.29	0.26
25	10 % or more in arrears	Per cent	1.74	1.84	1.83	1.44	1.61	1.61
26	In possession	Per cent	0.22	0.23	0.25	0.25	0.24	0.20
27	Total	Per cent	4.74	5.06	4.82	3.99	4.18	4.03
28	Total (excl. 1.5 < 2.5% band)	Per cent	3.90	4.15	3.99	3.27	3.44	3.29

MLAR Table 1.6

Last updated: 10 March 2015

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2013		2014			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
B (cont.)								
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	427	366	434	352	326	197
30	Possession sales in Qtr	Units	465	434	387	366	387	415
31	Stocks of possessions at end Qtr	Units	905	881	917	897	836	669
Capitalisation of arrears cases								
32	Number in Qtr	Units	177	194	156	110	134	90
33	Amount of arrears capitalised in Qtr	£ millions	1	1	1	0	0	0
34	Balance outstanding	£ millions	16	17	14	10	10	6
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	410,045	381,182	373,884	354,294	341,685	331,281
36	Loan book: balances outstanding	£ millions	30,830	28,095	28,706	28,025	27,005	26,141

MLAR Table 1.6

Last updated: 10 March 2015

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2013		2014			
			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	4,872	4,887	4,843	3,890	3,816	3,624
2	Amount of arrears	£ millions	9	10	9	7	7	7
3	Balance outstanding	£ millions	500	517	490	394	374	362
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	8.71	9.23	9.78	8.73	8.72	8.46
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	56,696	55,663	50,565	44,744	43,678	43,069
	of which : % of cases having							
6	A temporary concession	Per cent	2.93	2.75	2.97	2.98	2.74	2.71
7	A formal arrangement	Per cent	36.96	35.18	37.36	39.78	39.94	39.52
8	No concession or arrangement	Per cent	60.11	62.07	59.67	57.24	57.33	57.77
9	Amount of arrears	£ millions	323	317	295	260	256	256
10	Balance outstanding	£ millions	5,742	5,604	5,015	4,519	4,290	4,275

MLAR Table 1.6

Last updated: 10 March 2015

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2013		2014			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
C (cont.)								
11	Balances as % of total loan balances	Per cent	5.17	5.27	4.95	4.53	4.56	4.69
12	Performance of arrears cases in Qtr	Per cent	67.23	66.58	64.49	68.44	66.15	67.28
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	1.54	1.60	1.50	1.36	1.35	1.38
14	2.5 < 5.0 % in arrears	Per cent	1.75	1.78	1.64	1.55	1.55	1.61
15	5.0 < 7.5 % in arrears	Per cent	0.73	0.74	0.68	0.63	0.63	0.65
16	7.5 < 10 % in arrears	Per cent	0.33	0.34	0.31	0.30	0.30	0.31
17	10 % or more in arrears	Per cent	0.52	0.54	0.53	0.42	0.46	0.48
18	In possession	Per cent	0.30	0.27	0.29	0.27	0.28	0.25
19	Total	Per cent	5.17	5.27	4.95	4.53	4.56	4.69
20	Total (excl. 1.5 < 2.5% band)	Per cent	3.63	3.67	3.45	3.17	3.22	3.31
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	1.19	1.23	1.15	1.08	1.08	1.11
22	2.5 < 5.0 % in arrears	Per cent	1.40	1.42	1.31	1.25	1.25	1.28
23	5.0 < 7.5 % in arrears	Per cent	0.61	0.62	0.58	0.54	0.54	0.56
24	7.5 < 10 % in arrears	Per cent	0.31	0.31	0.29	0.27	0.28	0.29
25	10 % or more in arrears	Per cent	0.80	0.82	0.81	0.68	0.76	0.78
26	In possession	Per cent	0.20	0.19	0.18	0.19	0.19	0.16
27	Total	Per cent	4.51	4.58	4.33	4.01	4.11	4.18
28	Total (excl. 1.5 < 2.5% band)	Per cent	3.31	3.36	3.18	2.93	3.03	3.07

