

MLAR STATISTICS: September 2013 edition

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MLAR: Table 1.11 - Residential loans to individuals : Balances on & off balance sheet

Sub table refs			2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2
A	Loans: by type & whether securitised							
	Amounts							
	Residential lending to individuals							
	Regulated :							
1	Unsecuritised	£m	848,548	853,364	860,812	867,417	871,395	876,455
2	Securitised	£m	93,883	93,547	92,090	89,103	85,749	84,087
3	Sub total	£m	942,431	946,911	952,902	956,521	957,144	960,542
	Non regulated							
4	Unsecuritised	£m	247,006	246,530	241,705	238,799	238,228	237,257
5	Securitised	£m	32,044	30,036	32,713	33,341	32,566	31,911
6	Sub total	£m	279,050	276,566	274,417	272,139	270,793	269,168
	Total: Reg + Non reg							
7	Unsecuritised	£m	1,095,554	1,099,894	1,102,516	1,106,216	1,109,623	1,113,712
8	Securitised	£m	125,927	123,584	124,803	122,444	118,315	115,998
9	Sub total	£m	1,221,481	1,223,477	1,227,319	1,228,660	1,227,937	1,229,710

MLAR: Table 1.21 - Residential loans to individuals : Business flows

Sub table refs			2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2
A	Residential loans to individuals : Regulated							
	Business flows							
1	Gross advances :	£m	32,077	32,450	34,951	34,428	29,282	36,045
2	Net advances :	£m	4,895	6,393	7,445	5,898	2,571	6,049
3	New commitments :	£m	32,679	35,476	31,923	32,122	30,898	41,314
	Balance outstanding							
4	Loans (exc overdrafts)	£m	848,548	853,364	860,812	867,417	871,395	876,455
5	Commitments stock :	£m	52,610	55,898	53,198	42,323	53,452	55,678
	Overdrafts (secured)							
6	Net movement in qtr	£m	-11	-340	-34	-28	-18	-40
7	Overdraft balances	£m	1,815	1,474	1,440	1,411	1,393	1,353
8	Aggregate of credit limits	£m	2,347	1,985	1,952	1,907	1,871	1,845

MLAR: Table 1.21 - Residential loans to individuals : Business flows

Sub table refs			2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2
B	Residential loans to individuals : Non regulated							
	Business flows							
1	Gross advances :	£m	4,366	4,476	4,644	4,969	4,698	5,604
2	Net advances :	£m	-2,233	-1,733	-1,875	-1,458	-1,291	-986
3	New commitments :	£m	4,372	4,335	4,011	4,770	4,555	6,198
	Balance outstanding							
4	Loans (exc overdrafts)	£m	247,006	246,530	241,705	238,799	238,228	237,257
5	Commitments stock :	£m	14,993	14,854	14,181	10,317	13,637	12,201
	Overdrafts (secured)							
6	Net movement in qtr	£m	-6	-145	-14	-11	-5	-15
7	Overdraft balances	£m	529	384	370	360	354	339
8	Aggregate of credit limits	£m	736	572	553	544	528	505

MLAR: Table 1.21 - Residential loans to individuals : Business flows

Sub table refs			2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2
C	Residential loans to individuals : All (Req+Non req)							
	Business flows							
1	Gross advances :	£m	36,443	36,927	39,595	39,397	33,980	41,649
2	Net advances :	£m	2,662	4,661	5,570	4,440	1,279	5,063
3	New commitments :	£m	37,051	39,811	35,934	36,891	35,454	47,512
	Balance outstanding							
4	Loans (exc overdrafts)	£m	1,095,554	1,099,894	1,102,516	1,106,216	1,109,623	1,113,712
5	Commitments stock :	£m	67,603	70,751	67,380	52,640	67,090	67,879
	Overdrafts (secured)							
6	Net movement in qtr	£m	-17	-485	-48	-39	-24	-55
7	Overdraft balances	£m	2,344	1,858	1,810	1,771	1,747	1,692
8	Aggregate of credit limits	£m	3,083	2,557	2,506	2,451	2,399	2,350

MLAR: Table 1.22 - Residential loans to individuals : Interest rate analysis

Sub table refs			2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2
A	Residential loans to individuals : Regulated							
	<i>Interest rates : basis, link to BBR & wtd avges</i>							
	Percent of business at fixed rates							
1	Gross advances	%	55.62%	56.94%	56.89%	65.26%	72.35%	77.17%
2	Balances outstanding	%	32.08%	32.09%	31.54%	32.00%	32.52%	33.53%
	Percent of business above BBR							
	Gross advances							
3	Less than 2% above	%	13.56%	9.60%	7.27%	5.99%	10.83%	15.76%
4	2 < 3 % above	%	42.34%	36.30%	33.73%	38.82%	43.91%	46.22%
5	3 < 4 % above	%	30.14%	37.34%	38.97%	35.25%	29.76%	26.92%
6	4% or more above	%	13.97%	16.76%	20.03%	19.94%	15.49%	11.09%
	Balances outstanding							
7	Less than 2% above	%	20.30%	19.97%	19.63%	19.12%	18.95%	19.01%
8	2 < 3 % above	%	29.52%	29.48%	29.76%	30.16%	31.01%	32.20%
9	3 < 4 % above	%	25.58%	27.22%	28.67%	25.96%	26.50%	26.48%
10	4% or more above	%	24.60%	23.32%	21.94%	24.77%	23.55%	22.31%
	Overall wtd avge interest rates							
	Gross advances							
11	Fixed rate loans	%	3.92%	4.17%	4.30%	4.06%	3.73%	3.50%
12	Variable rate loans	%	2.75%	3.08%	3.19%	3.13%	3.09%	2.92%
13	All loans	%	3.40%	3.70%	3.82%	3.74%	3.56%	3.37%
	Balances outstanding							
14	Fixed rate loans	%	4.70%	4.62%	4.55%	4.46%	4.34%	4.18%
15	Variable rate loans	%	2.91%	2.97%	3.00%	3.07%	3.09%	3.08%
16	All loans	%	3.48%	3.50%	3.49%	3.51%	3.49%	3.45%

MLAR: Table 1.22 - Residential loans to individuals : Interest rate analysis

Sub table refs

			2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2
B	Residential loans to individuals : Non regulated							
	<i>Interest rates : basis, link to BBR & wtd avges</i>							
	Percent of business at fixed rates							
1	Gross advances	%	51.12%	52.41%	49.20%	51.70%	60.31%	63.04%
2	Balances outstanding	%	13.43%	13.19%	12.99%	13.02%	13.27%	13.58%
	Percent of business above BBR							
	Gross advances							
3	Less than 2% above	%	5.83%	4.89%	3.92%	3.53%	3.81%	3.23%
4	2 < 3 % above	%	16.80%	10.30%	6.22%	9.35%	13.37%	15.30%
5	3 < 4 % above	%	47.29%	53.05%	59.13%	59.18%	57.77%	61.10%
6	4% or more above	%	30.08%	31.76%	30.74%	27.94%	25.05%	20.36%
	Balances outstanding							
7	Less than 2% above	%	37.84%	37.39%	36.40%	36.23%	36.09%	35.50%
8	2 < 3 % above	%	20.22%	19.67%	19.79%	19.58%	19.41%	19.58%
9	3 < 4 % above	%	15.44%	16.56%	17.74%	16.11%	16.61%	17.33%
10	4% or more above	%	26.50%	26.38%	26.06%	28.08%	27.89%	27.60%
	Overall wtd avge interest rates							
	Gross advances							
11	Fixed rate loans	%	4.54%	4.64%	4.62%	4.45%	4.29%	4.15%
12	Variable rate loans	%	3.86%	3.98%	4.14%	4.09%	4.11%	4.00%
13	All loans	%	4.21%	4.33%	4.38%	4.28%	4.22%	4.09%
	Balances outstanding							
14	Fixed rate loans	%	5.02%	4.93%	4.86%	4.76%	4.66%	4.52%
15	Variable rate loans	%	3.01%	3.05%	3.07%	3.15%	3.16%	3.17%
16	All loans	%	3.28%	3.30%	3.30%	3.36%	3.36%	3.35%

MLAR: Table 1.22 - Residential loans to individuals : Interest rate analysis

Sub table refs			2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2
C	Residential loans to individuals : All (Req+Non req)							
	<i>Interest rates : basis, link to BBR & wtd avges</i>							
	Percent of business at fixed rates							
1	Gross advances	%	55.08%	56.39%	55.98%	63.55%	70.69%	75.27%
2	Balances outstanding	%	27.87%	27.85%	27.48%	27.90%	28.39%	29.28%
	Percent of business above BBR							
	Gross advances							
3	Less than 2% above	%	12.63%	9.03%	6.88%	5.68%	9.86%	14.08%
4	2 < 3 % above	%	39.28%	33.15%	30.50%	35.10%	39.69%	42.06%
5	3 < 4 % above	%	32.20%	39.24%	41.34%	38.27%	33.63%	31.52%
6	4% or more above	%	15.90%	18.58%	21.28%	20.95%	16.81%	12.34%
	Balances outstanding							
7	Less than 2% above	%	24.25%	23.88%	23.31%	22.81%	22.63%	22.52%
8	2 < 3 % above	%	27.42%	27.28%	27.58%	27.87%	28.52%	29.51%
9	3 < 4 % above	%	23.29%	24.83%	26.27%	23.83%	24.37%	24.53%
10	4% or more above	%	25.03%	24.01%	22.84%	25.48%	24.48%	23.44%
	Overall wtd avge interest rates							
	Gross advances							
11	Fixed rate loans	%	3.99%	4.22%	4.33%	4.10%	3.80%	3.58%
12	Variable rate loans	%	2.90%	3.20%	3.32%	3.30%	3.28%	3.14%
13	All loans	%	3.50%	3.78%	3.89%	3.81%	3.65%	3.47%
	Balances outstanding							
14	Fixed rate loans	%	4.74%	4.65%	4.59%	4.49%	4.37%	4.22%
15	Variable rate loans	%	2.93%	2.99%	3.01%	3.09%	3.10%	3.10%
16	All loans	%	3.44%	3.46%	3.45%	3.48%	3.47%	3.43%

MLAR: Table 1.31 - Residential loans to individuals : Income multiple and LTV

(Per cent of Gross Advances)

