



BANK OF ENGLAND



MLAR STATISTICS: March 2016 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

Last updated: 8 March 2016

Balances on and off balance sheet

Not seasonally adjusted

Residential loans to individuals

			2014		2015			
			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	925,650	931,773	937,817	946,039	954,887	965,276
2	Securitised	£ millions	67,046	64,943	59,025	59,095	58,859	57,183
3	Sub total	£ millions	992,696	996,716	996,842	1,005,133	1,013,746	1,022,459
	Non-regulated							
4	Unsecuritised	£ millions	236,461	237,266	239,459	241,706	242,878	245,134
5	Securitised	£ millions	27,005	26,141	25,291	25,118	25,329	23,828
6	Sub total	£ millions	263,466	263,407	264,750	266,824	268,207	268,963
	Total: Regulated and Non-regulated							
7	Unsecuritised	£ millions	1,162,111	1,169,040	1,177,276	1,187,745	1,197,765	1,210,410
8	Securitised	£ millions	94,050	91,083	84,317	84,213	84,188	81,011
9	Total	£ millions	1,256,161	1,260,123	1,261,593	1,271,957	1,281,953	1,291,421

Notes to table

Explanatory notes

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



MLAR Table 1.21

Last updated: 8 March 2016

Residential loans to individuals: Business flows

Not seasonally adjusted

			2014		2015			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
A	Residential loans to individuals: Regulated							
Business flows								
1	Gross advances	£ millions	47,059	42,750	36,813	42,987	50,959	51,711
2	Net advances	£ millions	10,243	7,282	4,582	8,120	11,074	11,541
3	New commitments	£ millions	44,727	38,050	38,792	48,986	52,365	47,878
Balance outstanding								
4	Loans (exc overdrafts)	£ millions	925,650	931,773	937,817	946,039	954,887	965,276
5	Commitments stock	£ millions	59,438	55,103	56,064	59,871	60,911	57,949
Overdrafts (secured)								
6	Net movement in qtr	£ millions	-19	-57	-7	-60	-38	-33
7	Overdraft balances	£ millions	1,143	1,086	1,079	1,019	981	947
8	Aggregate of credit limits	£ millions	1,605	1,525	1,452	1,398	1,349	1,299

MLAR Table 1.21

Last updated: 8 March 2016

Residential loans to individuals: Business flows

Not seasonally adjusted

			2014		2015			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
B	Residential loans to individuals: Non-regulated							
	Business flows							
1	Gross advances	£ millions	8,852	8,622	8,780	9,573	11,132	11,373
2	Net advances	£ millions	808	814	1,706	1,835	2,598	2,680
3	New commitments	£ millions	8,956	8,187	8,417	10,576	11,752	11,584
	Balance outstanding							
4	Loans (exc overdrafts)	£ millions	236,461	237,266	239,459	241,706	242,878	245,134
5	Commitments stock	£ millions	15,145	14,810	14,381	14,998	15,586	16,370
	Overdrafts (secured)							
6	Net movement in qtr	£ millions	-8	-25	-3	-19	2	-12
7	Overdraft balances	£ millions	271	246	243	223	225	213
8	Aggregate of credit limits	£ millions	434	400	356	332	329	305

MLAR Table 1.21

Last updated: 8 March 2016

Residential loans to individuals: Business flows

Not seasonally adjusted

			2014		2015			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
C	Residential loans to individuals: All (Reg+Non-reg)							
	Business flows							
1	Gross advances	£ millions	55,911	51,372	45,592	52,560	62,091	63,084
2	Net advances	£ millions	11,051	8,096	6,288	9,955	13,672	14,221
3	New commitments	£ millions	53,683	46,237	47,209	59,562	64,117	59,462
	Balance outstanding							
4	Loans (exc overdrafts)	£ millions	1,162,111	1,169,040	1,177,276	1,187,745	1,197,765	1,210,410
5	Commitments stock	£ millions	74,583	69,913	70,445	74,869	76,497	74,319
	Overdrafts (secured)							
6	Net movement in qtr	£ millions	-27	-82	-10	-80	-36	-46
7	Overdraft balances	£ millions	1,414	1,332	1,322	1,242	1,206	1,161
8	Aggregate of credit limits	£ millions	2,039	1,925	1,807	1,731	1,678	1,604

Notes to table

Explanatory notes

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



MLAR Table 1.22

Last updated: 8 March 2016

Residential loans to individual: Interest rate analysis

Not seasonally adjusted

Sub table reference			2014 Q3	Q4	2015 Q1	Q2	Q3	Q4
A	Residential loans to individuals: Regulated							
	Interest rates: basis, link to Bank Rate and weighted averages							
	Per cent of business at fixed rates							
1	Gross advances	Per cent	83.23	83.33	79.17	81.06	82.76	86.03
2	Balances outstanding	Per cent	43.87	45.81	46.98	48.54	51.10	52.76
	Per cent of business above Bank Rate							
	Gross advances							
3	Less than 2% above	Per cent	26.64	28.60	41.49	51.03	57.14	57.90
4	2 < 3 % above	Per cent	41.10	41.02	36.67	31.20	26.93	28.78
5	3 < 4 % above	Per cent	19.63	19.33	14.47	11.96	12.10	10.16
6	4% or more above	Per cent	12.63	11.06	7.37	5.80	3.83	3.16
	Balances outstanding							
7	Less than 2% above	Per cent	24.14	25.28	27.17	29.44	32.16	34.55
8	2 < 3 % above	Per cent	34.89	35.24	34.98	34.43	33.75	33.06
9	3 < 4 % above	Per cent	24.62	23.99	23.02	21.94	20.78	20.13
10	4% or more above	Per cent	16.35	15.48	14.83	14.20	13.31	12.26
	Overall weighted average interest rates							
	Gross advances							
11	Fixed rate loans	Per cent	3.36	3.31	3.01	2.81	2.68	2.62
12	Variable rate loans	Per cent	2.56	2.47	2.28	2.20	2.34	2.37
13	All loans	Per cent	3.23	3.17	2.86	2.69	2.63	2.58
	Balances outstanding							
14	Fixed rate loans	Per cent	3.49	3.42	3.36	3.25	3.15	3.07
15	Variable rate loans	Per cent	3.07	3.05	3.03	3.00	2.98	2.96
16	All loans	Per cent	3.25	3.22	3.19	3.13	3.07	3.02

Residential loans to individual: Interest rate analysis

Not seasonally adjusted

			2014		2015			
			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	79.06	76.84	71.21	69.32	71.06	75.28
2	Balances outstanding	Per cent	21.63	23.75	25.31	26.72	28.81	30.49
	Per cent of business above Bank Rate							
	Gross advances							
3	Less than 2% above	Per cent	3.07	4.78	8.91	12.53	13.25	16.48
4	2 < 3 % above	Per cent	33.42	39.33	45.64	47.14	50.71	50.82
5	3 < 4 % above	Per cent	53.89	46.10	35.89	32.47	29.01	26.42
6	4% or more above	Per cent	9.61	9.79	9.56	7.86	7.03	6.28
	Balances outstanding							
7	Less than 2% above	Per cent	31.71	31.01	30.54	30.38	30.22	30.17
8	2 < 3 % above	Per cent	22.03	22.99	24.29	25.48	27.26	28.79
9	3 < 4 % above	Per cent	22.74	23.23	23.19	22.81	22.30	21.10
10	4% or more above	Per cent	23.52	22.76	21.98	21.33	20.23	19.94
	Overall weighted average interest rates							
	Gross advances							
11	Fixed rate loans	Per cent	3.79	3.70	3.58	3.48	3.38	3.27
12	Variable rate loans	Per cent	3.76	3.68	3.49	3.34	3.29	3.30
13	All loans	Per cent	3.78	3.70	3.55	3.44	3.36	3.27
	Balances outstanding							
14	Fixed rate loans	Per cent	3.97	3.90	3.83	3.74	3.65	3.56
15	Variable rate loans	Per cent	3.20	3.18	3.18	3.17	3.12	3.11
16	All loans	Per cent	3.37	3.35	3.34	3.32	3.27	3.24

Residential loans to individual: Interest rate analysis

Not seasonally adjusted

Sub table reference			2014 Q3	Q4	2015 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	82.57	82.24	77.63	78.92	80.66	84.09
2	Balances outstanding	Per cent	39.34	41.33	42.57	44.10	46.58	48.25
	Percent of business above Bank Rate							
	Gross advances							
3	Less than 2% above	Per cent	22.91	24.60	35.22	44.02	49.27	50.44
4	2 < 3 % above	Per cent	39.88	40.73	38.40	34.10	31.19	32.75
5	3 < 4 % above	Per cent	25.06	23.82	18.59	15.70	15.14	13.09
6	4% or more above	Per cent	12.15	10.84	7.79	6.18	4.40	3.72
	Balances outstanding							
7	Less than 2% above	Per cent	25.68	26.45	27.85	29.63	31.77	33.66
8	2 < 3 % above	Per cent	32.27	32.75	32.81	32.61	32.44	32.20
9	3 < 4 % above	Per cent	24.24	23.84	23.05	22.12	21.08	20.32
10	4% or more above	Per cent	17.81	16.96	16.28	15.65	14.71	13.82
	Overall weighted average interest rates							
	Gross advances							
11	Fixed rate loans	Per cent	3.43	3.37	3.11	2.91	2.79	2.72
12	Variable rate loans	Per cent	2.79	2.74	2.58	2.50	2.60	2.63
13	All loans	Per cent	3.32	3.26	2.99	2.83	2.76	2.71
	Balances outstanding							
14	Fixed rate loans	Per cent	3.54	3.48	3.42	3.31	3.21	3.14
15	Variable rate loans	Per cent	3.10	3.08	3.07	3.05	3.02	3.00
16	All loans	Per cent	3.28	3.25	3.22	3.17	3.11	3.07