MLAR Table 1.6

Last updated: 10 March 2015

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2013		2014			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
C (cont.)								
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	1,493	1,191	1,243	1,085	1,024	781
30	Possession sales in Qtr	Units	1,721	1,595	1,342	1,170	1,137	1,164
31	Stocks of possessions at end Qtr	Units	2,507	2,250	2,151	2,079	2,003	1,690
Capitalisation of arrears cases								
32	Number in Qtr	Units	1,014	1,047	656	493	537	415
33	Amount of arrears capitalised in Qtr	£ millions	5	5	3	2	2	2
34	Balance outstanding	£ millions	125	131	73	57	61	43
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	1,258,367	1,214,148	1,168,486	1,116,388	1,062,178	1,029,963
36	Loan book: balances outstanding	£ millions	111,112	106,436	101,317	99,825	94,050	91,083

Notes to table

Explanatory notes

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MLAR Table 1.7

Last updated: 10 March 2015

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

Not seasonally adjusted

			2013		2014			
			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	20,536	20,135	19,341	17,160	16,831	15,806
2	Amount of arrears	£ millions	44	43	41	37	35	33
3	Balance outstanding	£ millions	2,365	2,344	2,217	1,973	1,897	1,758
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	11.50	11.84	11.73	11.09	11.40	11.17
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	172,263	164,412	158,820	150,857	143,621	137,162
	of which : % of cases having							
6	A temporary concession	Per cent	4.72	4.52	4.83	3.91	3.91	3.93
7	A formal arrangement	Per cent	29.54	29.48	30.72	30.83	31.87	31.43
8	No concession or arrangement	Per cent	65.75	66.00	64.45	65.27	64.22	64.64
9	Amount of arrears	£ millions	1,113	1,089	1,057	1,071	983	932
10	Balance outstanding	£ millions	20,568	19,803	18,909	17,799	16,644	15,740
11	Balances as % of total loan balances	Per cent	2.13	2.03	1.93	1.81	1.68	1.58
12	Performance of arrears cases in Qtr	Per cent	62.98	63.05	63.62	64.70	65.23	65.28

MLAR Table 1.7

Last updated: 10 March 2015

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

Not seasonally adjusted

			2013		2014			
			Q3	Q4	Q1	Q2	Q3	Q4
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	0.69	0.66	0.63	0.58	0.55	0.52
14	2.5 < 5.0 % in arrears	Per cent	0.74	0.70	0.66	0.61	0.57	0.54
15	5.0 < 7.5 % in arrears	Per cent	0.29	0.27	0.25	0.24	0.22	0.20
16	7.5 < 10 % in arrears	Per cent	0.13	0.13	0.12	0.11	0.11	0.10
17	10 % or more in arrears	Per cent	0.18	0.17	0.17	0.17	0.16	0.15
18	In possession	Per cent	0.11	0.09	0.10	0.09	0.08	0.07
19	TOTAL	Per cent	2.13	2.03	1.93	1.81	1.68	1.58
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.44	1.37	1.30	1.22	1.13	1.06
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.57	0.54	0.53	0.50	0.48	0.46
22	2.5 < 5.0 % in arrears	Per cent	0.61	0.58	0.56	0.53	0.50	0.48
23	5.0 < 7.5 % in arrears	Per cent	0.24	0.23	0.22	0.21	0.19	0.18
24	7.5 < 10 % in arrears	Per cent	0.11	0.11	0.10	0.10	0.10	0.09
25	10 % or more in arrears	Per cent	0.17	0.17	0.17	0.17	0.17	0.16
26	In possession	Per cent	0.08	0.07	0.06	0.06	0.06	0.05
27	TOTAL	Per cent	1.78	1.70	1.64	1.56	1.48	1.42
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.21	1.15	1.11	1.07	1.01	0.96
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	4,985	4,147	4,335	3,678	3,414	2,845
30	Possession sales in Qtr	Units	5,482	5,224	4,493	4,155	3,885	3,739
31	Stocks of possessions at end Qtr	Units	7,316	6,330	6,244	5,813	5,400	4,584
Capitalisation of arrears cases								
32	Number in Qtr	Units	5,803	6,305	5,684	5,418	5,506	5,149
33	Amount of arrears capitalised in Qtr	£ millions	23	26	23	22	22	21
34	Balance outstanding	£ millions	708	777	686	649	665	615
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	9,704,175	9,692,450	9,690,389	9,653,473	9,680,291	9,648,894
36	Loan book: balances outstanding	£ millions	966,453	976,137	978,535	985,535	992,201	996,229