Sub table refs		2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2
A	Residential loans to individuals : Regulated						
	Income multiple						
	Single:						
1	Less than 2.50	10.97%	11.41%	11.17%	11.19%	11.35%	10.77%
2	2.50 < 3.00	5.53%	5.64%	5.53%	5.46%	5.57%	5.23%
3	3.00 < 3.50	6.44%	6.56%	6.44%	6.44%	6.46%	6.36%
4	3.50 < 4.00	6.61%	6.44%	6.54%	6.55%	6.60%	6.18%
5	4.00 or over	11.51%	11.09%	11.44%	11.73%	11.23%	11.28%
6	Other	2.47%	2.56%	2.96%	2.74%	2.87%	2.13%
7	Total on Single income	43.52%	43.70%	44.09%	44.11%	44.08%	41.96%
8	<i>of which : Not evidenced</i>	8.08%	7.13%	6.59%	6.67%	4.70%	4.73%
	Joint:						
9	Less than 2.00	10.50%	10.82%	10.66%	10.07%	10.34%	10.27%
10	2.00 < 2.50	8.12%	8.29%	8.28%	8.03%	8.08%	8.40%
11	2.50 < 2.75	4.88%	5.02%	5.05%	4.97%	4.88%	4.98%
12	2.75 < 3.00	5.34%	5.64%	5.54%	5.41%	5.48%	5.43%
13	3.00 or over	26.95%	25.92%	25.83%	26.85%	26.48%	28.38%
14	Other	0.69%	0.61%	0.55%	0.57%	0.65%	0.58%
15	Total on Joint income	56.48%	56.30%	55.91%	55.89%	55.92%	58.04%
16	<i>of which : Not evidenced</i>	9.73%	7.62%	6.38%	6.88%	5.79%	6.19%
	LTV						
17	< = 75%	65.69%	64.74%	65.77%	63.32%	63.83%	61.67%
18	Over 75 < = 90%	31.77%	32.71%	31.72%	34.37%	33.89%	35.54%
19	Over 90 < = 95%	2.19%	1.99%	2.11%	1.95%	1.87%	2.33%
20	Over 95%	0.35%	0.55%	0.41%	0.35%	0.41%	0.46%
21	Total	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	0.28%	0.26%	0.30%	0.25%	0.27%	0.32%
23	Joint : 2.75 x or more	1.00%	0.89%	0.96%	0.92%	0.91%	1.20%
24	Total HIM	1.29%	1.16%	1.26%	1.17%	1.18%	1.52%
	Over 95%						
25	Single: 3.50 x or more	0.09%	0.16%	0.16%	0.09%	0.14%	0.15%
26	Joint : 2.75 x or more	0.08%	0.13%	0.11%	0.10%	0.10%	0.14%
27	Total HIM	0.17%	0.29%	0.27%	0.19%	0.24%	0.29%
	High LTV (All over 90%)						
28	Single: 3.50 x or more	0.38%	0.43%	0.46%	0.35%	0.40%	0.47%
29	Joint : 2.75 x or more	1.08%	1.02%	1.07%	1.02%	1.01%	1.34%
30	Total HIM	1.46%	1.45%	1.53%	1.36%	1.42%	1.80%

MLAR: Table 1.31 - Residential loans to individuals : Income multiple and LTV

(Per cent of Gross Advances)

Sub table refs		2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2
B	Residential loans to individuals : Non regulated						
	Income multiple						
	Single:						
1	Less than 2.50	5.13%	5.61%	5.49%	4.90%	5.11%	5.43%
2	2.50 < 3.00	0.86%	0.95%	1.00%	1.02%	0.97%	1.11%
3	3.00 < 3.50	0.90%	0.85%	0.80%	0.80%	0.86%	0.97%
4	3.50 < 4.00	0.63%	0.71%	0.57%	0.61%	0.68%	0.85%
5	4.00 or over	3.79%	3.37%	2.47%	3.30%	2.80%	3.28%
6	Other	75.38%	75.31%	77.55%	77.02%	76.76%	75.91%
7	Total on Single income	86.68%	86.80%	87.88%	87.65%	87.18%	87.54%
8	<i>of which : Not evidenced</i>	1.58%	1.50%	1.69%	2.08%	2.13%	1.90%
	Joint:						
9	Less than 2.00	3.41%	3.94%	3.69%	3.59%	3.99%	4.04%
10	2.00 < 2.50	0.99%	1.10%	1.02%	0.95%	1.10%	1.03%
11	2.50 < 2.75	0.40%	0.43%	0.53%	0.44%	0.41%	0.56%
12	2.75 < 3.00	0.44%	0.39%	0.42%	0.44%	0.44%	0.62%
13	3.00 or over	2.03%	2.06%	1.86%	2.14%	2.20%	1.97%
14	Other	6.06%	5.29%	4.60%	4.79%	4.68%	4.23%
15	Total on Joint income	13.32%	13.20%	12.12%	12.35%	12.82%	12.46%
16	<i>of which : Not evidenced</i>	0.51%	0.79%	0.62%	0.95%	1.20%	0.73%
	LTV						
17	< = 75%	87.13%	85.66%	85.70%	86.65%	86.92%	88.09%
18	Over 75 < = 90%	12.25%	12.99%	13.48%	12.78%	12.26%	11.39%
19	Over 90 < = 95%	0.13%	0.10%	0.09%	0.08%	0.06%	0.05%
20	Over 95%	0.48%	1.25%	0.73%	0.50%	0.76%	0.46%
21	Total	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	0.02%	0.01%	0.01%	0.01%	0.01%	0.00%
23	Joint : 2.75 x or more	0.03%	0.03%	0.02%	0.02%	0.01%	0.01%
24	Total HIM	0.05%	0.04%	0.03%	0.03%	0.02%	0.01%
	Over 95%						
25	Single: 3.50 x or more	0.11%	0.21%	0.21%	0.11%	0.29%	0.24%
26	Joint : 2.75 x or more	0.04%	0.15%	0.02%	0.12%	0.04%	0.04%
27	Total HIM	0.15%	0.36%	0.23%	0.23%	0.33%	0.28%
	High LTV (All over 90%)						
28	Single: 3.50 x or more	0.13%	0.22%	0.22%	0.12%	0.30%	0.24%
29	Joint : 2.75 x or more	0.07%	0.18%	0.04%	0.14%	0.05%	0.06%
30	Total HIM	0.19%	0.40%	0.26%	0.26%	0.35%	0.30%

MLAR: Table 1.31 - Residential loans to individuals : Income multiple and LTV

(Per cent of Gross Advances)

Sub table refs		2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2
C	Residential loans to individuals : All (Req+Non req)						
	Income multiple						
	Single:						
1	Less than 2.50	10.27%	10.71%	10.51%	10.40%	10.48%	10.05%
2	2.50 < 3.00	4.97%	5.08%	5.00%	4.90%	4.93%	4.68%
3	3.00 < 3.50	5.77%	5.87%	5.78%	5.73%	5.69%	5.64%
4	3.50 < 4.00	5.90%	5.74%	5.84%	5.80%	5.78%	5.46%
5	4.00 or over	10.58%	10.15%	10.39%	10.66%	10.07%	10.21%
6	Other	11.20%	11.38%	11.71%	12.11%	13.09%	12.06%
7	Total on Single income	48.69%	48.93%	49.22%	49.60%	50.04%	48.09%
8	<i>of which : Not evidenced</i>	7.30%	6.45%	6.02%	6.09%	4.35%	4.35%
	Joint:						
9	Less than 2.00	9.65%	9.98%	9.85%	9.26%	9.47%	9.43%
10	2.00 < 2.50	7.27%	7.42%	7.43%	7.14%	7.12%	7.41%
11	2.50 < 2.75	4.34%	4.46%	4.52%	4.40%	4.26%	4.38%
12	2.75 < 3.00	4.75%	5.00%	4.94%	4.78%	4.78%	4.78%
13	3.00 or over	23.96%	23.03%	23.02%	23.73%	23.12%	24.83%
14	Other	1.33%	1.18%	1.03%	1.10%	1.21%	1.08%
15	Total on Joint income	51.31%	51.07%	50.78%	50.40%	49.96%	51.91%
16	<i>of which : Not evidenced</i>	8.62%	6.80%	5.71%	6.13%	5.15%	5.46%
	LTV						
17	< = 75%	68.26%	67.28%	68.10%	66.26%	67.02%	65.23%
18	Over 75 < = 90%	29.43%	30.32%	29.58%	31.65%	30.90%	32.29%
19	Over 90 < = 95%	1.95%	1.76%	1.87%	1.71%	1.62%	2.02%
20	Over 95%	0.37%	0.64%	0.44%	0.37%	0.46%	0.46%
21	Total	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	0.25%	0.23%	0.27%	0.22%	0.23%	0.28%
23	Joint : 2.75 x or more	0.89%	0.79%	0.85%	0.81%	0.79%	1.04%
24	Total HIM	1.14%	1.02%	1.11%	1.03%	1.02%	1.31%
	Over 95%						
25	Single: 3.50 x or more	0.10%	0.17%	0.16%	0.09%	0.16%	0.16%
26	Joint : 2.75 x or more	0.07%	0.13%	0.10%	0.10%	0.09%	0.13%
27	Total HIM	0.17%	0.30%	0.27%	0.20%	0.25%	0.29%
	High LTV (All over 90%)						
28	Single: 3.50 x or more	0.35%	0.40%	0.43%	0.32%	0.39%	0.44%
29	Joint : 2.75 x or more	0.96%	0.92%	0.95%	0.91%	0.88%	1.16%
30	Total HIM	1.31%	1.32%	1.38%	1.22%	1.27%	1.60%