Notes to table

Explanatory notes

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



MLAR Table 1.31

Last updated: 8 March 2016

Residential loans to individuals: Income multiple and LTV

Not seasonally adjusted

			2014		2015			
			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	9.18	8.78	9.42	8.49	8.27	7.97
2	2.50 < 3.00	Per cent	4.61	4.64	4.74	4.56	4.29	4.23
3	3.00 < 3.50	Per cent	5.90	5.97	5.88	5.62	5.41	5.40
4	3.50 < 4.00	Per cent	5.92	6.03	5.78	5.88	5.88	5.91
5	4.00 or over	Per cent	12.05	10.94	10.47	10.49	11.05	11.70
6	Other	Per cent	2.05	1.95	2.26	1.84	1.54	1.90
7	Total on Single income	Per cent	39.72	38.31	38.55	36.89	36.44	37.12
8	of which: Not evidenced	Per cent	1.54	0.38	0.35	0.23	0.22	0.28
	Joint:							
9	Less than 2.00	Per cent	8.94	10.29	11.40	10.64	9.92	9.02
10	2.00 < 2.50	Per cent	8.14	8.73	8.74	8.49	8.01	7.68
11	2.50 < 2.75	Per cent	4.51	5.47	5.23	5.30	5.07	4.79
12	2.75 < 3.00	Per cent	4.84	5.79	5.61	5.58	5.47	5.19
13	3.00 or over	Per cent	33.44	30.97	29.91	32.52	34.52	35.66
14	Other	Per cent	0.41	0.45	0.55	0.58	0.58	0.53
15	Total on Joint income	Per cent	60.28	61.69	61.45	63.11	63.56	62.87
16	of which: Not evidenced	Per cent	1.66	0.41	0.36	0.37	0.29	0.28

MLAR Table 1.31

Last updated: 8 March 2016

Residential loans to individuals: Income multiple and LTV

Not seasonally adjusted

			2014		2015			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
A (cont.)								
LTV								
17	< = 75%	Per cent	59.79	59.76	62.47	61.02	60.65	61.08
18	Over 75 < = 90%	Per cent	35.14	35.80	33.44	34.75	35.44	35.13
19	Over 90 < = 95%	Per cent	4.78	4.16	3.74	4.01	3.75	3.66
20	Over 95%	Per cent	0.30	0.28	0.35	0.22	0.15	0.13
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	0.72	0.62	0.53	0.55	0.57	0.55
23	Joint: 2.75 x or more	Per cent	2.71	2.20	1.96	2.11	2.10	2.10
24	Total	Per cent	3.43	2.82	2.49	2.67	2.67	2.66
Over 95%								
25	Single: 3.50 x or more	Per cent	0.10	0.07	0.05	0.08	0.02	0.03
26	Joint: 2.75 x or more	Per cent	0.08	0.08	0.07	0.05	0.03	0.03
27	Total	Per cent	0.19	0.15	0.13	0.13	0.05	0.06
LTV (All over 90%)								
28	Single: 3.50 x or more	Per cent	0.83	0.69	0.59	0.63	0.59	0.58
29	Joint: 2.75 x or more	Per cent	2.79	2.28	2.03	2.17	2.13	2.14
30	Total	Per cent	3.62	2.97	2.62	2.80	2.72	2.72

Residential loans to individuals: Income multiple and LTV

Not seasonally adjusted

			2014		2015			
			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	4.96	4.70	4.42	5.66	5.33	4.68
2	2.50 < 3.00	Per cent	1.26	1.01	1.27	1.43	1.26	1.22
3	3.00 < 3.50	Per cent	1.05	0.92	1.07	1.31	1.17	1.04
4	3.50 < 4.00	Per cent	0.89	0.81	0.89	1.03	0.90	0.86
5	4.00 or over	Per cent	3.53	3.22	3.25	3.62	3.86	3.61
6	Other	Per cent	74.05	75.26	73.41	69.61	71.21	72.94
7	Total on Single income	Per cent	85.75	85.92	84.32	82.67	83.74	84.35
8	of which: Not evidenced	Per cent	1.70	1.02	0.86	0.94	0.62	0.66
	Joint:							
9	Less than 2.00	Per cent	3.88	3.31	3.95	4.83	4.50	4.65
10	2.00 < 2.50	Per cent	1.27	1.00	1.30	1.59	1.46	1.30
11	2.50 < 2.75	Per cent	0.61	0.57	0.63	0.68	0.67	0.61
12	2.75 < 3.00	Per cent	0.56	0.40	0.56	0.71	0.49	0.60
13	3.00 or over	Per cent	2.33	2.29	2.98	3.13	2.58	2.75
14	Other	Per cent	5.61	6.51	6.25	6.39	6.57	5.73
15	Total on Joint income	Per cent	14.25	14.08	15.68	17.33	16.26	15.65
16	of which: Not evidenced	Per cent	0.30	0.16	0.18	0.18	0.14	0.10

MLAR Table 1.31

Last updated: 8 March 2016

Residential loans to individuals: Income multiple and LTV

Not seasonally adjusted

			2014		2015			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
B (cont.)								
LTV								
17	< = 75%	Per cent	87.41	88.81	88.90	88.03	87.88	90.67
18	Over 75 < = 90%	Per cent	11.96	10.56	10.38	11.23	11.54	8.93
19	Over 90 < = 95%	Per cent	0.05	0.04	0.05	0.16	0.08	0.06
20	Over 95%	Per cent	0.58	0.60	0.67	0.59	0.50	0.34
21	Total	Per cent	100.00	100.00	100.00	100.00	100.00	100.00
LTV and Income multiple								
Over 90 < = 95%								
22	Single: 3.50 x or more	Per cent	0.00	0.00	0.00	0.00	0.01	0.00
23	Joint: 2.75 x or more	Per cent	0.00	0.00	0.00	0.00	0.00	0.00
24	Total	Per cent	0.01	0.00	0.00	0.00	0.01	0.01
Over 95%								
25	Single: 3.50 x or more	Per cent	0.44	0.40	0.51	0.42	0.37	0.27
26	Joint: 2.75 x or more	Per cent	0.01	0.04	0.03	0.01	0.00	0.00
27	Total	Per cent	0.45	0.45	0.54	0.43	0.37	0.27
LTV (All over 90%)								
28	Single: 3.50 x or more	Per cent	0.44	0.40	0.51	0.42	0.38	0.27
29	Joint: 2.75 x or more	Per cent	0.01	0.05	0.03	0.01	0.00	0.01
30	Total	Per cent	0.46	0.45	0.54	0.43	0.38	0.27

MLAR Table 1.31

Last updated: 8 March 2016

Residential loans to individuals: Income multiple and LTV

Not seasonally adjusted

			2014		2015			
			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	8.52	8.10	8.46	7.98	7.75	7.38
2	2.50 < 3.00	Per cent	4.08	4.03	4.07	3.99	3.75	3.69
3	3.00 < 3.50	Per cent	5.13	5.12	4.95	4.84	4.65	4.61
4	3.50 < 4.00	Per cent	5.13	5.16	4.84	5.00	4.99	5.00
5	4.00 or over	Per cent	10.70	9.64	9.08	9.24	9.76	10.25
6	Other	Per cent	13.45	14.26	15.96	14.18	14.03	14.71
7	Total on Single income	Per cent	47.01	46.30	47.37	45.23	44.92	45.64
8	of which: Not evidenced	Per cent	1.57	0.49	0.45	0.36	0.29	0.35
Joint:								
9	Less than 2.00	Per cent	8.14	9.12	9.96	9.59	8.95	8.23
10	2.00 < 2.50	Per cent	7.05	7.43	7.31	7.23	6.83	6.53
11	2.50 < 2.75	Per cent	3.89	4.65	4.35	4.46	4.28	4.04
12	2.75 < 3.00	Per cent	4.17	4.88	4.64	4.69	4.57	4.36
13	3.00 or over	Per cent	28.51	26.16	24.73	27.17	28.79	29.73
14	Other	Per cent	1.24	1.47	1.65	1.64	1.65	1.47
15	Total on Joint income	Per cent	52.99	53.70	52.63	54.77	55.08	54.36
16	of which: Not evidenced	Per cent	1.45	0.37	0.33	0.33	0.27	0.25
LTV								
17	< = 75%	Per cent	64.16	64.64	67.56	65.94	65.54	66.41
18	Over 75 < = 90%	Per cent	31.47	31.56	29.00	30.47	31.16	30.41
19	Over 90 < = 95%	Per cent	4.03	3.47	3.03	3.31	3.09	3.01
20	Over 95%	Per cent	0.34	0.33	0.41	0.29	0.22	0.17
21	Total	Per cent	100.00	100.00	100.00	100.00	100.00	100.00