MLAR Table 1.7

Last updated: 10 March 2015

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

Not seasonally adjusted

			2013		2014			
			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	9,550	9,073	8,420	7,610	7,315	7,114
2	Amount of arrears	£ millions	12	12	11	10	9	9
3	Balance outstanding	£ millions	652	631	587	517	497	483
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	9.93	10.24	9.95	9.53	9.79	10.19
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	107,385	100,419	96,711	89,607	86,571	82,695
	of which : % of cases having							
6	A temporary concession	Per cent	4.49	3.99	4.42	4.22	4.49	4.43
7	A formal arrangement	Per cent	21.58	21.58	22.23	22.18	22.42	21.15
8	No concession or arrangement	Per cent	73.94	74.43	73.35	73.60	73.09	74.41
9	Amount of arrears	£ millions	583	540	535	492	475	442
10	Balance outstanding	£ millions	6,570	6,163	5,894	5,423	5,077	4,740
11	Balances as % of total loan balances	Per cent	2.46	2.35	2.23	2.06	1.93	1.80
12	Performance of arrears cases in Qtr	Per cent	56.47	58.07	59.03	58.09	56.23	55.11

MLAR Table 1.7

Last updated: 10 March 2015

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

Not seasonally adjusted

			2013		2014			
			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	0.65	0.63	0.59	0.55	0.52	0.49
14	2.5 < 5.0 % in arrears	Per cent	0.69	0.66	0.61	0.57	0.53	0.49
15	5.0 < 7.5 % in arrears	Per cent	0.31	0.30	0.27	0.24	0.22	0.21
16	7.5 < 10 % in arrears	Per cent	0.16	0.15	0.15	0.14	0.13	0.11
17	10 % or more in arrears	Per cent	0.46	0.44	0.42	0.38	0.36	0.34
18	In possession	Per cent	0.19	0.17	0.18	0.18	0.17	0.15
19	TOTAL	Per cent	2.46	2.35	2.23	2.06	1.93	1.80
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.81	1.72	1.64	1.50	1.41	1.31
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.52	0.51	0.50	0.48	0.47	0.45
22	2.5 < 5.0 % in arrears	Per cent	0.61	0.58	0.58	0.54	0.52	0.51
23	5.0 < 7.5 % in arrears	Per cent	0.29	0.28	0.28	0.26	0.24	0.24
24	7.5 < 10 % in arrears	Per cent	0.17	0.17	0.16	0.15	0.15	0.14
25	10 % or more in arrears	Per cent	0.76	0.73	0.74	0.70	0.71	0.71
26	In possession	Per cent	0.09	0.09	0.10	0.10	0.09	0.08
27	TOTAL	Per cent	2.43	2.35	2.36	2.23	2.19	2.13
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.91	1.85	1.85	1.75	1.72	1.68
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	2,364	1,990	2,352	2,050	1,743	1,321
30	Possession sales in Qtr	Units	2,491	2,402	2,157	2,028	1,936	1,861
31	Stocks of possessions at end Qtr	Units	4,010	3,632	3,910	3,897	3,653	3,190
Capitalisation of arrears cases								
32	Number in Qtr	Units	2,210	1,885	1,633	1,489	1,518	1,547
33	Amount of arrears capitalised in Qtr	£ millions	6	6	6	5	5	6
34	Balance outstanding	£ millions	160	132	127	115	132	135
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	4,411,440	4,265,075	4,105,108	4,026,345	3,958,800	3,883,977
36	Loan book: balances outstanding	£ millions	267,352	262,203	264,439	263,754	263,409	263,352