MLAR: Table 1.32 - Residential loans to individuals : Nature of loan

Sub table refs			2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2
A	Residential loans to individuals : Regulated							
	With Impaired credit history							
1	Advances	%	0.30%	0.28%	0.26%	0.30%	0.25%	0.21%
2	Balances	%	1.87%	1.86%	1.81%	1.73%	1.70%	1.66%
	By payment type							
	Advances							
3	Repayment (capital + interest)	%	74.61%	77.46%	79.63%	81.38%	80.58%	83.32%
4	Interest only	%	21.10%	18.29%	16.86%	14.90%	14.60%	12.32%
5	Combined	%	3.29%	2.97%	2.14%	2.05%	2.74%	2.79%
6	Other	%	1.00%	1.27%	1.37%	1.68%	2.08%	1.58%
	Balances							
7	Repayment (capital + interest)	%	56.16%	56.72%	57.36%	57.79%	58.73%	59.73%
8	Interest only	%	34.95%	34.48%	34.03%	34.82%	33.28%	32.46%
9	Combined	%	7.87%	7.58%	7.37%	6.51%	7.10%	6.91%
10	Other	%	1.02%	1.22%	1.24%	0.87%	0.89%	0.90%
	By drawing facility							
	Advances							
11	Loans with extra drawing facility	%	14.53%	15.81%	18.16%	6.09%	6.29%	4.61%
12	Loans including unused facility	£m	9,249	9,562	11,075	7,082	6,987	6,786
13	Unused facility	£m	4,587	4,432	4,729	4,986	5,144	5,123
14	Net loans	£m	4,662	5,130	6,346	2,096	1,843	1,663
15	Loans with no extra drawing facility	%	85.47%	84.19%	81.84%	93.91%	93.71%	95.39%
	Balances							
16	Loans with extra drawing facility	%	15.31%	15.05%	15.47%	11.40%	11.21%	10.87%
17	Loans including unused facility	£m	156,054	155,463	160,638	126,905	126,200	124,459
18	Unused facility	£m	26,163	27,039	27,504	27,983	28,557	29,179
19	Net loans	£m	129,892	128,423	133,134	98,922	97,644	95,280
20	Loans with no extra drawing facility	%	84.69%	84.95%	84.53%	88.60%	88.79%	89.13%

MLAR: Table 1.32 - Residential loans to individuals : Nature of loan

Sub table refs		2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2
B	Residential loans to individuals : Non regulated						
	With Impaired credit history						
1	Advances	%	0.23%	0.24%	0.21%	0.20%	0.18%
2	Balances	N/A					
	By payment type						
	Advances						
3	Repayment (capital + interest)	%	17.52%	17.50%	17.85%	17.57%	16.82%
4	Interest only	%	80.14%	80.31%	80.88%	81.14%	81.88%
5	Combined	%	1.25%	1.63%	0.83%	0.91%	0.83%
6	Other	%	1.10%	0.56%	0.45%	0.37%	0.48%
	Balances						
7	Repayment (capital + interest)	%	27.38%	25.65%	25.35%	24.89%	24.40%
8	Interest only	%	64.15%	66.07%	66.37%	68.18%	68.65%
9	Combined	%	6.57%	6.36%	6.28%	5.93%	6.06%
10	Other	%	1.89%	1.92%	2.01%	0.99%	0.89%
	By drawing facility						
	Advances						
11	Loans with extra drawing facility	%	5.27%	4.49%	4.88%	4.16%	4.86%
12	Loans including unused facility	£m	1,765	1,666	1,722	1,634	1,581
13	Unused facility	£m	1,535	1,465	1,495	1,428	1,373
14	Net loans	£m	230	201	227	207	208
15	Loans with no extra drawing facility	%	94.73%	95.51%	95.12%	95.84%	95.14%
	Balances						
16	Loans with extra drawing facility	%	10.00%	9.43%	9.66%	8.36%	8.14%
17	Loans including unused facility	£m	38,893	37,638	37,992	34,540	33,496
18	Unused facility	£m	14,185	14,393	14,639	14,580	14,734
19	Net loans	£m	24,707	23,246	23,353	19,960	18,762
20	Loans with no extra drawing facility	%	90.00%	90.57%	90.34%	91.64%	92.09%

MLAR: Table 1.32 - Residential loans to individuals : Nature of loan

Sub table refs			2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2
C	Residential loans to individuals : All (Req + Non req)							
	With Impaired credit history							
1	Advances	%	0.29%	0.27%	0.25%	0.29%	0.24%	0.20%
2	Balances	N/A						
	By payment type							
	Advances							
3	Repayment (capital + interest)	%	67.77%	70.19%	72.38%	73.33%	71.88%	74.37%
4	Interest only	%	28.18%	25.81%	24.37%	23.25%	23.75%	21.68%
5	Combined	%	3.04%	2.81%	1.99%	1.91%	2.49%	2.52%
6	Other	%	1.01%	1.19%	1.26%	1.51%	1.88%	1.43%
	Balances							
7	Repayment (capital + interest)	%	49.67%	49.76%	50.35%	50.69%	51.45%	52.20%
8	Interest only	%	41.53%	41.56%	41.12%	42.02%	40.74%	40.17%
9	Combined	%	7.58%	7.30%	7.13%	6.39%	6.91%	6.73%
10	Other	%	1.22%	1.37%	1.41%	0.90%	0.89%	0.89%
	By drawing facility							
	Advances							
11	Loans with extra drawing facility	%	13.42%	14.44%	16.60%	5.84%	6.09%	4.49%
12	Loans including unused facility	£m	11,013	11,229	12,797	8,716	8,644	8,367
13	Unused facility	£m	6,121	5,897	6,224	6,414	6,573	6,496
14	Net loans	£m	4,892	5,331	6,572	2,302	2,071	1,871
15	Loans with no extra drawing facility	%	86.58%	85.56%	83.40%	94.16%	93.91%	95.51%
	Balances							
16	Loans with extra drawing facility	%	14.11%	13.79%	14.19%	10.75%	10.55%	10.24%
17	Loans including unused facility	£m	194,947	193,101	198,630	161,445	160,204	157,955
18	Unused facility	£m	40,348	41,432	42,143	42,562	43,169	43,913
19	Net loans	£m	154,599	151,669	156,487	118,883	117,035	114,042
20	Loans with no extra drawing facility	%	85.89%	86.21%	85.81%	89.25%	89.45%	89.76%

MLAR: Table 1.33 - Residential loans to individuals : Purpose of loan

Sub table refs		2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2
A	Residential loans to individuals : Regulated						
	<i>By purpose of loan:</i>						
	<u>Advances</u>						
1	House purchase: %	55.84%	58.71%	63.10%	62.72%	59.25%	60.87%
	Owner occupation:						
2	FTBs %	20.36%	18.69%	20.60%	21.82%	21.13%	22.03%
3	Other %	35.15%	39.66%	42.12%	40.52%	37.80%	38.39%
4	Buy to let %	0.33%	0.36%	0.38%	0.38%	0.32%	0.44%
5	Further advance %	3.99%	3.72%	3.38%	3.08%	3.82%	3.23%
6	Remortgage %	36.90%	34.43%	30.13%	31.04%	33.24%	32.09%
7	Own borrowers %	4.51%	4.33%	4.05%	3.39%	3.57%	2.74%
8	From other lenders %	32.39%	30.09%	26.08%	27.66%	29.67%	29.36%
9	Other: %	3.27%	3.15%	3.39%	3.16%	3.69%	3.81%
10	Lifetime mortgage %	0.71%	0.78%	0.80%	0.81%	0.88%	0.76%
11	Other %	2.56%	2.37%	2.59%	2.35%	2.81%	3.05%
12	Total £m	32,077	32,450	34,951	34,428	29,282	36,045
	<u>Balances</u>						
13	House purchase: %	52.12%	52.20%	52.46%	52.89%	53.71%	54.09%
	Owner occupation:						
14	FTBs %	17.50%	17.59%	17.72%	18.01%	18.25%	18.53%
15	Other %	34.29%	34.27%	34.40%	34.54%	35.13%	35.21%
16	Buy to let %	0.33%	0.33%	0.34%	0.34%	0.34%	0.36%
17	Further advance %	4.90%	4.90%	4.91%	4.52%	3.95%	3.90%
18	Remortgage %	40.92%	40.63%	40.06%	39.69%	39.95%	39.63%
19	Own borrowers %	6.19%	5.97%	5.94%	5.88%	5.98%	6.00%
20	From other lenders %	34.73%	34.66%	34.12%	33.81%	33.98%	33.64%
21	Other: %	2.06%	2.27%	2.56%	2.90%	2.38%	2.38%
22	Lifetime mortgage %	0.69%	0.69%	0.70%	0.69%	0.69%	0.70%
23	Other %	1.38%	1.58%	1.86%	2.21%	1.69%	1.68%
24	Total £m	848,548	853,364	860,812	867,417	871,395	876,455
	<u>New commitments in Qtr</u>						
	<u>(i) Percentages by purpose</u>						
25	House purchase %	56.09%	62.81%	63.74%	61.41%	60.46%	65.22%
26	Remortgage %	35.63%	30.53%	30.57%	32.94%	32.83%	29.23%
27	Other (inc further advances) %	8.28%	6.66%	5.69%	5.64%	6.70%	5.55%
28	Total £m	32,679	35,476	31,923	32,122	30,898	41,314
	<u>(ii) Amounts by purpose</u>						
29	House purchase £m	18,328	22,282	20,348	19,727	18,682	26,944
30	Remortgage £m	11,643	10,831	9,759	10,582	10,145	12,078
31	Other (inc further advances) £m	2,707	2,362	1,816	1,813	2,071	2,292
32	Total £m	32,679	35,476	31,923	32,122	30,898	41,314

MLAR: Table 1.33 - Residential loans to individuals : Purpose of loan

Sub table refs

2012 Q1 2012 Q2 2012 Q3 2012 Q4 2013 Q1 2013 Q2

B Residential loans to individuals : Non regulated							
<i>By purpose of loan:</i>							
<u>Advances</u>							
1	House purchase: %	85.07%	89.12%	89.85%	89.08%	89.05%	91.22%
	Owner occupation:						
2	FTBs %	0.33%	0.26%	0.33%	0.25%	0.25%	0.21%
3	Other %	4.26%	4.08%	3.68%	4.01%	3.62%	3.79%
4	Buy to let %	80.47%	84.77%	85.84%	84.82%	85.18%	87.23%
5	Further advance %	1.33%	1.33%	1.42%	1.14%	1.56%	1.43%
6	Remortgage %	8.75%	5.10%	5.07%	5.79%	5.76%	3.62%
7	Own borrowers %	3.31%	1.01%	1.00%	1.07%	1.07%	0.76%
8	From other lenders %	5.44%	4.10%	4.07%	4.72%	4.70%	2.86%
9	Other: %	4.86%	4.45%	3.65%	3.99%	3.62%	3.73%
10	Lifetime mortgage %	0.01%	0.01%	0.01%	0.00%	0.00%	0.00%
11	Other %	4.85%	4.45%	3.64%	3.99%	3.62%	3.73%
12	Total £m	4,366	4,476	4,644	4,969	4,698	5,604
<u>Balances</u>							
13	Buy to let %	53.75%	55.11%	55.68%	56.53%	57.88%	59.00%
14	Lifetime mortgage %	0.77%	0.80%	0.76%	0.76%	0.85%	0.84%
15	Other non regulated %	45.48%	44.09%	43.56%	42.70%	41.27%	40.16%
16	Total £m	247,006	246,530	241,705	238,799	238,228	237,257
<u>New commitments in Qtr</u>							
<u>(i) Percentages by purpose</u>							
17	House purchase %	73.74%	78.95%	79.37%	77.73%	79.11%	79.40%
18	Remortgage %	21.75%	15.15%	18.00%	16.38%	16.75%	15.79%
19	Other (inc further advances) %	4.51%	5.90%	2.63%	5.89%	4.14%	4.81%
20	Total £m	4,372	4,335	4,011	4,770	4,555	6,198
<u>(ii) Amounts by purpose</u>							
21	House purchase £m	3,224	3,423	3,184	3,708	3,604	4,921
22	Remortgage £m	951	657	722	781	763	979
23	Other (inc further advances) £m	197	256	105	281	188	298
24	Total £m	4,372	4,335	4,011	4,770	4,555	6,198