MLAR Table 1.31

Last updated: 8 March 2016

Residential loans to individuals: Income multiple and LTV

Not seasonally adjusted

			2014		2015			
			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	0.61	0.51	0.43	0.45	0.47	0.45
23	Joint: 2.75 x or more	Per cent	2.28	1.83	1.58	1.73	1.73	1.73
24	Total	Per cent	2.89	2.34	2.01	2.18	2.19	2.18
Over 95%								
25	Single: 3.50 x or more	Per cent	0.16	0.13	0.14	0.14	0.08	0.07
26	Joint: 2.75 x or more	Per cent	0.07	0.07	0.07	0.04	0.03	0.03
27	Total	Per cent	0.23	0.20	0.21	0.18	0.11	0.10
LTV (All over 90%)								
28	Single: 3.50 x or more	Per cent	0.77	0.64	0.57	0.60	0.55	0.52
29	Joint: 2.75 x or more	Per cent	2.35	1.90	1.65	1.77	1.75	1.75
30	Total	Per cent	3.12	2.55	2.22	2.37	2.30	2.28

Notes to table

Per cent of gross advances

Explanatory notes

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



MLAR Table 1.32

Last updated: 8 March 2016

Residential loans to individuals: Nature of loan

Not seasonally adjusted

Sub table reference			2014 Q3	Q4	2015 Q1	Q2	Q3	Q4
A	Residential loans to individuals: Regulated							
	With Impaired credit history							
1	Advances	Per cent	0.21	0.24	0.20	0.21	0.20	0.28
2	Balances	Per cent	1.18	1.13	1.11	1.01	0.95	0.93
	By payment type							
	Advances							
3	Repayment (capital + interest)	Per cent	86.19	88.58	86.75	88.10	88.05	88.50
4	Interest only	Per cent	9.55	7.75	9.26	8.21	8.04	7.26
5	Combined	Per cent	2.84	2.09	2.18	2.21	2.50	2.83
6	Other	Per cent	1.41	1.58	1.81	1.48	1.41	1.40
	Balances							
7	Repayment (capital + interest)	Per cent	65.15	66.14	66.82	67.70	68.79	69.76
8	Interest only	Per cent	27.67	26.84	26.28	25.54	24.62	23.76
9	Combined	Per cent	6.34	6.19	6.10	5.96	5.80	5.68
10	Other	Per cent	0.84	0.82	0.81	0.80	0.80	0.80
A (cont.)	By drawing facility							
	Advances							
11	Loans with extra drawing facility	Per cent	3.14	2.87	3.60	2.84	2.43	2.14
12	Loans including unused facility	£ millions	6,741	6,456	6,607	6,883	6,497	6,325
13	Unused facility	£ millions	5,263	5,228	5,281	5,660	5,260	5,220
14	Net loans	£ millions	1,478	1,228	1,326	1,223	1,237	1,105
15	Loans with no extra drawing facility	Per cent	96.86	97.13	96.40	97.16	97.57	97.86
	Balances							
16	Loans with extra drawing facility	Per cent	9.18	8.86	8.57	8.25	7.87	7.64
17	Loans including unused facility	£ millions	115,734	113,277	102,514	97,344	93,450	92,310
18	Unused facility	£ millions	30,756	30,747	22,134	19,313	18,288	18,520
19	Net loans	£ millions	84,978	82,530	80,380	78,031	75,162	73,790
20	Loans with no extra drawing facility	Per cent	90.82	91.14	91.43	91.75	92.13	92.36

MLAR Table 1.32

Last updated: 8 March 2016

Residential loans to individuals: Nature of loan

Not seasonally adjusted

Sub table reference			2014 Q3	Q4	2015 Q1	Q2	Q3	Q4
B	Residential loans to individuals: Non-regulated							
	With Impaired credit history							
1	Advances	Per cent	0.11	0.13	0.15	0.13	0.14	0.16
2	Balances	N/A						
	By payment type							
	Advances							
3	Repayment (capital + interest)	Per cent	15.92	16.49	15.88	14.72	14.04	14.62
4	Interest only	Per cent	82.60	82.64	83.06	84.47	84.78	84.26
5	Combined	Per cent	1.23	0.74	0.86	0.67	0.94	0.87
6	Other	Per cent	0.25	0.14	0.20	0.14	0.24	0.25
	Balances							
7	Repayment (capital + interest)	Per cent	22.03	21.71	21.31	20.92	19.88	19.44
8	Interest only	Per cent	71.73	72.28	72.83	73.43	74.63	75.25
9	Combined	Per cent	5.38	5.19	5.08	4.91	4.74	4.57
10	Other	Per cent	0.86	0.82	0.77	0.75	0.74	0.74
B (cont.)								
	By drawing facility							
	Advances							
11	Loans with extra drawing facility	Per cent	3.30	2.23	2.12	1.68	1.52	1.70
12	Loans including unused facility	£ millions	1,654	1,426	1,440	1,344	1,370	1,347
13	Unused facility	£ millions	1,362	1,234	1,253	1,183	1,201	1,154
14	Net loans	£ millions	292	192	186	161	169	193
15	Loans with no extra drawing facility	Per cent	96.70	97.77	97.88	98.32	98.48	98.30
	Balances							
16	Loans with extra drawing facility	Per cent	6.40	6.22	6.01	5.81	5.58	5.43
17	Loans including unused facility	£ millions	30,588	30,103	22,180	20,957	20,097	19,851
18	Unused facility	£ millions	15,445	15,337	7,780	6,925	6,557	6,547
19	Net loans	£ millions	15,143	14,766	14,400	14,032	13,540	13,304
20	Loans with no extra drawing facility	Per cent	93.60	93.78	93.99	94.19	94.42	94.57

MLAR Table 1.32

Last updated: 8 March 2016

Residential loans to individuals: Nature of loan

Not seasonally adjusted

Sub table reference			2014		2015			
			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	0.22	0.19	0.20	0.19	0.26
2	Balances	N/A						
	By payment type							
	Advances							
3	Repayment (capital + interest)	Per cent	75.07	76.48	73.10	74.73	74.78	75.19
4	Interest only	Per cent	21.12	20.32	23.47	22.10	21.80	21.14
5	Combined	Per cent	2.58	1.87	1.92	1.93	2.22	2.48
6	Other	Per cent	1.23	1.34	1.50	1.24	1.20	1.20
	Balances							
7	Repayment (capital + interest)	Per cent	56.38	57.12	57.56	58.18	58.87	59.57
8	Interest only	Per cent	36.64	36.07	35.75	35.29	34.76	34.19
9	Combined	Per cent	6.15	5.99	5.89	5.75	5.58	5.46
10	Other	Per cent	0.84	0.82	0.80	0.79	0.79	0.78
C (cont.)								
	Advances							
11	Loans with extra drawing facility	Per cent	3.17	2.76	3.32	2.63	2.26	2.06
12	Loans including unused facility	£ millions	8,395	7,882	8,047	8,227	7,867	7,672
13	Unused facility	£ millions	6,625	6,462	6,534	6,843	6,461	6,374
14	Net loans	£ millions	1,770	1,420	1,513	1,384	1,406	1,298
15	Loans with no extra drawing facility	Per cent	96.83	97.24	96.68	97.37	97.74	97.94
	Balances							
16	Loans with extra drawing facility	Per cent	8.62	8.32	8.05	7.75	7.41	7.20
17	Loans including unused facility	£ millions	146,322	143,380	124,694	118,301	113,548	112,161
18	Unused facility	£ millions	46,201	46,084	29,913	26,238	24,845	25,067
19	Net loans	£ millions	100,121	97,296	94,780	92,064	88,703	87,094
20	Loans with no extra drawing facility	Per cent	91.38	91.68	91.95	92.25	92.59	92.80

Notes to table

(a) Due to a reclassification by one reporting institution, the unused facility on balances of loans with extra drawing facility decreased by approximately £7 billion.