MLAR Table 1.7

Last updated: 10 March 2015

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

Not seasonally adjusted

			2013		2014			
			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	30,086	29,208	27,761	24,770	24,146	22,920
2	Amount of arrears	£ millions	56	55	52	46	44	42
3	Balance outstanding	£ millions	3,018	2,975	2,804	2,490	2,394	2,241
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	11.12	11.46	11.30	10.72	11.02	10.94
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	279,648	264,831	255,531	240,464	230,192	219,857
	of which : % of cases having							
6	A temporary concession	Per cent	4.63	4.32	4.67	4.02	4.13	4.12
7	A formal arrangement	Per cent	26.48	26.49	27.51	27.60	28.32	27.56
8	No concession or arrangement	Per cent	68.89	69.19	67.82	68.37	67.56	68.32
9	Amount of arrears	£ millions	1,695	1,629	1,591	1,563	1,458	1,374
10	Balance outstanding	£ millions	27,138	25,966	24,803	23,221	21,720	20,480
11	Balances as % of total loan balances	Per cent	2.20	2.10	2.00	1.86	1.73	1.63
12	Performance of arrears cases in Qtr	Per cent	61.40	61.87	62.53	63.15	63.13	62.92
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	0.68	0.65	0.62	0.58	0.54	0.51
14	2.5 < 5.0 % in arrears	Per cent	0.73	0.69	0.65	0.60	0.56	0.53
15	5.0 < 7.5 % in arrears	Per cent	0.29	0.28	0.26	0.24	0.22	0.20
16	7.5 < 10 % in arrears	Per cent	0.14	0.14	0.13	0.12	0.11	0.10
17	10 % or more in arrears	Per cent	0.24	0.23	0.22	0.21	0.20	0.19
18	In possession	Per cent	0.13	0.11	0.11	0.11	0.10	0.09
19	TOTAL	Per cent	2.20	2.10	2.00	1.86	1.73	1.63
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.52	1.44	1.37	1.28	1.19	1.11

MLAR Table 1.7

Last updated: 10 March 2015

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

Not seasonally adjusted

			2013		2014			
			Q3	Q4	Q1	Q2	Q3	Q4
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	0.55	0.53	0.52	0.49	0.47	0.46
22	2.5 < 5.0 % in arrears	Per cent	0.61	0.58	0.56	0.53	0.50	0.49
23	5.0 < 7.5 % in arrears	Per cent	0.25	0.24	0.23	0.22	0.21	0.20
24	7.5 < 10 % in arrears	Per cent	0.13	0.13	0.12	0.12	0.11	0.11
25	10 % or more in arrears	Per cent	0.36	0.34	0.34	0.32	0.32	0.32
26	In possession	Per cent	0.08	0.07	0.07	0.07	0.07	0.06
27	TOTAL	Per cent	1.98	1.90	1.85	1.76	1.69	1.62
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.43	1.36	1.33	1.27	1.22	1.17
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	7,349	6,137	6,687	5,728	5,157	4,166
30	Possession sales in Qtr	Units	7,973	7,626	6,650	6,183	5,821	5,600
31	Stocks of possessions at end Qtr	Units	11,326	9,962	10,154	9,710	9,053	7,774
Capitalisation of arrears cases								
32	Number in Qtr	Units	8,013	8,190	7,317	6,907	7,024	6,696
33	Amount of arrears capitalised in Qtr	£ millions	29	32	29	27	27	27
34	Balance outstanding	£ millions	868	909	813	763	797	750
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	14,115,615	13,957,525	13,795,497	13,679,818	13,639,091	13,532,871
36	Loan book: balances outstanding	£ millions	1,233,805	1,238,340	1,242,974	1,249,289	1,255,610	1,259,581