MLAR: Table 1.33 - Residential loans to individuals : Purpose of loan

Sub table refs

		2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2
C	Residential loans to individuals : All (Req + Non req)						
	<i>By purpose of loan:</i>						
	<u>Advances</u>						
1	House purchase: %	59.34%	62.40%	66.24%	66.04%	63.37%	64.95%
	Owner occupation:						
2	FTBs %	17.96%	16.46%	18.22%	19.10%	18.24%	19.10%
3	Other %	31.45%	35.35%	37.61%	35.91%	33.07%	33.74%
4	Buy to let %	9.93%	10.60%	10.41%	11.03%	12.05%	12.12%
5	Further advance %	3.67%	3.43%	3.15%	2.83%	3.51%	2.99%
6	Remortgage %	33.53%	30.87%	27.19%	27.86%	29.44%	28.26%
7	Own borrowers %	4.36%	3.93%	3.69%	3.09%	3.22%	2.47%
8	From other lenders %	29.16%	26.94%	23.50%	24.76%	26.21%	25.79%
9	Other: %	3.46%	3.30%	3.42%	3.27%	3.68%	3.80%
10	Lifetime mortgage %	0.62%	0.68%	0.71%	0.71%	0.76%	0.65%
11	Other %	2.83%	2.62%	2.71%	2.56%	2.92%	3.14%
12	Total £m	36,443	36,927	39,595	39,397	33,980	41,649
	<u>Balances</u>						
13	Buy to let %	12.38%	12.61%	12.47%	12.47%	12.69%	12.85%
14	Lifetime mortgage %	0.70%	0.72%	0.71%	0.70%	0.73%	0.73%
15	Other %	86.92%	86.67%	86.82%	86.83%	86.58%	86.42%
16	Total £m	1,095,554	1,099,894	1,102,516	1,106,216	1,109,623	1,113,712
	<u>New commitments in Qtr</u>						
	(i) Percentages by purpose						
17	House purchase %	58.17%	64.57%	65.49%	63.52%	62.86%	67.07%
18	Remortgage %	33.99%	28.86%	29.17%	30.80%	30.77%	27.48%
19	Other (inc further advances) %	7.84%	6.58%	5.35%	5.68%	6.37%	5.45%
20	Total £m	37,051	39,811	35,934	36,891	35,454	47,512
	(ii) Amounts by purpose						
21	House purchase £m	21,552	25,705	23,532	23,434	22,286	31,865
22	Remortgage £m	12,594	11,488	10,481	11,364	10,908	13,057
23	Other (inc further advances) £m	2,904	2,618	1,922	2,094	2,260	2,590
24	Total £m	37,051	39,811	35,934	36,891	35,454	47,512

MLAR: Table 1.4 - Residential loans to individuals (Unsecuritised): Arrears in Detail

Sub table refs			2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2
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	See Notes Units	18,758	18,899	19,586	19,121	20,688	18,532
2	Amount of arrears	£m	42	42	43	42	44	40
3	Balance outstanding	£m	2,264	2,287	2,290	2,257	2,366	2,148
4	New cases as % of arrears stocks (balances as % total arrears balances)	%	13.40%	13.60%	13.48%	13.50%	14.00%	12.92%
	Arrears cases at end of Qtr							
5	Number of loan accounts	See Notes Units	134,421	134,935	139,558	137,554	141,174	139,822
	of which : % of cases having							
6	<i>A temporary concession</i>	%	3.76%	4.49%	4.85%	5.06%	5.32%	5.60%
7	<i>A formal arrangement</i>	%	30.54%	29.32%	28.59%	27.50%	29.15%	26.57%
8	<i>No concession or arrangement</i>	%	65.70%	66.19%	66.56%	67.44%	65.53%	67.83%
9	Amount of arrears	£m	855	842	860	862	871	873
10	Balance outstanding	£m	16,899	16,810	16,980	16,723	16,898	16,619
11	Balances as % of total loan balances	%	1.99%	1.97%	1.97%	1.93%	1.94%	1.90%
12	Performance of arrears cases in Qtr	%	53.94%	53.94%	54.94%	56.14%	57.30%	59.31%

MLAR: Table 1.4 - Residential loans to individuals (Unsecuritised): Arrears in Detail

Sub table refs			2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2
A (cont.)	Arrears cases at end Qtr: analysed by degree of severity							
	<i>(i) Balances on cases in arrears as % total loan balances</i>							
13	1.5 < 2.5 % in arrears	%	0.65%	0.65%	0.65%	0.64%	0.64%	0.62%
14	2.5 < 5.0 % in arrears	%	0.68%	0.67%	0.67%	0.66%	0.67%	0.65%
15	5.0 < 7.5 % in arrears	%	0.26%	0.26%	0.26%	0.25%	0.25%	0.25%
16	7.5 < 10 % in arrears	%	0.12%	0.11%	0.11%	0.11%	0.11%	0.11%
17	10 % or more in arrears	%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
18	In possession	%	0.14%	0.13%	0.13%	0.11%	0.11%	0.11%
19	TOTAL	%	1.99%	1.97%	1.97%	1.93%	1.94%	1.90%
20	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>1.35%</i>	<i>1.32%</i>	<i>1.32%</i>	<i>1.29%</i>	<i>1.30%</i>	<i>1.27%</i>
	<i>(ii) Number of cases in arrears as % total number of loans</i>							
21	1.5 < 2.5 % in arrears	%	0.48%	0.49%	0.49%	0.52%	0.53%	0.52%
22	2.5 < 5.0 % in arrears	%	0.50%	0.50%	0.51%	0.54%	0.55%	0.54%
23	5.0 < 7.5 % in arrears	%	0.20%	0.19%	0.20%	0.21%	0.21%	0.21%
24	7.5 < 10 % in arrears	%	0.09%	0.09%	0.09%	0.10%	0.10%	0.10%
25	10 % or more in arrears	%	0.13%	0.13%	0.14%	0.15%	0.15%	0.16%
26	In possession	%	0.08%	0.08%	0.08%	0.07%	0.07%	0.07%
27	TOTAL	%	1.48%	1.48%	1.50%	1.58%	1.61%	1.59%
28	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>1.00%</i>	<i>0.99%</i>	<i>1.01%</i>	<i>1.06%</i>	<i>1.08%</i>	<i>1.07%</i>
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	5,089	4,489	4,241	3,804	4,356	4,055
30	Possession sales in Qtr	Units	5,088	4,693	4,494	4,706	4,174	4,335
31	Stocks of possessions at end Qtr	Units	7,502	7,340	7,118	6,186	6,344	6,029
	Capitalisation of arrears cases							
32	Number in Qtr	Units	4,718	4,290	4,244	5,166	4,720	4,473
33	Amount of arrears capitalised in Qtr	£m	17	17	17	22	19	18
34	Balance outstanding	£m	596	541	529	649	591	549
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	Units	9,067,226	9,129,327	9,277,171	8,703,165	8,742,948	8,793,447
36	Loan book: balances outstanding	£m	848,548	853,364	860,812	867,417	871,395	876,455

MLAR: Table 1.4 - Residential loans to individuals (Unsecuritised): Arrears in Detail

Sub table refs

2012 Q1 2012 Q2 2012 Q3 2012 Q4 2013 Q1 2013 Q2

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	See Notes	Units	9,659	9,642	9,894	9,529	10,135	8,588
2	Amount of arrears		£m	13	13	13	12	13	11
3	Balance outstanding		£m	698	703	696	667	680	590
4	New cases as % of arrears stocks <i>(balances as % total arrears balances)</i>		%	10.61%	10.88%	10.88%	10.86%	11.32%	10.28%
Arrears cases at end of Qtr									
5	Number of loan accounts	See Notes	Units	97,401	96,863	98,488	95,951	95,760	92,372
	of which : % of cases having								
6	<i>A temporary concession</i>		%	4.75%	5.24%	5.28%	5.35%	5.35%	5.25%
7	<i>A formal arrangement</i>		%	20.80%	19.91%	19.64%	19.06%	19.59%	18.62%
8	<i>No concession or arrangement</i>		%	74.45%	74.85%	75.08%	75.59%	75.06%	76.12%
9	Amount of arrears		£m	536	558	553	530	527	507
10	Balance outstanding		£m	6,579	6,457	6,401	6,137	6,006	5,741
11	Balances as % of total loan balances		%	2.66%	2.62%	2.65%	2.57%	2.52%	2.42%
12	Performance of arrears cases in Qtr		%	52.25%	53.34%	52.99%	53.06%	53.90%	57.21%

MLAR: Table 1.4 - Residential loans to individuals (Unsecuritised): Arrears in Detail