Explanatory notes

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



MLAR Table 1.33

Last updated: 8 March 2016

Residential loans to individuals: Purpose of loan

Not seasonally adjusted

Sub table reference			2014 Q3	Q4	2015 Q1	Q2	Q3	Q4
A	Residential loans to individuals: Regulated							
	By purpose of loan:							
	Advances							
1	House purchase:	Per cent	67.85	66.80	60.48	62.82	66.01	64.78
	Owner occupation:							
2	FTBs	Per cent	25.61	25.99	23.42	24.91	24.82	25.45
3	Other	Per cent	41.87	40.53	36.97	37.83	41.11	39.30
4	Buy to let	Per cent	0.36	0.29	0.09	0.08	0.08	0.04
5	Further advance	Per cent	2.47	2.73	3.06	2.93	2.76	2.58
6	Remortgage	Per cent	26.53	27.31	32.18	30.45	27.84	29.08
7	Own borrowers	Per cent	2.34	2.36	2.73	2.62	2.38	2.07
8	From other lenders	Per cent	24.19	24.94	29.45	27.84	25.46	27.01
9	Other:	Per cent	3.14	3.16	4.28	3.80	3.39	3.56
10	Lifetime mortgage	Per cent	0.84	0.90	0.93	0.91	0.86	0.95
11	Other	Per cent	2.30	2.26	3.35	2.89	2.53	2.61
12	Total	£ millions	47,059	42,750	36,813	42,987	50,959	51,707
	Balances							
13	House purchase:	Per cent	56.62	57.25	57.49	57.87	58.50	58.95
	Owner occupation:							
14	FTBs	Per cent	19.48	19.82	20.06	20.36	20.76	21.00
15	Other	Per cent	36.75	37.05	37.08	37.18	37.43	37.66
16	Buy to let	Per cent	0.39	0.39	0.34	0.33	0.31	0.29
17	Further advance	Per cent	3.29	3.21	3.11	3.04	2.98	2.91
18	Remortgage	Per cent	37.93	37.41	37.29	36.97	36.38	35.96
19	Own borrowers	Per cent	5.14	5.04	5.04	4.97	4.85	4.70
20	From other lenders	Per cent	32.79	32.37	32.25	32.01	31.53	31.26
21	Other:	Per cent	2.15	2.13	2.12	2.12	2.14	2.18
22	Lifetime mortgage	Per cent	0.69	0.68	0.67	0.67	0.67	0.68
23	Other	Per cent	1.47	1.44	1.45	1.45	1.46	1.50
24	Total	£ millions	925,650	931,773	937,817	946,039	954,887	965,301
	New commitments in Qtr							
	(i) Percentages by purpose							
25	House purchase	Per cent	67.49	64.20	62.97	67.16	64.70	63.47
26	Remortgage	Per cent	27.63	30.77	30.87	28.45	30.37	31.49
27	Other (inc further advances)	Per cent	4.88	5.03	6.16	4.39	4.94	5.05
28	Total	£ millions	44,727	38,050	38,792	48,986	52,365	47,878
	(ii) Amounts by purpose							
29	House purchase	£ millions	30,188	24,429	24,426	32,899	33,878	30,386
30	Remortgage	£ millions	12,358	11,706	11,976	13,937	15,901	15,076
31	Other (inc further advances)	£ millions	2,182	1,914	2,390	2,150	2,586	2,416
32	Total	£ millions	44,727	38,050	38,792	48,986	52,365	47,878

Residential loans to individuals: Purpose of loan

Not seasonally adjusted

Sub table reference			2014	Q4	2015	Q2	Q3	Q4
			Q3		Q1			
B	Residential loans to individuals: Non-regulated							
	By purpose of loan:							
	Advances							
1	House purchase:	Per cent	91.47	90.69	88.83	88.65	88.89	89.76
	Owner occupation:							
2	FTBs	Per cent	0.11	0.06	0.07	0.05	0.13	0.03
3	Other	Per cent	2.78	3.13	1.94	1.84	2.06	1.77
4	Buy to let	Per cent	88.58	87.50	86.83	86.76	86.70	87.96
5	Further advance	Per cent	0.63	0.56	0.62	0.61	0.47	0.56
6	Remortgage	Per cent	4.66	5.74	6.27	6.94	7.23	6.53
7	Own borrowers	Per cent	0.69	0.57	0.79	0.88	0.68	0.86
8	From other lenders	Per cent	3.96	5.17	5.48	6.06	6.55	5.67
9	Other:	Per cent	3.24	3.01	4.27	3.79	3.40	3.15
10	Lifetime mortgage	Per cent	0.00	0.00	0.00	0.00	0.00	0.00
11	Other	Per cent	3.24	3.01	4.27	3.79	3.40	3.15
12	Total	£ millions	8,852	8,622	8,780	9,573	11,132	11,370
	Balances							
13	Buy to let	Per cent	65.62	66.67	67.67	68.84	70.43	71.57
14	Lifetime mortgage	Per cent	0.78	0.76	0.72	0.72	0.68	0.66
15	Other non regulated	Per cent	33.60	32.57	31.61	30.44	28.89	27.77
16	Total	£ millions	236,461	237,266	239,459	241,706	242,878	245,132
	New commitments in Qtr							
	(i) Percentages by purpose							
17	House purchase	Per cent	72.28	65.32	61.40	65.28	68.66	65.61
18	Remortgage	Per cent	23.95	30.33	33.19	30.46	27.01	30.88
19	Other (inc further advances)	Per cent	3.77	4.34	5.41	4.26	4.33	3.51
20	Total	£ millions	8,956	8,187	8,417	10,576	11,752	11,584
	(ii) Amounts by purpose							
21	House purchase	£ millions	6,474	5,348	5,168	6,904	8,069	7,600
22	Remortgage	£ millions	2,145	2,484	2,794	3,221	3,174	3,578
23	Other (inc further advances)	£ millions	337	356	456	451	509	407
24	Total	£ millions	8,956	8,187	8,417	10,576	11,752	11,584

Residential loans to individuals: Purpose of loan

Not seasonally adjusted

Sub table reference			2014	Q4	2015	Q2	Q3	Q4
			Q3		Q1			
C	Residential loans to individuals: All (Reg + Non-reg)							
	By purpose of loan:							
	Advances							
1	House purchase	Per cent	71.59	70.81	65.94	67.53	70.11	69.29
	Owner occupation							
2	FTBs	Per cent	21.58	21.63	18.92	20.38	20.39	20.86
3	Other	Per cent	35.68	34.25	30.23	31.28	34.11	32.54
4	Buy to let	Per cent	14.33	14.92	16.79	15.87	15.61	15.89
5	Further advance	Per cent	2.18	2.37	2.59	2.51	2.35	2.21
6	Remortgage	Per cent	23.07	23.69	27.19	26.17	24.14	25.01
7	Own borrowers	Per cent	2.08	2.06	2.36	2.30	2.08	1.85
8	From other lenders	Per cent	20.99	21.62	24.84	23.87	22.07	23.16
9	Other	Per cent	3.16	3.14	4.28	3.80	3.39	3.49
10	Lifetime mortgage	Per cent	0.71	0.75	0.75	0.74	0.71	0.78
11	Other	Per cent	2.45	2.39	3.53	3.05	2.69	2.71
12	Total	£ millions	55,911	51,372	45,592	52,560	62,091	63,077
	Balances							
13	Buy to let	Per cent	13.66	13.84	14.04	14.27	14.53	14.72
14	Lifetime mortgage	Per cent	0.71	0.70	0.68	0.68	0.68	0.68
15	Other	Per cent	85.63	85.46	85.28	85.05	84.80	84.60
16	Total	£ millions	1,162,111	1,169,040	1,177,276	1,187,745	1,197,765	1,210,432
	New commitments in Qtr							
	(i) Percentages by purpose							
17	House purchase	Per cent	68.29	64.40	62.69	66.83	65.42	63.88
18	Remortgage	Per cent	27.02	30.69	31.29	28.81	29.75	31.37
19	Other (inc further advances)	Per cent	4.69	4.91	6.03	4.37	4.83	4.75
20	Total	£ millions	53,683	46,237	47,209	59,562	64,117	59,462
	(ii) Amounts by purpose							
21	House purchase	£ millions	36,662	29,777	29,593	39,803	41,947	37,986
22	Remortgage	£ millions	14,503	14,190	14,770	17,158	19,075	18,653
23	Other (inc further advances)	£ millions	2,519	2,270	2,846	2,601	3,095	2,823
24	Total	£ millions	53,683	46,237	47,209	59,562	64,117	59,462

Notes to table

Explanatory notes

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



MLAR Table 1.4

Last updated: 8 March 2016

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference		2014		2015			
		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	14,259	13,396	12,783	12,259	11,978
2	Amount of arrears	£ millions	30	28	27	26	24
3	Balance outstanding	£ millions	1,621	1,492	1,451	1,417	1,332
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	12.27	12.19	12.29	12.46	12.10
	Arrears cases at end of Qtr						
5	Number of loan accounts	Units	113,298	106,432	102,758	98,919	96,200
	of which: % of cases having						
6	A temporary concession	Per cent	4.47	4.55	4.55	4.29	4.30
7	A formal arrangement	Per cent	30.18	29.63	29.17	27.35	25.56
8	No concession or arrangement	Per cent	65.35	65.83	66.28	68.36	70.15
9	Amount of arrears	£ millions	814	752	750	760	745
10	Balance outstanding	£ millions	13,205	12,240	11,811	11,372	11,011
11	Balances as % of total loan balances	Per cent	1.43	1.31	1.26	1.20	1.15
12	Performance of arrears cases in Qtr	Per cent	64.30	64.54	63.80	62.22	61.96

MLAR Table 1.4

Last updated: 8 March 2016

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2014		2015			
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	0.48	0.45	0.43	0.40	0.38	0.35
14	2.5 < 5.0 % in arrears	Per cent	0.48	0.44	0.43	0.40	0.38	0.36
15	5.0 < 7.5 % in arrears	Per cent	0.18	0.16	0.16	0.16	0.15	0.15
16	7.5 < 10 % in arrears	Per cent	0.09	0.08	0.08	0.07	0.07	0.07
17	10 % or more in arrears	Per cent	0.14	0.13	0.13	0.13	0.14	0.14
18	In possession	Per cent	0.07	0.06	0.04	0.03	0.03	0.03
19	TOTAL	Per cent	1.43	1.31	1.26	1.20	1.15	1.11
20	Total (excl. 1.5 < 2.5% band)	Per cent	0.95	0.87	0.83	0.80	0.78	0.75
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.42	0.40	0.38	0.36	0.35	0.33
22	2.5 < 5.0 % in arrears	Per cent	0.43	0.40	0.39	0.37	0.35	0.35
23	5.0 < 7.5 % in arrears	Per cent	0.16	0.15	0.15	0.14	0.14	0.14
24	7.5 < 10 % in arrears	Per cent	0.08	0.07	0.07	0.07	0.07	0.07
25	10 % or more in arrears	Per cent	0.14	0.13	0.13	0.13	0.14	0.14
26	In possession	Per cent	0.05	0.04	0.03	0.02	0.02	0.02
27	TOTAL	Per cent	1.28	1.20	1.15	1.11	1.08	1.05
28	Total (excl. 1.5 < 2.5% band)	Per cent	0.85	0.80	0.77	0.75	0.73	0.72