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 2.1

Last updated: 10 March 2015

Sectoral Analysis: New Business Volume

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			
	2013 Q3	91.71	8.29	49,539
	2013 Q4	92.35	7.65	51,473
	2014 Q1	91.59	8.37	47,074
	2014 Q2	91.74	8.20	51,493
	2014 Q3	90.98	8.99	55,882
	2014 Q4	90.31	9.65	51,346
2	Net advances			
	2013 Q3	95.67	4.33	7,235
	2013 Q4	97.14	2.86	8,997
	2014 Q1	97.45	2.66	7,001
	2014 Q2	97.56	2.66	8,908
	2014 Q3	93.72	6.32	11,034
	2014 Q4	86.25	13.93	8,071

MLAR Table 2.1

Last updated: 10 March 2015

Sectoral Analysis: New Business Volume

Not seasonally adjusted

Residential lending to individuals

		Banks + Building Societies	Other lenders	ALL Sectors
		Per cent	Per cent	£ millions
Sub table reference				
3	New commitments			
	2013 Q3	91.78	8.22	50,490
	2013 Q4	92.59	7.41	50,316
	2014 Q1	91.48	8.49	48,883
	2014 Q2	91.06	8.90	53,449
	2014 Q3	90.57	9.39	53,614
	2014 Q4	88.95	10.99	46,279
4	Balances outstanding (unsecuritised): loans	89.53	10.46	1,168,407
5	: commitments	91.69	8.30	69,620
	<i>Balances are for 2014 Q4</i>			

Notes to table

Explanatory notes

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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	82.26	81.66	82.20
2	Percent at variable rates	Per cent	17.74	18.34	17.80
Balances					
3	Percent at fixed rates	Per cent	42.87	28.02	41.32
4	Percent at variable rates	Per cent	57.13	71.98	58.68
Interest rates on:					
Gross advances:					
5	Fixed	Per cent	3.32	3.77	3.37
6	variable	Per cent	2.65	3.50	2.74
7	All	Per cent	3.20	3.72	3.26
Balances:					
8	Fixed	Per cent	3.43	4.06	3.48
9	Variable	Per cent	3.01	3.58	3.08
10	All	Per cent	3.19	3.72	3.25
11	<75%	Per cent	63.91	70.99	64.61
12	75 to 90%	Per cent	32.20	25.95	31.58
13	90 to 95%	Per cent	3.58	2.37	3.46
14	Over 95%	Per cent	0.30	0.70	0.34
Income multiple by LTV (a):					
15	Over 90 to 95%	Per cent	2.46	1.19	2.34
16	Over 95%	Per cent	0.20	0.26	0.21
17	All over 90%	Per cent	2.66	1.45	2.54

Sectoral Analysis: Characteristics of New Lending in latest quarter

Not seasonally adjusted

Residential lending to individuals

Sub table reference			Banks & Building Societies	Other lenders	ALL Sectors
A (cont.)					
	With Impaired credit history (Regulated only):				
18	Advances	Per cent	0.19	0.99	0.24
19	Balances	Per cent	0.70	6.88	1.11
	By purpose (Regulated only):				
20	Advances:				
21	House purchase	Per cent	67.77	53.39	66.95
22	Further advance	Per cent	2.86	0.59	2.73
23	Remortgage	Per cent	27.43	26.01	27.35
24	Other	Per cent	1.94	20.01	2.97
	Balances:				
25	House purchase	Per cent	58.10	53.15	57.77
26	Further advance	Per cent	3.60	0.47	3.39
27	Remortgage	Per cent	36.78	37.84	36.85
28	Other	Per cent	1.52	8.53	1.99
	Loans in arrears (Unsecuritised):				
29	New cases as % arrears stocks	Per cent	11.62	11.52	11.60
	Arrears cases at end qtr:				
30	Balances as % total loan balances	Per cent	1.23	2.69	1.39
31	Performance of arrears cases in qtr	Per cent	61.26	60.58	61.10

Notes to table

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

Explanatory notes

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