Sub table refs			2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2
B (cont.)	Arrears cases at end Qtr: analysed by degree of severity							
	<i>(i) Balances on cases in arrears as % total loan balances</i>							
13	1.5 < 2.5 % in arrears	%	0.71%	0.69%	0.70%	0.69%	0.68%	0.65%
14	2.5 < 5.0 % in arrears	%	0.75%	0.74%	0.75%	0.73%	0.72%	0.68%
15	5.0 < 7.5 % in arrears	%	0.34%	0.32%	0.33%	0.32%	0.32%	0.31%
16	7.5 < 10 % in arrears	%	0.19%	0.18%	0.18%	0.17%	0.16%	0.16%
17	10 % or more in arrears	%	0.44%	0.45%	0.45%	0.45%	0.44%	0.43%
18	In possession	%	0.24%	0.23%	0.25%	0.22%	0.20%	0.19%
19	TOTAL	%	2.66%	2.62%	2.65%	2.57%	2.52%	2.42%
20	Total (excl. 1.5 < 2.5% band)	%	1.96%	1.93%	1.95%	1.88%	1.84%	1.76%
	<i>(ii) Number of cases in arrears as % total number of loans</i>							
21	1.5 < 2.5 % in arrears	%	0.49%	0.49%	0.51%	0.52%	0.52%	0.51%
22	2.5 < 5.0 % in arrears	%	0.56%	0.56%	0.57%	0.58%	0.59%	0.58%
23	5.0 < 7.5 % in arrears	%	0.27%	0.26%	0.27%	0.28%	0.28%	0.27%
24	7.5 < 10 % in arrears	%	0.15%	0.15%	0.16%	0.16%	0.16%	0.16%
25	10 % or more in arrears	%	0.60%	0.62%	0.64%	0.67%	0.68%	0.68%
26	In possession	%	0.09%	0.09%	0.09%	0.09%	0.08%	0.08%
27	TOTAL	%	2.17%	2.18%	2.25%	2.29%	2.32%	2.27%
28	Total (excl. 1.5 < 2.5% band)	%	1.68%	1.68%	1.74%	1.77%	1.79%	1.76%
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	2,318	2,085	2,163	2,009	1,997	2,012
30	Possession sales in Qtr	Units	2,196	2,076	2,044	2,455	2,198	2,185
31	Stocks of possessions at end Qtr	Units	4,095	4,049	4,116	3,681	3,425	3,215
	Capitalisation of arrears cases							
32	Number in Qtr	Units	2,344	2,491	2,386	2,612	2,456	2,168
33	Amount of arrears capitalised in Qtr	£m	6	6	5	6	6	5
34	Balance outstanding	£m	180	137	159	177	176	146
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	See Notes Units	4,485,618	4,447,162	4,376,915	4,192,905	4,133,878	4,071,930
36	Loan book: balances outstanding	£m	247,006	246,530	241,705	238,799	238,228	237,257

MLAR: Table 1.4 - Residential loans to individuals (Unsecuritised): Arrears in Detail

Sub table refs

2012 Q1 2012 Q2 2012 Q3 2012 Q4 2013 Q1 2013 Q2

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	See Notes	Units	28,417	28,541	29,480	28,650	30,823	27,120
2	Amount of arrears		£m	55	56	56	54	57	51
3	Balance outstanding		£m	2,962	2,990	2,986	2,924	3,046	2,738
4	New cases as % of arrears stocks <i>(balances as % total arrears balances)</i>		%	12.62%	12.85%	12.77%	12.79%	13.30%	12.25%
Arrears cases at end of Qtr									
5	Number of loan accounts	See Notes	Units	231,822	231,798	238,046	233,505	236,934	232,194
	of which : % of cases having								
6	<i>A temporary concession</i>		%	4.18%	4.81%	5.03%	5.18%	5.33%	5.46%
7	<i>A formal arrangement</i>		%	26.45%	25.39%	24.89%	24.03%	25.29%	23.41%
8	<i>No concession or arrangement</i>		%	69.38%	69.81%	70.09%	70.79%	69.38%	71.13%
9	Amount of arrears		£m	1,391	1,400	1,412	1,392	1,398	1,380
10	Balance outstanding		£m	23,478	23,267	23,380	22,860	22,904	22,359
11	Balances as % of total loan balances		%	2.14%	2.12%	2.12%	2.07%	2.06%	2.01%
12	Performance of arrears cases in Qtr		%	53.48%	53.85%	54.16%	55.15%	56.36%	58.77%

MLAR: Table 1.4 - Residential loans to individuals (Unsecuritised): Arrears in Detail

Sub table refs			2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2
C (cont.)	Arrears cases at end Qtr: analysed by degree of severity							
	<i>(i) Balances on cases in arrears as % total loan balances</i>							
13	1.5 < 2.5 % in arrears	%	0.66%	0.66%	0.66%	0.65%	0.65%	0.63%
14	2.5 < 5.0 % in arrears	%	0.69%	0.68%	0.69%	0.68%	0.68%	0.66%
15	5.0 < 7.5 % in arrears	%	0.28%	0.27%	0.27%	0.27%	0.27%	0.26%
16	7.5 < 10 % in arrears	%	0.13%	0.13%	0.13%	0.12%	0.12%	0.12%
17	10 % or more in arrears	%	0.21%	0.21%	0.21%	0.21%	0.21%	0.21%
18	In possession	%	0.16%	0.16%	0.15%	0.14%	0.13%	0.12%
19	TOTAL	%	2.14%	2.12%	2.12%	2.07%	2.06%	2.01%
20	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>1.48%</i>	<i>1.45%</i>	<i>1.46%</i>	<i>1.42%</i>	<i>1.41%</i>	<i>1.38%</i>
	<i>(ii) Number of cases in arrears as % total number of loans</i>							
21	1.5 < 2.5 % in arrears	%	0.48%	0.49%	0.50%	0.52%	0.53%	0.52%
22	2.5 < 5.0 % in arrears	%	0.52%	0.52%	0.53%	0.55%	0.56%	0.55%
23	5.0 < 7.5 % in arrears	%	0.22%	0.22%	0.22%	0.23%	0.23%	0.23%
24	7.5 < 10 % in arrears	%	0.11%	0.11%	0.11%	0.12%	0.12%	0.12%
25	10 % or more in arrears	%	0.29%	0.29%	0.30%	0.32%	0.32%	0.32%
26	In possession	%	0.09%	0.08%	0.08%	0.08%	0.08%	0.07%
27	TOTAL	%	1.71%	1.71%	1.74%	1.81%	1.84%	1.80%
28	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>1.23%</i>	<i>1.22%</i>	<i>1.25%</i>	<i>1.29%</i>	<i>1.31%</i>	<i>1.29%</i>
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	7,407	6,574	6,404	5,813	6,353	6,067
30	Possession sales in Qtr	Units	7,284	6,769	6,538	7,161	6,372	6,520
31	Stocks of possessions at end Qtr	Units	11,597	11,389	11,234	9,867	9,769	9,244
	Capitalisation of arrears cases							
32	Number in Qtr	Units	7,062	6,781	6,630	7,778	7,176	6,641
33	Amount of arrears capitalised in Qtr	£m	23	22	22	28	25	23
34	Balance outstanding	£m	776	678	688	826	768	695
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	See Notes Units	13,552,844	13,576,489	13,654,086	12,896,070	12,876,826	12,865,377
36	Loan book: balances outstanding	£m	1,095,554	1,099,894	1,102,516	1,106,216	1,109,623	1,113,712

MLAR: Table 1.5 - Residential loans to individuals : Mortgage Administration

Sub table refs

2012 Q1 2012 Q2 2012 Q3 2012 Q4 2013 Q1 2013 Q2

Mortgage contracts as Principal Administrator at end of quarter :

A	<u>Residential loans to individuals : Regulated</u>						
	Numbers of loans administered for :						
1	Firms without a mortgage lender's permission	Units	85,952	88,369	92,097	102,526	106,969
2	SPVs:	Units	885,470	869,162	857,701	821,231	789,763
3	All "securitised"	Units	971,422	957,531	949,798	923,757	896,732
	Balances outstanding on loans administered for :						
4	Firms without a mortgage lender's permission	£m	5,459	5,510	5,756	6,163	6,434
5	SPVs:	£m	88,424	88,037	86,334	82,941	79,314
6	All "securitised"	£m	93,883	93,547	92,090	89,103	85,749

MLAR: Table 1.5 - Residential loans to individuals : Mortgage Administration

Sub table refs

2012 Q1 2012 Q2 2012 Q3 2012 Q4 2013 Q1 2013 Q2

Mortgage contracts as Principal Administrator at end of quarter :

B	<u>Residential loans to individuals : Non regulated</u>							
	Numbers of loans administered for :							
1	Firms without a mortgage lender's permission	Units	21,819	21,433	20,989	20,685	21,764	19,335
2	SPVs:	Units	440,440	422,386	437,900	432,240	414,203	402,635
3	All "securitised"	Units	462,259	443,819	458,889	452,925	435,967	421,970
	Balances outstanding on loans administered for :							
4	Firms without a mortgage lender's permission	£m	1,162	1,181	1,189	1,209	1,192	1,221
5	SPVs:	£m	30,881	28,855	31,524	32,132	31,373	30,691
6	All "securitised"	£m	32,044	30,036	32,713	33,341	32,566	31,911

MLAR: Table 1.5 - Residential loans to individuals : Mortgage Administration

Sub table refs

2012 Q1 2012 Q2 2012 Q3 2012 Q4 2013 Q1 2013 Q2

Mortgage contracts as Principal Administrator at end of quarter :

C	Residential loans to individuals : All (Reg + Non reg)							
	Numbers of loans administered for :							
1	Firms without a mortgage lender's permission	Units	107,771	109,802	113,086	123,211	128,733	127,033
2	SPVs:	Units	1,325,910	1,291,548	1,295,601	1,253,471	1,203,966	1,176,346
3	All "securitised"	Units	1,433,681	1,401,350	1,408,687	1,376,682	1,332,699	1,303,379
	Balances outstanding on loans administered for :							
4	Firms without a mortgage lender's permission	£m	6,621	6,691	6,945	7,371	7,627	7,577
5	SPVs:	£m	119,305	116,893	117,858	115,073	110,688	108,421
6	All "securitised"	£m	125,927	123,584	124,803	122,444	118,315	115,998

Notes

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.