MLAR Table 1.4

Last updated: 8 March 2016

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2014		2015			
A (cont.)			Q3	Q4	Q1	Q2	Q3	Q4
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	2,725	2,232	1,479	1,280	1,305	1,061
30	Possession sales in Qtr	Units	3,118	2,955	2,376	1,881	1,416	1,345
31	Stocks of possessions at end Qtr	Units	4,254	3,562	2,705	2,190	2,087	1,793
	Capitalisation of arrears cases							
32	Number in Qtr	Units	4,542	4,247	4,188	3,589	3,262	2,404
33	Amount of arrears capitalised in Qtr	£ millions	19	18	17	15	13	9
34	Balance outstanding	£ millions	559	525	516	439	391	284
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	Units	8,874,878	8,866,377	8,907,691	8,936,018	8,932,494	8,928,288
36	Loan book: balances outstanding	£ millions	925,650	931,773	937,817	946,039	954,887	965,276

MLAR Table 1.4

Last updated: 8 March 2016

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2014		2015			
			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	6,404	6,246	5,877	5,590	4,892	5,125
2	Amount of arrears	£ millions	8	8	7	7	6	7
3	Balance outstanding	£ millions	438	428	394	387	335	368
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	10.26	10.74	10.35	10.44	10.13	11.40
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	71,541	68,480	65,346	64,412	54,624	53,678
	of which: % of cases having							
6	A temporary concession	Per cent	4.10	4.01	3.59	3.37	2.94	3.65
7	A formal arrangement	Per cent	19.17	17.88	17.82	16.41	15.77	14.81
8	No concession or arrangement	Per cent	76.74	78.11	78.59	80.22	81.28	81.54
9	Amount of arrears	£ millions	387	356	351	343	299	290
10	Balance outstanding	£ millions	4,274	3,987	3,804	3,701	3,305	3,225
11	Balances as % of total loan balances	Per cent	1.81	1.68	1.59	1.53	1.36	1.32
12	Performance of arrears cases in Qtr	Per cent	57.32	55.21	54.01	54.52	53.66	54.26

MLAR Table 1.4

Last updated: 8 March 2016

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2014		2015			
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	0.50	0.46	0.43	0.42	0.37	0.36
14	2.5 < 5.0 % in arrears	Per cent	0.50	0.47	0.46	0.43	0.39	0.37
15	5.0 < 7.5 % in arrears	Per cent	0.21	0.20	0.19	0.19	0.17	0.16
16	7.5 < 10 % in arrears	Per cent	0.12	0.11	0.10	0.10	0.09	0.09
17	10 % or more in arrears	Per cent	0.32	0.30	0.29	0.29	0.25	0.24
18	In possession	Per cent	0.15	0.14	0.12	0.10	0.09	0.09
19	TOTAL	Per cent	1.81	1.68	1.59	1.53	1.36	1.32
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.31	1.22	1.16	1.11	0.99	0.95
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.45	0.44	0.42	0.41	0.38	0.37
22	2.5 < 5.0 % in arrears	Per cent	0.50	0.49	0.48	0.47	0.42	0.42
23	5.0 < 7.5 % in arrears	Per cent	0.23	0.22	0.22	0.22	0.19	0.19
24	7.5 < 10 % in arrears	Per cent	0.14	0.13	0.13	0.13	0.11	0.11
25	10 % or more in arrears	Per cent	0.63	0.62	0.60	0.60	0.49	0.49
26	In possession	Per cent	0.08	0.07	0.06	0.05	0.05	0.05
27	TOTAL	Per cent	2.03	1.98	1.90	1.88	1.64	1.63
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.58	1.54	1.48	1.47	1.26	1.25

MLAR Table 1.4

Last updated: 8 March 2016

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2014		2015			
B (cont.)			Q3	Q4	Q1	Q2	Q3	Q4
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	1,399	1,121	852	791	888	757
30	Possession sales in Qtr	Units	1,529	1,414	1,397	1,026	868	807
31	Stocks of possessions at end Qtr	Units	2,819	2,506	2,003	1,739	1,616	1,517
	Capitalisation of arrears cases							
32	Number in Qtr	Units	1,381	1,454	1,329	1,059	839	646
33	Amount of arrears capitalised in Qtr	£ millions	4	6	5	5	3	3
34	Balance outstanding	£ millions	122	129	137	117	70	52
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	Units	3,527,720	3,466,261	3,441,772	3,421,605	3,334,869	3,299,929
36	Loan book: balances outstanding	£ millions	236,461	237,266	239,459	241,706	242,878	245,134

MLAR Table 1.4

Last updated: 8 March 2016

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2014		2015			
			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	20,663	19,642	18,660	17,849	16,870	16,754
2	Amount of arrears	£ millions	38	36	34	34	31	31
3	Balance outstanding	£ millions	2,059	1,920	1,845	1,804	1,667	1,641
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	11.78	11.83	11.82	11.97	11.65	11.81
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	184,839	174,912	168,104	163,331	150,824	147,677
	of which: % of cases having							
6	A temporary concession	Per cent	4.33	4.34	4.18	3.93	3.81	4.44
7	A formal arrangement	Per cent	25.92	25.03	24.76	23.04	22.01	21.20
8	No concession or arrangement	Per cent	69.76	70.64	71.06	73.04	74.18	74.36
9	Amount of arrears	£ millions	1,201	1,108	1,102	1,102	1,045	1,042
10	Balance outstanding	£ millions	17,478	16,227	15,615	15,072	14,316	13,894
11	Balances as % of total loan balances	Per cent	1.50	1.39	1.33	1.27	1.20	1.15
12	Performance of arrears cases in Qtr	Per cent	62.51	61.77	61.90	60.08	59.81	60.24

MLAR Table 1.4

Last updated: 8 March 2016

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2014		2015			
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	0.48	0.45	0.43	0.40	0.38	0.36
14	2.5 < 5.0 % in arrears	Per cent	0.48	0.45	0.43	0.41	0.39	0.37
15	5.0 < 7.5 % in arrears	Per cent	0.18	0.17	0.16	0.16	0.15	0.15
16	7.5 < 10 % in arrears	Per cent	0.09	0.08	0.08	0.08	0.08	0.08
17	10 % or more in arrears	Per cent	0.18	0.16	0.16	0.17	0.16	0.16
18	In possession	Per cent	0.08	0.07	0.06	0.05	0.04	0.04
19	TOTAL	Per cent	1.50	1.39	1.33	1.27	1.20	1.15
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.02	0.94	0.90	0.87	0.82	0.79
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.43	0.41	0.39	0.37	0.36	0.34
22	2.5 < 5.0 % in arrears	Per cent	0.45	0.43	0.41	0.40	0.37	0.36
23	5.0 < 7.5 % in arrears	Per cent	0.18	0.17	0.17	0.17	0.16	0.15
24	7.5 < 10 % in arrears	Per cent	0.10	0.09	0.09	0.09	0.08	0.08
25	10 % or more in arrears	Per cent	0.28	0.27	0.26	0.26	0.23	0.23
26	In possession	Per cent	0.06	0.05	0.04	0.03	0.03	0.03
27	TOTAL	Per cent	1.49	1.42	1.36	1.32	1.23	1.21
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.06	1.01	0.97	0.95	0.87	0.86

MLAR Table 1.4

Last updated: 8 March 2016

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2014		2015			
C (cont.)			Q3	Q4	Q1	Q2	Q3	Q4
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	4,124	3,353	2,331	2,071	2,193	1,818
30	Possession sales in Qtr	Units	4,647	4,369	3,773	2,907	2,284	2,152
31	Stocks of possessions at end Qtr	Units	7,073	6,068	4,708	3,929	3,703	3,310
	Capitalisation of arrears cases							
32	Number in Qtr	Units	5,923	5,701	5,517	4,648	4,101	3,050
33	Amount of arrears capitalised in Qtr	£ millions	23	23	23	19	17	12
34	Balance outstanding	£ millions	681	654	653	556	461	336
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	Units	12,402,598	12,332,638	12,349,463	12,357,623	12,267,363	12,228,217
36	Loan book: balances outstanding	£ millions	1,162,111	1,169,040	1,177,276	1,187,745	1,197,765	1,210,410

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

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



MLAR Table 1.5

Last updated: 8 March 2016

Residential loans to individuals: Mortgage Administration

Not seasonally adjusted

			2014		2015			
			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 (b)	Firms without a mortgage lender's permission	Units	129,296	135,084	146,689	152,342	161,549	229,185
2 (b)	SPVs:	Units	591,197	563,598	500,858	487,347	479,859	396,717
3	All "securitised"	Units	720,493	698,682	647,547	639,689	641,408	625,902
Balances outstanding on loans administered for:								
4 (b)	Firms without a mortgage lender's permission	£ millions	7,512	7,864	8,468	9,179	9,955	17,728
5 (b)	SPVs:	£ millions	59,533	57,079	50,558	49,915	48,904	39,455
6	All "securitised"	£ millions	67,046	64,943	59,025	59,095	58,859	57,183

MLAR Table 1.5

Last updated: 8 March 2016

Residential loans to individuals: Mortgage Administration

Not seasonally adjusted

			2014		2015			
			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	19,612	19,561	21,974	19,670	36,655	37,636
2	SPVs:	Units	322,073	311,720	280,700	289,939	269,284	251,771
3	All "securitised"	Units	341,685	331,281	302,674	309,609	305,939	289,407
Balances outstanding on loans administered for:								
4	Firms without a mortgage lender's permission	£ millions	1,129	1,136	1,322	1,329	3,364	3,599
5	SPVs:	£ millions	25,875	25,004	23,969	23,790	21,965	20,230
6	All "securitised"	£ millions	27,005	26,141	25,291	25,118	25,329	23,828

MLAR Table 1.5

Last updated: 8 March 2016

Residential loans to individuals: Mortgage Administration

Not seasonally adjusted

			2014		2015			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
C	Residential loans to individuals: All (Reg + Non-reg)							
Numbers of loans administered for:								
1 (b)	Firms without a mortgage lender's permission	Units	148,908	154,645	168,663	172,012	198,204	266,821
2 (b)	SPVs:	Units	913,270	875,318	781,558	777,286	749,143	648,488
3	All "securitised"	Units	1,062,178	1,029,963	950,221	949,298	947,347	915,309
Balances outstanding on loans administered for:								
4 (b)	Firms without a mortgage lender's permission	£ millions	8,641	9,000	9,790	10,508	13,319	21,327
5 (b)	SPVs:	£ millions	85,409	82,083	74,527	73,705	70,869	59,684
6	All "securitised"	£ millions	94,050	91,083	84,317	84,213	84,188	81,011

Notes to table

(b) A change in firm reporting is affecting Table 1.5, section A & C, lines 1,2,4 & 5 between Q3 and Q4 2015, and it is possible that these changes will also be applied to the firm historical data, leading to revisions in the next publication due in June 2016.

Explanatory notes

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



MLAR Table 1.6

Last updated: 8 March 2016

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2014		2015			
			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	2,823	2,686	2,762	2,507	2,460	2,722
2	Amount of arrears	£ millions	6	6	5	5	5	5
3	Balance outstanding	£ millions	307	300	295	275	257	278
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	8.78	8.48	8.73	8.44	8.36	9.51
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	29,390	29,727	28,749	27,822	26,353	25,396
	of which: % of cases having							
6	A temporary concession	Per cent	3.27	3.16	3.34	3.14	2.85	3.41
7	A formal arrangement	Per cent	41.44	40.93	43.95	40.73	36.57	35.27
8	No concession or arrangement	Per cent	55.29	55.92	52.71	56.13	60.58	61.32
9	Amount of arrears	£ millions	171	175	169	165	157	154
10	Balance outstanding	£ millions	3,494	3,536	3,378	3,260	3,076	2,927

MLAR Table 1.6

Last updated: 8 March 2016

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2014		2015			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
A (cont.)								
11	Balances as % of total loan balances	Per cent	5.21	5.44	5.72	5.52	5.23	5.12
12	Performance of arrears cases in Qtr	Per cent	71.04	69.73	68.96	71.05	70.64	71.04
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	1.60	1.65	1.74	1.65	1.56	1.55
14	2.5 < 5.0 % in arrears	Per cent	1.87	1.98	2.09	2.00	1.88	1.85
15	5.0 < 7.5 % in arrears	Per cent	0.75	0.79	0.81	0.81	0.79	0.77
16	7.5 < 10 % in arrears	Per cent	0.34	0.37	0.40	0.40	0.37	0.36
17	10 % or more in arrears	Per cent	0.40	0.43	0.45	0.46	0.43	0.43
18	In possession	Per cent	0.25	0.22	0.23	0.20	0.19	0.16
19	Total	Per cent	5.21	5.44	5.72	5.52	5.23	5.12
20	Total (excl. 1.5 < 2.5% band)	Per cent	3.61	3.79	3.98	3.87	3.67	3.57
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	1.24	1.28	1.35	1.29	1.23	1.23
22	2.5 < 5.0 % in arrears	Per cent	1.44	1.50	1.56	1.54	1.43	1.44
23	5.0 < 7.5 % in arrears	Per cent	0.59	0.63	0.64	0.65	0.61	0.60
24	7.5 < 10 % in arrears	Per cent	0.28	0.31	0.32	0.33	0.30	0.29
25	10 % or more in arrears	Per cent	0.36	0.39	0.41	0.42	0.40	0.40
26	In possession	Per cent	0.16	0.15	0.16	0.13	0.13	0.10
27	Total	Per cent	4.08	4.25	4.44	4.35	4.11	4.06
28	Total (excl. 1.5 < 2.5% band)	Per cent	2.83	2.97	3.09	3.06	2.88	2.83

MLAR Table 1.6

Last updated: 8 March 2016

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2014		2015			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
A (cont.)								
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	698	584	586	445	524	373
30	Possession sales in Qtr	Units	750	749	651	552	511	527
31	Stocks of possessions at end Qtr	Units	1,167	1,021	1,067	841	842	647
Capitalisation of arrears cases								
32	Number in Qtr	Units	403	325	405	177	263	160
33	Amount of arrears capitalised in Qtr	£ millions	2	1	2	1	1	1
34	Balance outstanding	£ millions	51	37	49	22	28	21
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	720,493	698,682	647,547	639,689	641,408	625,902
36	Loan book: balances outstanding	£ millions	67,046	64,943	59,025	59,095	58,859	57,183

MLAR Table 1.6

Last updated: 8 March 2016

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2014		2015			
			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	993	938	902	733	1,001	894
2	Amount of arrears	£ millions	1	1	1	1	1	1
3	Balance outstanding	£ millions	67	62	57	48	55	51
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	8.46	8.37	7.65	6.27	7.46	7.20
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	14,288	13,342	13,408	18,546	18,959	18,079
	of which: % of cases having							
6	A temporary concession	Per cent	1.64	1.71	1.80	2.45	1.27	1.29
7	A formal arrangement	Per cent	36.84	36.40	36.52	30.34	25.44	26.17
8	No concession or arrangement	Per cent	61.53	61.89	61.67	67.21	73.30	72.54
9	Amount of arrears	£ millions	85	81	89	96	93	107
10	Balance outstanding	£ millions	797	739	746	769	734	707

MLAR Table 1.6

Last updated: 8 March 2016

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2014		2015			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
B (cont.)								
11	Balances as % of total loan balances	Per cent	2.95	2.83	2.95	3.06	2.90	2.97
12	Performance of arrears cases in Qtr	Per cent	54.51	58.49	57.25	60.46	62.05	60.92
Arrears cases at end Qtr: analysed by degree of severity								
(i) Balances on cases in arrears as % total loan balances								
13	1.5 < 2.5 % in arrears	Per cent	0.71	0.71	0.71	0.68	0.63	0.65
14	2.5 < 5.0 % in arrears	Per cent	0.75	0.70	0.73	0.79	0.73	0.73
15	5.0 < 7.5 % in arrears	Per cent	0.31	0.31	0.31	0.35	0.35	0.36
16	7.5 < 10 % in arrears	Per cent	0.18	0.16	0.16	0.19	0.17	0.16
17	10 % or more in arrears	Per cent	0.63	0.61	0.70	0.81	0.78	0.84
18	In possession	Per cent	0.37	0.33	0.32	0.24	0.23	0.24
19	Total	Per cent	2.95	2.83	2.95	3.06	2.90	2.97
20	Total (excl. 1.5 < 2.5% band)	Per cent	2.24	2.11	2.23	2.38	2.26	2.32
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.74	0.74	0.78	0.88	0.90	0.87
22	2.5 < 5.0 % in arrears	Per cent	0.86	0.81	0.90	1.17	1.17	1.14
23	5.0 < 7.5 % in arrears	Per cent	0.43	0.41	0.44	0.63	0.66	0.64
24	7.5 < 10 % in arrears	Per cent	0.29	0.26	0.28	0.44	0.44	0.40
25	10 % or more in arrears	Per cent	1.61	1.61	1.82	2.71	2.87	3.04
26	In possession	Per cent	0.24	0.20	0.22	0.15	0.15	0.16
27	Total	Per cent	4.18	4.03	4.43	5.99	6.20	6.25
28	Total (excl. 1.5 < 2.5% band)	Per cent	3.44	3.29	3.65	5.11	5.29	5.38

MLAR Table 1.6

Last updated: 8 March 2016

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2014		2015			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
B (cont.)								
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	326	197	240	155	164	201
30	Possession sales in Qtr	Units	387	415	314	246	204	191
31	Stocks of possessions at end Qtr	Units	836	669	651	479	467	464
Capitalisation of arrears cases								
32	Number in Qtr	Units	134	90	185	30	46	35
33	Amount of arrears capitalised in Qtr	£ millions	0	0	1	0	0	0
34	Balance outstanding	£ millions	10	6	8	1	4	4
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	341,685	331,281	302,674	309,609	305,939	289,407
36	Loan book: balances outstanding	£ millions	27,005	26,141	25,291	25,118	25,329	23,828