MLAR: Table 1.6 - Residential loans to individuals (Securitised): Arrears in detail

Sub table refs			2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2
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	See Notes Units	5,100	4,348	4,754	4,451	4,413	3,944
2	Amount of arrears	£m	11	9	10	9	9	8
3	Balance outstanding	£m	589	506	554	514	497	449
4	New cases as % of arrears stocks (balances as % total arrears balances)	%	10.19%	9.44%	10.21%	9.55%	9.65%	9.16%
	Arrears cases at end of Qtr							
5	Number of loan accounts	See Notes Units	47,463	43,585	43,769	43,012	41,662	39,830
	of which : % of cases having							
6	A temporary concession	%	2.06%	2.63%	2.83%	2.99%	3.03%	3.37%
7	A formal arrangement	%	43.39%	39.41%	39.26%	38.51%	42.50%	38.50%
8	No concession or arrangement	%	54.55%	57.97%	57.91%	58.50%	54.46%	58.12%
9	Amount of arrears	£m	284	259	262	264	247	235
10	Balance outstanding	£m	5,783	5,362	5,425	5,377	5,150	4,904
11	Balances as % of total loan balances	%	6.16%	5.73%	5.89%	6.03%	6.01%	5.83%
12	Performance of arrears cases in Qtr	%	65.51%	65.40%	66.16%	67.64%	67.06%	69.09%

MLAR: Table 1.6 - Residential loans to individuals (Securitised): Arrears in detail

Sub table refs			2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2
A (cont.)	Arrears cases at end Qtr: analysed by degree of severity							
	<i>(i) Balances on cases in arrears as % total loan balances</i>							
13	1.5 < 2.5 % in arrears	%	1.86%	1.79%	1.85%	1.86%	1.87%	1.81%
14	2.5 < 5.0 % in arrears	%	2.16%	1.99%	2.05%	2.12%	2.14%	2.09%
15	5.0 < 7.5 % in arrears	%	0.90%	0.81%	0.85%	0.87%	0.86%	0.84%
16	7.5 < 10 % in arrears	%	0.41%	0.37%	0.38%	0.41%	0.39%	0.38%
17	10 % or more in arrears	%	0.45%	0.41%	0.41%	0.44%	0.42%	0.41%
18	In possession	%	0.38%	0.36%	0.36%	0.34%	0.33%	0.31%
19	TOTAL	%	6.16%	5.73%	5.89%	6.03%	6.01%	5.83%
20	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>4.30%</i>	<i>3.95%</i>	<i>4.05%</i>	<i>4.17%</i>	<i>4.14%</i>	<i>4.02%</i>
	<i>(ii) Number of cases in arrears as % total number of loans</i>							
21	1.5 < 2.5 % in arrears	%	1.45%	1.42%	1.46%	1.45%	1.45%	1.41%
22	2.5 < 5.0 % in arrears	%	1.71%	1.57%	1.59%	1.62%	1.64%	1.60%
23	5.0 < 7.5 % in arrears	%	0.73%	0.65%	0.66%	0.67%	0.66%	0.66%
24	7.5 < 10 % in arrears	%	0.33%	0.30%	0.30%	0.32%	0.31%	0.30%
25	10 % or more in arrears	%	0.39%	0.35%	0.35%	0.36%	0.36%	0.35%
26	In possession	%	0.26%	0.26%	0.25%	0.23%	0.22%	0.20%
27	TOTAL	%	4.89%	4.55%	4.61%	4.66%	4.65%	4.52%
28	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>3.43%</i>	<i>3.13%</i>	<i>3.15%</i>	<i>3.20%</i>	<i>3.19%</i>	<i>3.11%</i>
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	1,624	1,606	1,496	1,360	1,315	1,272
30	Possession sales in Qtr	Units	1,689	1,683	1,648	1,654	1,480	1,463
31	Stocks of possessions at end Qtr	Units	2,573	2,483	2,402	2,142	1,993	1,790
	Capitalisation of arrears cases							
32	Number in Qtr	Units	829	903	824	812	792	751
33	Amount of arrears capitalised in Qtr	£m	4	4	4	4	4	4
34	Balance outstanding	£m	101	117	107	108	107	99
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	See Notes Units	971,422	957,531	949,798	923,757	896,732	881,409
36	Loan book: balances outstanding	£m	93,883	93,547	92,090	89,103	85,749	84,087

MLAR: Table 1.6 - Residential loans to individuals (Securitised): Arrears in detail

Sub table refs			2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2
B	<u>Residential loans to individuals : Non regulated</u>							
	<i>Loans in Arrears</i>							
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)							
1	Number of loan accounts	See Notes Units	1,819	1,567	1,689	1,621	1,700	1,456
2	Amount of arrears	£m	2	2	2	2	2	2
3	Balance outstanding	£m	122	102	113	114	115	99
4	New cases as % of arrears stocks <i>(balances as % total arrears balances)</i>	%	8.28%	7.88%	8.44%	8.59%	8.94%	8.22%
	Arrears cases at end of Qtr							
5	Number of loan accounts	See Notes Units	23,691	21,101	21,348	21,056	20,924	20,157
6	of which : % of cases having <i>A temporary concession</i>	%	2.32%	2.58%	2.47%	2.28%	2.39%	2.16%
7	<i>A formal arrangement</i>	%	38.23%	35.77%	35.26%	35.04%	35.89%	34.16%
8	<i>No concession or arrangement</i>	%	59.44%	61.65%	62.26%	62.69%	61.72%	63.68%
9	Amount of arrears	£m	117	106	107	110	104	103
10	Balance outstanding	£m	1,475	1,298	1,334	1,321	1,282	1,209
11	Balances as % of total loan balances	%	4.60%	4.32%	4.08%	3.96%	3.94%	3.79%
12	Performance of arrears cases in Qtr	%	60.77%	58.21%	56.62%	56.05%	57.07%	57.62%

MLAR: Table 1.6 - Residential loans to individuals (Securitised): Arrears in detail

Sub table refs			2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2
B (cont.)	Arrears cases at end Qtr: analysed by degree of severity							
	<i>(i) Balances on cases in arrears as % total loan balances</i>							
13	1.5 < 2.5 % in arrears	%	1.04%	0.98%	0.93%	0.92%	0.93%	0.91%
14	2.5 < 5.0 % in arrears	%	1.35%	1.24%	1.14%	1.02%	1.06%	1.02%
15	5.0 < 7.5 % in arrears	%	0.59%	0.54%	0.50%	0.51%	0.49%	0.46%
16	7.5 < 10 % in arrears	%	0.33%	0.30%	0.27%	0.26%	0.26%	0.24%
17	10 % or more in arrears	%	0.84%	0.80%	0.74%	0.74%	0.76%	0.78%
18	In possession	%	0.46%	0.46%	0.50%	0.51%	0.44%	0.39%
19	TOTAL	%	4.60%	4.32%	4.08%	3.96%	3.94%	3.79%
20	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>3.57%</i>	<i>3.34%</i>	<i>3.15%</i>	<i>3.04%</i>	<i>3.00%</i>	<i>2.88%</i>
	<i>(ii) Number of cases in arrears as % total number of loans</i>							
21	1.5 < 2.5 % in arrears	%	0.94%	0.88%	0.86%	0.86%	0.89%	0.87%
22	2.5 < 5.0 % in arrears	%	1.28%	1.15%	1.13%	1.07%	1.12%	1.09%
23	5.0 < 7.5 % in arrears	%	0.64%	0.58%	0.56%	0.57%	0.57%	0.55%
24	7.5 < 10 % in arrears	%	0.40%	0.36%	0.33%	0.32%	0.34%	0.34%
25	10 % or more in arrears	%	1.61%	1.54%	1.51%	1.54%	1.62%	1.69%
26	In possession	%	0.26%	0.24%	0.27%	0.29%	0.26%	0.24%
27	TOTAL	%	5.13%	4.75%	4.65%	4.65%	4.80%	4.78%
28	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>4.19%</i>	<i>3.87%</i>	<i>3.80%</i>	<i>3.79%</i>	<i>3.91%</i>	<i>3.91%</i>
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	500	515	621	619	424	456
30	Possession sales in Qtr	Units	576	637	501	632	647	523
31	Stocks of possessions at end Qtr	Units	1,215	1,081	1,253	1,312	1,115	1,000
	Capitalisation of arrears cases							
32	Number in Qtr	Units	227	184	190	183	171	164
33	Amount of arrears capitalised in Qtr	£m	1	1	1	1	1	1
34	Balance outstanding	£m	18	18	18	19	17	15
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	See Notes Units	462,259	443,819	458,889	452,925	435,967	421,970
36	Loan book: balances outstanding	£m	32,044	30,036	32,713	33,341	32,566	31,911

MLAR: Table 1.6 - Residential loans to individuals (Securitised): Arrears in detail

Sub table refs

2012 Q1 2012 Q2 2012 Q3 2012 Q4 2013 Q1 2013 Q2

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	See Notes	Units	6,919	5,915	6,443	6,072	6,113	5,400
2	Amount of arrears		£m	13	11	12	12	11	10
3	Balance outstanding		£m	711	609	667	627	611	549
4	New cases as % of arrears stocks <i>(balances as % total arrears balances)</i>		%	9.80%	9.14%	9.86%	9.36%	9.51%	8.97%
		Arrears cases at end of Qtr							
5	Number of loan accounts	See Notes	Units	71,154	64,686	65,117	64,068	62,586	59,987
6	of which : % of cases having <i>A temporary concession</i>		%	2.15%	2.61%	2.71%	2.76%	2.82%	2.97%
7	<i>A formal arrangement</i>		%	41.67%	38.22%	37.95%	37.36%	40.29%	37.04%
8	<i>No concession or arrangement</i>		%	56.18%	59.17%	59.34%	59.88%	56.89%	59.99%
9	Amount of arrears		£m	401	365	368	374	352	338
10	Balance outstanding		£m	7,258	6,660	6,760	6,699	6,432	6,114
11	Balances as % of total loan balances		%	5.76%	5.39%	5.42%	5.47%	5.44%	5.27%
12	Performance of arrears cases in Qtr		%	64.64%	64.00%	64.26%	65.07%	64.48%	66.38%

MLAR: Table 1.6 - Residential loans to individuals (Securitised): Arrears in detail

Sub table refs			2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2
C (cont.)	Arrears cases at end Qtr: analysed by degree of severity							
	<i>(i) Balances on cases in arrears as % total loan balances</i>							
13	1.5 < 2.5 % in arrears	%	1.65%	1.59%	1.61%	1.61%	1.61%	1.57%
14	2.5 < 5.0 % in arrears	%	1.95%	1.81%	1.81%	1.82%	1.84%	1.80%
15	5.0 < 7.5 % in arrears	%	0.82%	0.75%	0.76%	0.77%	0.76%	0.73%
16	7.5 < 10 % in arrears	%	0.39%	0.36%	0.35%	0.37%	0.35%	0.34%
17	10 % or more in arrears	%	0.55%	0.50%	0.49%	0.52%	0.51%	0.51%
18	In possession	%	0.40%	0.39%	0.40%	0.38%	0.36%	0.33%
19	TOTAL	%	5.76%	5.39%	5.42%	5.47%	5.44%	5.27%
20	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>4.11%</i>	<i>3.80%</i>	<i>3.81%</i>	<i>3.86%</i>	<i>3.83%</i>	<i>3.71%</i>
	<i>(ii) Number of cases in arrears as % total number of loans</i>							
21	1.5 < 2.5 % in arrears	%	1.29%	1.25%	1.26%	1.26%	1.27%	1.23%
22	2.5 < 5.0 % in arrears	%	1.57%	1.44%	1.44%	1.44%	1.47%	1.44%
23	5.0 < 7.5 % in arrears	%	0.70%	0.63%	0.63%	0.64%	0.63%	0.62%
24	7.5 < 10 % in arrears	%	0.36%	0.32%	0.31%	0.32%	0.32%	0.31%
25	10 % or more in arrears	%	0.78%	0.73%	0.73%	0.75%	0.77%	0.78%
26	In possession	%	0.26%	0.25%	0.26%	0.25%	0.23%	0.21%
27	TOTAL	%	4.96%	4.62%	4.62%	4.65%	4.70%	4.60%
28	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>3.68%</i>	<i>3.36%</i>	<i>3.36%</i>	<i>3.40%</i>	<i>3.43%</i>	<i>3.37%</i>
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	2,124	2,121	2,117	1,979	1,739	1,728
30	Possession sales in Qtr	Units	2,265	2,320	2,149	2,286	2,127	1,986
31	Stocks of possessions at end Qtr	Units	3,788	3,564	3,655	3,454	3,108	2,790
	Capitalisation of arrears cases							
32	Number in Qtr	Units	1,056	1,087	1,014	995	963	915
33	Amount of arrears capitalised in Qtr	£m	5	5	5	5	5	4
34	Balance outstanding	£m	118	135	125	128	124	115
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	See Notes Units	1,433,681	1,401,350	1,408,687	1,376,682	1,332,699	1,303,379
36	Loan book: balances outstanding	£m	125,927	123,584	124,803	122,444	118,315	115,998

MLAR: Table 1.7 - Residential loans to individuals (Unsecuritised + Securitised) : Arrears in Detail

Sub table refs

2012 Q1 2012 Q2 2012 Q3 2012 Q4 2013 Q1 2013 Q2

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	See Notes	Units	23,858	23,247	24,340	23,572	25,101	22,476
2	Amount of arrears		£m	53	52	53	51	53	48
3	Balance outstanding		£m	2,853	2,793	2,844	2,771	2,863	2,597
4	New cases as % of arrears stocks (balances as % total arrears balances)		%	12.58%	12.60%	12.69%	12.54%	12.98%	12.07%
Arrears cases at end of Qtr									
5	Number of loan accounts	See Notes	Units	181,884	178,520	183,327	180,566	182,836	179,652
	of which : % of cases having								
6	<i>A temporary concession</i>		%	3.32%	4.04%	4.37%	4.57%	4.80%	5.11%
7	<i>A formal arrangement</i>		%	33.89%	31.78%	31.14%	30.12%	32.19%	29.23%
8	<i>No concession or arrangement</i>		%	62.79%	64.18%	64.49%	65.31%	63.01%	65.66%
9	Amount of arrears		£m	1,139	1,102	1,121	1,126	1,118	1,108
10	Balance outstanding		£m	22,681	22,172	22,405	22,100	22,048	21,523
11	Balances as % of total loan balances		%	2.41%	2.34%	2.35%	2.31%	2.30%	2.24%
12	Performance of arrears cases in Qtr		%	56.89%	56.71%	57.66%	58.94%	59.58%	61.54%

MLAR: Table 1.7 - Residential loans to individuals (Unsecuritised + Securitised) : Arrears in Detail

Sub table refs			2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2
A (cont.)	Arrears cases at end Qtr: analysed by degree of severity							
	<i>(i) Balances on cases in arrears as % total loan balances</i>							
13	1.5 < 2.5 % in arrears	%	0.77%	0.77%	0.77%	0.75%	0.75%	0.73%
14	2.5 < 5.0 % in arrears	%	0.83%	0.80%	0.81%	0.80%	0.80%	0.78%
15	5.0 < 7.5 % in arrears	%	0.32%	0.31%	0.31%	0.31%	0.31%	0.30%
16	7.5 < 10 % in arrears	%	0.15%	0.14%	0.14%	0.14%	0.14%	0.13%
17	10 % or more in arrears	%	0.18%	0.17%	0.17%	0.18%	0.17%	0.18%
18	In possession	%	0.16%	0.16%	0.15%	0.13%	0.13%	0.12%
19	TOTAL	%	2.41%	2.34%	2.35%	2.31%	2.30%	2.24%
20	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>1.64%</i>	<i>1.58%</i>	<i>1.58%</i>	<i>1.56%</i>	<i>1.55%</i>	<i>1.51%</i>
	<i>(ii) Number of cases in arrears as % total number of loans</i>							
21	1.5 < 2.5 % in arrears	%	0.57%	0.58%	0.58%	0.61%	0.62%	0.60%
22	2.5 < 5.0 % in arrears	%	0.62%	0.60%	0.61%	0.64%	0.65%	0.64%
23	5.0 < 7.5 % in arrears	%	0.25%	0.24%	0.24%	0.26%	0.25%	0.25%
24	7.5 < 10 % in arrears	%	0.11%	0.11%	0.11%	0.12%	0.12%	0.12%
25	10 % or more in arrears	%	0.15%	0.15%	0.16%	0.17%	0.17%	0.18%
26	In possession	%	0.10%	0.10%	0.09%	0.09%	0.09%	0.08%
27	TOTAL	%	1.81%	1.77%	1.79%	1.88%	1.90%	1.86%
28	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>1.24%</i>	<i>1.19%</i>	<i>1.21%</i>	<i>1.27%</i>	<i>1.28%</i>	<i>1.26%</i>
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	6,713	6,095	5,737	5,164	5,671	5,327
30	Possession sales in Qtr	Units	6,777	6,376	6,142	6,360	5,654	5,798
31	Stocks of possessions at end Qtr	Units	10,075	9,823	9,520	8,328	8,337	7,819
	Capitalisation of arrears cases							
32	Number in Qtr	Units	5,547	5,193	5,068	5,978	5,512	5,224
33	Amount of arrears capitalised in Qtr	£m	21	21	21	26	23	21
34	Balance outstanding	£m	696	659	636	757	698	649
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	See Notes Units	10,038,648	10,086,858	10,226,969	9,626,922	9,639,680	9,674,856
36	Loan book: balances outstanding	£m	942,431	946,911	952,902	956,521	957,144	960,542

MLAR: Table 1.7 - Residential loans to individuals (Unsecuritised + Securitised) : Arrears in Detail

Sub table refs

2012 Q1 2012 Q2 2012 Q3 2012 Q4 2013 Q1 2013 Q2

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	See Notes	Units	11,478	11,209	11,583	11,150	11,835	10,044
2	Amount of arrears		£m	15	15	15	15	15	13
3	Balance outstanding		£m	821	805	809	780	795	690
4	New cases as % of arrears stocks <i>(balances as % total arrears balances)</i>		%	10.19%	10.38%	10.46%	10.46%	10.90%	9.92%
Arrears cases at end of Qtr									
5	Number of loan accounts	See Notes	Units	121,092	117,964	119,836	117,007	116,684	112,529
	of which : % of cases having								
6	<i>A temporary concession</i>		%	4.27%	4.76%	4.78%	4.79%	4.82%	4.70%
7	<i>A formal arrangement</i>		%	24.21%	22.75%	22.42%	21.94%	22.52%	21.48%
8	<i>No concession or arrangement</i>		%	71.52%	72.49%	72.80%	73.27%	72.66%	73.82%
9	Amount of arrears		£m	653	663	659	640	632	610
10	Balance outstanding		£m	8,055	7,755	7,735	7,458	7,288	6,950
11	Balances as % of total loan balances		%	2.89%	2.80%	2.82%	2.74%	2.69%	2.58%
12	Performance of arrears cases in Qtr		%	53.81%	54.16%	53.61%	53.59%	54.45%	57.28%

MLAR: Table 1.7 - Residential loans to individuals (Unsecuritised + Securitised) : Arrears in Detail

Sub table refs			2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2
B (cont.)	Arrears cases at end Qtr: analysed by degree of severity							
	<i>(i) Balances on cases in arrears as % total loan balances</i>							
13	1.5 < 2.5 % in arrears	%	0.74%	0.72%	0.73%	0.71%	0.71%	0.68%
14	2.5 < 5.0 % in arrears	%	0.82%	0.80%	0.79%	0.76%	0.76%	0.72%
15	5.0 < 7.5 % in arrears	%	0.37%	0.35%	0.35%	0.35%	0.34%	0.32%
16	7.5 < 10 % in arrears	%	0.20%	0.20%	0.19%	0.18%	0.17%	0.17%
17	10 % or more in arrears	%	0.49%	0.48%	0.48%	0.48%	0.48%	0.47%
18	In possession	%	0.26%	0.26%	0.28%	0.26%	0.23%	0.21%
19	TOTAL	%	2.89%	2.80%	2.82%	2.74%	2.69%	2.58%
20	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>2.14%</i>	<i>2.08%</i>	<i>2.09%</i>	<i>2.03%</i>	<i>1.98%</i>	<i>1.90%</i>
	<i>(ii) Number of cases in arrears as % total number of loans</i>							
21	1.5 < 2.5 % in arrears	%	0.53%	0.53%	0.54%	0.55%	0.56%	0.54%
22	2.5 < 5.0 % in arrears	%	0.63%	0.61%	0.63%	0.63%	0.64%	0.63%
23	5.0 < 7.5 % in arrears	%	0.30%	0.29%	0.30%	0.31%	0.31%	0.30%
24	7.5 < 10 % in arrears	%	0.18%	0.17%	0.18%	0.17%	0.17%	0.18%
25	10 % or more in arrears	%	0.70%	0.70%	0.72%	0.75%	0.77%	0.77%
26	In possession	%	0.11%	0.10%	0.11%	0.11%	0.10%	0.09%
27	TOTAL	%	2.45%	2.41%	2.48%	2.52%	2.55%	2.50%
28	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>1.91%</i>	<i>1.88%</i>	<i>1.94%</i>	<i>1.97%</i>	<i>1.99%</i>	<i>1.96%</i>
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	2,818	2,600	2,784	2,628	2,421	2,468
30	Possession sales in Qtr	Units	2,772	2,713	2,545	3,087	2,845	2,708
31	Stocks of possessions at end Qtr	Units	5,310	5,130	5,369	4,993	4,540	4,215
	Capitalisation of arrears cases							
32	Number in Qtr	Units	2,571	2,675	2,576	2,795	2,627	2,332
33	Amount of arrears capitalised in Qtr	£m	7	6	6	7	7	6
34	Balance outstanding	£m	198	155	177	196	194	161
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	See Notes Units	4,947,877	4,890,981	4,835,804	4,645,830	4,569,845	4,493,900
36	Loan book: balances outstanding	£m	279,050	276,566	274,417	272,139	270,793	269,168