MLAR Table 1.6

Last updated: 8 March 2016

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2014		2015			
			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	3,816	3,624	3,664	3,240	3,461	3,616
2	Amount of arrears	£ millions	7	7	6	6	6	6
3	Balance outstanding	£ millions	374	362	352	323	312	329
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	8.72	8.46	8.53	8.03	8.19	9.06
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	43,678	43,069	42,157	46,368	45,312	43,475
	of which: % of cases having							
6	A temporary concession	Per cent	2.74	2.71	2.85	2.87	2.19	2.53
7	A formal arrangement	Per cent	39.94	39.52	41.59	36.57	31.91	31.49
8	No concession or arrangement	Per cent	57.33	57.77	55.56	60.56	65.90	65.99
9	Amount of arrears	£ millions	256	256	258	261	251	261
10	Balance outstanding	£ millions	4,290	4,275	4,124	4,030	3,810	3,634

MLAR Table 1.6

Last updated: 8 March 2016

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2014		2015			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
C (cont.)								
11	Balances as % of total loan balances	Per cent	4.56	4.69	4.89	4.78	4.53	4.49
12	Performance of arrears cases in Qtr	Per cent	66.15	67.28	66.02	68.30	68.46	68.44
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	1.35	1.38	1.43	1.36	1.28	1.28
14	2.5 < 5.0 % in arrears	Per cent	1.55	1.61	1.68	1.64	1.53	1.52
15	5.0 < 7.5 % in arrears	Per cent	0.63	0.65	0.66	0.67	0.66	0.65
16	7.5 < 10 % in arrears	Per cent	0.30	0.31	0.33	0.34	0.31	0.30
17	10 % or more in arrears	Per cent	0.46	0.48	0.52	0.56	0.54	0.55
18	In possession	Per cent	0.28	0.25	0.26	0.21	0.20	0.18
19	Total	Per cent	4.56	4.69	4.89	4.78	4.53	4.49
20	Total (excl. 1.5 < 2.5% band)	Per cent	3.22	3.31	3.46	3.42	3.25	3.20
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	1.08	1.11	1.17	1.16	1.12	1.11
22	2.5 < 5.0 % in arrears	Per cent	1.25	1.28	1.35	1.42	1.35	1.34
23	5.0 < 7.5 % in arrears	Per cent	0.54	0.56	0.58	0.64	0.63	0.61
24	7.5 < 10 % in arrears	Per cent	0.28	0.29	0.30	0.36	0.35	0.33
25	10 % or more in arrears	Per cent	0.76	0.78	0.86	1.17	1.20	1.23
26	In possession	Per cent	0.19	0.16	0.18	0.14	0.14	0.12
27	Total	Per cent	4.11	4.18	4.44	4.88	4.78	4.75
28	Total (excl. 1.5 < 2.5% band)	Per cent	3.03	3.07	3.27	3.73	3.66	3.64

MLAR Table 1.6

Last updated: 8 March 2016

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2014		2015			
			Q3	Q4	Q1	Q2	Q3	Q4
Sub table reference								
C (cont.)								
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	1,024	781	826	600	688	574
30	Possession sales in Qtr	Units	1,137	1,164	965	798	715	718
31	Stocks of possessions at end Qtr	Units	2,003	1,690	1,718	1,320	1,309	1,111
Capitalisation of arrears cases								
32	Number in Qtr	Units	537	415	590	207	309	195
33	Amount of arrears capitalised in Qtr	£ millions	2	2	3	1	1	1
34	Balance outstanding	£ millions	61	43	57	23	33	24
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	1,062,178	1,029,963	950,221	949,298	947,347	915,309
36	Loan book: balances outstanding	£ millions	94,050	91,083	84,317	84,213	84,188	81,011

Notes to table

Explanatory notes

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



MLAR Table 1.7

Last updated: 8 March 2016

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

Not seasonally adjusted

			2014		2015			
			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	17,082	16,082	15,545	14,766	14,438	14,351
2	Amount of arrears	£ millions	36	33	32	31	30	29
3	Balance outstanding	£ millions	1,927	1,792	1,746	1,693	1,590	1,552
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	11.54	11.36	11.50	11.57	11.28	11.41
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	142,688	136,159 (a)	131,507	126,741	122,553	119,395
	of which: % of cases having							
6	A temporary concession	Per cent	4.22	4.24	4.29	4.04	3.99	4.58
7	A formal arrangement	Per cent	32.50	32.09	32.40	30.29	27.92	27.07
8	No concession or arrangement	Per cent	63.28	63.66	63.31	65.67	68.09	68.36
9	Amount of arrears	£ millions	985	927	919	925	903	907
10	Balance outstanding	£ millions	16,698	15,776	15,190	14,632	14,087	13,597
11	Balances as % of total loan balances	Per cent	1.68	1.58	1.52	1.46	1.39	1.33
12	Performance of arrears cases in Qtr	Per cent	65.71	65.70	64.95	64.18	63.85	64.35

MLAR Table 1.7

Last updated: 8 March 2016

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

Not seasonally adjusted

			2014		2015			
			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	0.55	0.53	0.50	0.47	0.45	0.42
14	2.5 < 5.0 % in arrears	Per cent	0.57	0.54	0.53	0.50	0.47	0.45
15	5.0 < 7.5 % in arrears	Per cent	0.22	0.20	0.20	0.20	0.19	0.18
16	7.5 < 10 % in arrears	Per cent	0.11	0.10	0.10	0.09	0.09	0.09
17	10 % or more in arrears	Per cent	0.15	0.15	0.15	0.15	0.15	0.15
18	In possession	Per cent	0.08	0.07	0.05	0.04	0.04	0.04
19	TOTAL	Per cent	1.68	1.58	1.52	1.46	1.39	1.33
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.13	1.06	1.02	0.98	0.94	0.91
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.48	0.47	0.45	0.42	0.41	0.39
22	2.5 < 5.0 % in arrears	Per cent	0.50	0.48	0.47	0.45	0.43	0.42
23	5.0 < 7.5 % in arrears	Per cent	0.19	0.18	0.18	0.18	0.17	0.17
24	7.5 < 10 % in arrears	Per cent	0.10	0.09	0.09	0.09	0.09	0.09
25	10 % or more in arrears	Per cent	0.15	0.15	0.15	0.15	0.15	0.16
26	In possession	Per cent	0.06	0.05	0.04	0.03	0.03	0.03
27	TOTAL	Per cent	1.49	1.42	1.38	1.32	1.28	1.25
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.00	0.96	0.93	0.90	0.87	0.86
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	3,423	2,816	2,065	1,725	1,829	1,434
30	Possession sales in Qtr	Units	3,868	3,704	3,027	2,433	1,927	1,872
31	Stocks of possessions at end Qtr	Units	5,421	4,583	3,772	3,031	2,929	2,440
Capitalisation of arrears cases								
32	Number in Qtr	Units	4,945	4,572	4,593	3,766	3,525	2,564
33	Amount of arrears capitalised in Qtr	£ millions	20	19	19	15	14	10
34	Balance outstanding	£ millions	610	562	565	461	420	305
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	9,595,371	9,565,059	9,555,238	9,575,707	9,573,902	9,554,190
36	Loan book: balances outstanding	£ millions	992,696	996,716	996,842	1,005,133	1,013,746	1,022,459

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

Not seasonally adjusted

			2014		2015			
			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	7,397	7,184	6,779	6,323	5,893	6,019
2	Amount of arrears	£ millions	9	9	8	8	7	8
3	Balance outstanding	£ millions	506	490	451	435	390	419
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	9.98	10.37	9.90	9.73	9.65	10.65
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	85,829	81,822	78,754	82,958	73,583	71,757
	of which: % of cases having							
6	A temporary concession	Per cent	3.69	3.63	3.28	3.16	2.51	3.05
7	A formal arrangement	Per cent	22.11	20.90	21.01	19.53	18.26	17.68
8	No concession or arrangement	Per cent	74.20	75.47	75.71	77.31	79.23	79.27
9	Amount of arrears	£ millions	471	438	440	438	393	396
10	Balance outstanding	£ millions	5,070	4,725	4,549	4,470	4,038	3,932
11	Balances as % of total loan balances	Per cent	1.92	1.79	1.72	1.68	1.51	1.46
12	Performance of arrears cases in Qtr	Per cent	56.88	55.72	54.55	55.54	55.18	55.46

MLAR Table 1.7

Last updated: 8 March 2016

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

Not seasonally adjusted

			2014		2015			
			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	0.52	0.49	0.46	0.44	0.40	0.39
14	2.5 < 5.0 % in arrears	Per cent	0.53	0.49	0.48	0.47	0.42	0.41
15	5.0 < 7.5 % in arrears	Per cent	0.22	0.21	0.20	0.20	0.18	0.18
16	7.5 < 10 % in arrears	Per cent	0.13	0.11	0.11	0.11	0.10	0.10
17	10 % or more in arrears	Per cent	0.36	0.33	0.33	0.34	0.30	0.29
18	In possession	Per cent	0.18	0.16	0.14	0.11	0.10	0.10
19	TOTAL	Per cent	1.92	1.79	1.72	1.68	1.51	1.46
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.40	1.31	1.26	1.23	1.11	1.07
	(ii) Number of cases in arrears as % total number of loans							
21	1.5 < 2.5 % in arrears	Per cent	0.48	0.46	0.44	0.45	0.42	0.41
22	2.5 < 5.0 % in arrears	Per cent	0.53	0.52	0.51	0.52	0.48	0.48
23	5.0 < 7.5 % in arrears	Per cent	0.25	0.24	0.24	0.26	0.23	0.23
24	7.5 < 10 % in arrears	Per cent	0.15	0.14	0.14	0.16	0.14	0.13
25	10 % or more in arrears	Per cent	0.71	0.71	0.70	0.78	0.69	0.69
26	In possession	Per cent	0.09	0.08	0.07	0.06	0.06	0.06
27	TOTAL	Per cent	2.22	2.15	2.10	2.22	2.02	2.00
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.74	1.69	1.66	1.77	1.60	1.59
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	1,725	1,318	1,092	946	1,052	958
30	Possession sales in Qtr	Units	1,916	1,829	1,711	1,272	1,072	998
31	Stocks of possessions at end Qtr	Units	3,655	3,175	2,654	2,218	2,083	1,981
	Capitalisation of arrears cases							
32	Number in Qtr	Units	1,515	1,544	1,514	1,089	885	681
33	Amount of arrears capitalised in Qtr	£ millions	5	6	6	5	4	3
34	Balance outstanding	£ millions	132	135	145	118	74	55
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	Units	3,869,405	3,797,542	3,744,446	3,731,214	3,640,808	3,589,336
36	Loan book: balances outstanding	£ millions	263,466	263,407	264,750	266,824	268,207	268,963