MLAR: Table 1.7 - Residential loans to individuals (Unsecuritised + Securitised) : Arrears in Detail

Sub table refs

2012 Q1 2012 Q2 2012 Q3 2012 Q4 2013 Q1 2013 Q2

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	See Notes	Units	35,336	34,456	35,923	34,722	36,936	32,520
2	Amount of arrears		£m	68	67	68	66	68	61
3	Balance outstanding		£m	3,673	3,598	3,653	3,551	3,657	3,287
4	New cases as % of arrears stocks <i>(balances as % total arrears balances)</i>		%	11.95%	12.02%	12.12%	12.01%	12.47%	11.54%
Arrears cases at end of Qtr									
5	Number of loan accounts	See Notes	Units	302,976	296,484	303,163	297,573	299,520	292,181
	of which : % of cases having								
6	<i>A temporary concession</i>		%	3.70%	4.33%	4.53%	4.66%	4.81%	4.95%
7	<i>A formal arrangement</i>		%	30.02%	28.19%	27.69%	26.90%	28.42%	26.24%
8	<i>No concession or arrangement</i>		%	66.28%	67.49%	67.78%	68.44%	66.77%	68.81%
9	Amount of arrears		£m	1,792	1,765	1,781	1,766	1,750	1,718
10	Balance outstanding		£m	30,736	29,927	30,140	29,558	29,336	28,473
11	Balances as % of total loan balances		%	2.52%	2.45%	2.46%	2.41%	2.39%	2.32%
12	Performance of arrears cases in Qtr		%	56.08%	56.05%	56.62%	57.59%	58.31%	60.50%

MLAR: Table 1.7 - Residential loans to individuals (Unsecuritised + Securitised) : Arrears in Detail

Sub table refs			2012 Q1	2012 Q2	2012 Q3	2012 Q4	2013 Q1	2013 Q2
C (cont.)	Arrears cases at end Qtr: analysed by degree of severity							
	<i>(i) Balances on cases in arrears as % total loan balances</i>							
13	1.5 < 2.5 % in arrears	%	0.76%	0.76%	0.76%	0.74%	0.74%	0.72%
14	2.5 < 5.0 % in arrears	%	0.82%	0.80%	0.80%	0.79%	0.79%	0.77%
15	5.0 < 7.5 % in arrears	%	0.33%	0.32%	0.32%	0.32%	0.31%	0.30%
16	7.5 < 10 % in arrears	%	0.16%	0.15%	0.15%	0.15%	0.14%	0.14%
17	10 % or more in arrears	%	0.25%	0.24%	0.24%	0.24%	0.24%	0.24%
18	In possession	%	0.19%	0.18%	0.18%	0.16%	0.15%	0.14%
19	TOTAL	%	2.52%	2.45%	2.46%	2.41%	2.39%	2.32%
20	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>1.75%</i>	<i>1.69%</i>	<i>1.70%</i>	<i>1.66%</i>	<i>1.65%</i>	<i>1.60%</i>
	<i>(ii) Number of cases in arrears as % total number of loans</i>							
21	1.5 < 2.5 % in arrears	%	0.56%	0.56%	0.57%	0.59%	0.60%	0.58%
22	2.5 < 5.0 % in arrears	%	0.62%	0.61%	0.62%	0.64%	0.65%	0.63%
23	5.0 < 7.5 % in arrears	%	0.26%	0.26%	0.26%	0.27%	0.27%	0.26%
24	7.5 < 10 % in arrears	%	0.13%	0.13%	0.13%	0.14%	0.14%	0.14%
25	10 % or more in arrears	%	0.33%	0.33%	0.34%	0.36%	0.36%	0.36%
26	In possession	%	0.10%	0.10%	0.10%	0.09%	0.09%	0.08%
27	TOTAL	%	2.02%	1.98%	2.01%	2.08%	2.11%	2.06%
28	<i>Total (excl. 1.5 < 2.5% band)</i>	%	<i>1.46%</i>	<i>1.42%</i>	<i>1.44%</i>	<i>1.50%</i>	<i>1.51%</i>	<i>1.48%</i>
	Possession cases: movements & stocks							
29	New possessions in Qtr	Units	9,531	8,695	8,521	7,792	8,092	7,795
30	Possession sales in Qtr	Units	9,549	9,089	8,687	9,447	8,499	8,506
31	Stocks of possessions at end Qtr	Units	15,385	14,953	14,889	13,321	12,877	12,034
	Capitalisation of arrears cases							
32	Number in Qtr	Units	8,118	7,868	7,644	8,773	8,139	7,556
33	Amount of arrears capitalised in Qtr	£m	28	27	27	33	29	27
34	Balance outstanding	£m	894	813	813	953	892	810
	Memorandum information at end Qtr							
35	Loan book: number of loan accounts	See Notes Units	14,986,525	14,977,839	15,062,773	14,272,752	14,209,525	14,168,756
36	Loan book: balances outstanding	£m	1,221,481	1,223,477	1,227,319	1,228,660	1,227,937	1,229,710

MLAR: Table 2.1 - Sectoral Analysis: New Business Volumes

Residential lending to individuals		Banks + Building Societies	Other lenders	ALL Sectors
Sub table refs				
A	Time series measures			
1	Gross advances		%	£m
	2012-Q1	81.84%	18.16%	36,443
	2012-Q2	83.47%	16.53%	36,927
	2012-Q3	84.76%	15.24%	39,595
	2012-Q4	91.73%	8.27%	39,397
	2013-Q1	90.99%	9.01%	33,980
	2013-Q2	91.04%	8.96%	41,649
2	Net advances			
	2012-Q1	19.64%	80.36%	2,662
	2012-Q2	66.36%	33.64%	4,661
	2012-Q3	84.02%	15.98%	5,570
	2012-Q4	94.75%	5.25%	4,440
	2013-Q1	75.59%	24.41%	1,279
	2013-Q2	93.13%	6.87%	5,063
3	New commitments			
	2012-Q1	80.58%	19.42%	37,051
	2012-Q2	84.70%	15.30%	39,811
	2012-Q3	82.99%	17.01%	35,934
	2012-Q4	91.21%	8.79%	36,891
	2013-Q1	90.53%	9.47%	35,454
	2013-Q2	91.89%	8.11%	47,512
4	Balances outstanding (unsecuritised) : loans	88.58%	11.42%	1,113,712
5	: commitments	92.41%	7.59%	67,879
	<i>Balances are for 2013-Q2</i>			

MLAR: Table 2.2 - Sectoral Analysis: Characteristics of New Lending in latest quarter

Residential lending to individuals		Banks & Building Societies	Other lenders	ALL Sectors	
Sub table refs					
A	Single period measures (latest Qtr only)				
Lending by interest rate basis:					
Gross advances:					
1	Percent at fixed rates	%	74.96%	78.44%	75.27%
2	Percent at variable rates	%	25.04%	21.56%	24.73%
Balances					
3	Percent at fixed rates	%	30.62%	18.91%	29.28%
4	Percent at variable rates	%	69.38%	81.09%	70.72%
Interest rates on:					
Gross advances:					
5	Fixed	%	3.53%	4.06%	3.58%
6	variable	%	3.09%	3.68%	3.14%
7	All	%	3.42%	3.98%	3.47%
Balances:					
8	Fixed	%	4.18%	4.68%	4.22%
9	Variable	%	3.03%	3.59%	3.10%
10	All	%	3.39%	3.80%	3.43%
LTV:					
11	<75%	%	64.98%	67.75%	65.23%
12	75 to 90%	%	32.58%	29.40%	32.29%
13	90 to 95%	%	2.01%	2.18%	2.02%
14	Over 95%	%	0.44%	0.68%	0.46%
High Inc Mult by LTV:					
15	Over 90 to 95%	%	1.36%	0.87%	1.31%
16	Over 95%	%	0.27%	0.48%	0.29%
17	All over 90%	%	1.63%	1.35%	1.60%
With Impaired credit history (Regulated only):					
18	Advances	%	0.19%	0.48%	0.21%
19	Balances	%	1.13%	7.98%	1.66%

MLAR: Table 2.2 - Sectoral Analysis: Characteristics of New Lending in latest quarter

Residential lending to individuals		Banks & Building Societies	Other lenders	ALL Sectors
Sub table refs				
	By purpose (Regulated only):			
20	Advances:			
21	House purchase %	61.58%	49.55%	60.87%
22	Further advance %	3.39%	0.71%	3.23%
23	Remortgage %	31.90%	35.09%	32.09%
24	Other %	3.13%	14.66%	3.81%
	Balances:			
25	House purchase %	54.32%	51.29%	54.09%
26	Further advance %	4.19%	0.51%	3.90%
27	Remortgage %	39.54%	40.75%	39.63%
28	Other %	1.95%	7.46%	2.38%
	Loans in arrears (Unsecuritised):			
29	New cases as % arrears stocks %	12.56%	11.23%	12.25%
	Arrears cases at end qtr:			
30	Balances as % total loan balances %	1.73%	4.18%	2.01%
31	Performance of arrears cases in qtr %	59.00%	58.00%	58.77%
	<i>Data are for 2013-Q2</i>			