MLAR Table 1.7

Last updated: 8 March 2016

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

Not seasonally adjusted

			2014		2015			
			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	24,479	23,266	22,324	21,089	20,331	20,370
2	Amount of arrears	£ millions	45	42	41	39	37	37
3	Balance outstanding	£ millions	2,433	2,282	2,197	2,127	1,979	1,971
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	11.18	11.13	11.13	11.14	10.92	11.24
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	228,517	217,981	210,261	209,699	196,136	191,152
	of which: % of cases having							
6	A temporary concession	Per cent	4.02	4.01	3.91	3.69	3.43	4.00
7	A formal arrangement	Per cent	28.60	27.89	28.13	26.03	24.30	23.54
8	No concession or arrangement	Per cent	67.38	68.09	67.95	70.28	72.27	72.45
9	Amount of arrears	£ millions	1,457	1,365	1,359	1,364	1,295	1,303
10	Balance outstanding	£ millions	21,769	20,501	19,739	19,102	18,125	17,529
11	Balances as % of total loan balances	Per cent	1.73	1.63	1.56	1.50	1.41	1.36
12	Performance of arrears cases in Qtr	Per cent	63.65	63.40	62.55	62.16	61.92	62.36
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	0.55	0.52	0.49	0.47	0.44	0.41
14	2.5 < 5.0 % in arrears	Per cent	0.56	0.53	0.52	0.49	0.46	0.44
15	5.0 < 7.5 % in arrears	Per cent	0.22	0.20	0.20	0.20	0.19	0.18
16	7.5 < 10 % in arrears	Per cent	0.11	0.10	0.10	0.10	0.09	0.09
17	10 % or more in arrears	Per cent	0.20	0.19	0.19	0.19	0.18	0.18
18	In possession	Per cent	0.10	0.09	0.07	0.06	0.05	0.05
19	TOTAL	Per cent	1.73	1.63	1.56	1.50	1.41	1.36
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.19	1.11	1.07	1.03	0.98	0.94

MLAR Table 1.7

Last updated: 8 March 2016

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

Not seasonally adjusted

			2014		2015			
			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	0.48	0.47	0.45	0.43	0.41	0.40
22	2.5 < 5.0 % in arrears	Per cent	0.51	0.49	0.48	0.47	0.44	0.43
23	5.0 < 7.5 % in arrears	Per cent	0.21	0.20	0.20	0.20	0.19	0.19
24	7.5 < 10 % in arrears	Per cent	0.11	0.10	0.10	0.11	0.10	0.10
25	10 % or more in arrears	Per cent	0.31	0.31	0.31	0.33	0.30	0.30
26	In possession	Per cent	0.07	0.06	0.05	0.04	0.04	0.03
27	TOTAL	Per cent	1.70	1.63	1.58	1.58	1.48	1.45
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.21	1.17	1.13	1.15	1.07	1.06
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	5,148	4,134	3,157	2,671	2,881	2,392
30	Possession sales in Qtr	Units	5,784	5,533	4,738	3,705	2,999	2,870
31	Stocks of possessions at end Qtr	Units	9,076	7,758	6,426	5,249	5,012	4,421
Capitalisation of arrears cases								
32	Number in Qtr	Units	6,460	6,116	6,107	4,855	4,410	3,245
33	Amount of arrears capitalised in Qtr	£ millions	25	25	25	20	18	13
34	Balance outstanding	£ millions	742	697	710	579	494	360
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	13,464,776	13,362,601	13,299,684	13,306,921	13,214,710	13,143,526
36	Loan book: balances outstanding	£ millions	1,256,161	1,260,123	1,261,593	1,271,957	1,281,953	1,291,421

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

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



MLAR Table 2.1

Sectoral Analysis: New Business Volume

Last updated: 8 March 2016

Not seasonally adjusted

Residential lending to individuals

		Banks + Building Societies	Other lenders	ALL Sectors
		Per cent	Per cent	£ millions
Sub table reference				
A	<u>Time series measures</u>			
1	Gross advances			
	2014 Q3	90.98	9.02	55,911
	2014 Q4	90.31	9.69	51,372
	2015 Q1	88.49	11.51	45,592
	2015 Q2	90.47	9.53	52,560
	2015 Q3	91.53	8.47	62,091
	2015 Q4	91.03	8.97	63,084
2	Net advances			
	2014 Q3	93.70	6.30	11,051
	2014 Q4	86.22	13.78	8,096
	2015 Q1	74.53	25.47	6,288
	2015 Q2	91.21	8.79	9,955
	2015 Q3	93.53	6.47	13,672
	2015 Q4	91.48	8.52	14,221

MLAR Table 2.1
Sectoral Analysis: New Business Volume

Last updated: 8 March 2016

Not seasonally adjusted

Residential lending to individuals		Banks + Building Societies	Other lenders	ALL Sectors
Sub table reference		Per cent	Per cent	£ millions
3	New commitments			
	2014 Q3	90.58	9.42	53,683
	2014 Q4	88.94	11.06	46,237
	2015 Q1	88.17	11.83	47,209
	2015 Q2	91.24	8.76	59,562
	2015 Q3	91.37	8.63	64,117
	2015 Q4	89.73	10.27	59,462
4	Balances outstanding (unsecuritised): loans	90.23	9.77	1,210,410
5	: commitments	90.64	9.36	74,319
	<i>Balances are for 2015 Q4</i>			

Notes to table

Explanatory notes

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



MLAR Table 2.2

Last updated: 8 March 2016

Sectoral Analysis: Characteristics of New Lending in latest quarter

Not seasonally adjusted

Residential lending to individuals

			Banks & Building Societies	Other lenders	ALL Sectors
Sub table reference					
A	Single period measures (latest Qtr only)				
	Lending by interest rate basis:				
	Gross advances:				
1	Percent at fixed rates	Per cent	83.82	86.83	84.09
2	Percent at variable rates	Per cent	16.18	13.17	15.91
	Balances				
3	Percent at fixed rates	Per cent	49.51	36.59	48.25
4	Percent at variable rates	Per cent	50.49	63.41	51.75
	Interest rates on:				
	Gross advances:				
5	Fixed	Per cent	2.65	3.42	2.72
6	Variable	Per cent	2.56	3.53	2.63
7	All	Per cent	2.64	3.44	2.71
	Balances:				
8	Fixed	Per cent	3.09	3.71	3.14
9	Variable	Per cent	2.94	3.49	3.00
10	All	Per cent	3.01	3.57	3.07
11	<75%	Per cent	65.69	73.58	66.40
12	75 to 90%	Per cent	30.98	24.65	30.41
13	90 to 95%	Per cent	3.15	1.62	3.01
14	Over 95%	Per cent	0.17	0.16	0.17
	Income multiple by LTV (a):				
15	Over 90 to 95%	Per cent	2.28	1.11	2.18
16	Over 95%	Per cent	0.10	0.07	0.10
17	All over 90%	Per cent	2.38	1.19	2.28

MLAR Table 2.2

Last updated: 8 March 2016

Sectoral Analysis: Characteristics of New Lending in latest quarter

Not seasonally adjusted

Residential lending to individuals

			Banks & Building Societies	Other lenders	ALL Sectors
Sub table reference					
A (cont.)					
With Impaired credit history (Regulated only):					
18	Advances	Per cent	0.17	2.26	0.28
19	Balances	Per cent	0.64	5.66	0.93
By purpose (Regulated only):					
Advances:					
20	House purchase	Per cent	65.47	52.41	64.78
21	Further advance	Per cent	2.69	0.49	2.58
22	Remortgage	Per cent	29.16	27.51	29.08
23	Other	Per cent	2.68	19.59	3.56
Balances:					
24	House purchase	Per cent	59.24	53.99	58.95
25	Further advance	Per cent	3.05	0.51	2.91
26	Remortgage	Per cent	36.01	35.20	35.96
27	Other	Per cent	1.70	10.30	2.18
Loans in arrears (Unsecuritised):					
28	New cases as % arrears stocks	Per cent	12.16	10.28	11.81
Arrears cases at end qtr:					
29	Balances as % total loan balances	Per cent	1.04	2.15	1.15
30	Performance of arrears cases in qtr	Per cent	60.47	59.16	60.23
31					

Notes to table

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

Explanatory notes

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



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 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.