

MLAR STATISTICS: September 2014 edition

Residential loans to individuals (Regulated and Non-regulated)

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MLAR Table 1.11

Last updated: 9 September 2014

Balances on and off balance sheet

Not seasonally adjusted

Residential loans to individuals

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
A	Loans: by type and whether securitised							
	Amounts							
	Residential lending to individuals							
	Regulated							
1	Unsecuritised	£ millions	871,395	876,507	886,171	897,796	905,924	913,736
2	Securitised	£ millions	85,749	84,087	80,282	78,342	72,611	71,800
3	Sub total	£ millions	957,144	960,594	966,453	976,137	978,535	985,535
	Non-regulated							
4	Unsecuritised	£ millions	238,233	237,212	236,537	234,108	235,733	235,729
5	Securitised	£ millions	32,566	31,911	30,830	28,095	28,706	28,025
6	Sub total	£ millions	270,798	269,123	267,367	262,203	264,439	263,754
	Total: Regulated and Non-regulated							
7	Unsecuritised	£ millions	1,109,628	1,113,719	1,122,708	1,131,904	1,141,657	1,149,465
8	Securitised	£ millions	118,315	115,998	111,112	106,436	101,317	99,825
9	Total	£ millions	1,227,942	1,229,717	1,233,820	1,238,340	1,242,974	1,249,289

Notes to table

Explanatory notes

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MLAR Table 1.21

Last updated: 9 September 2014

Residential loans to individuals: Business flows

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
A	Residential loans to individuals : Regulated							
Business flows								
1	Gross advances	£ millions	29,283	36,064	42,999	44,318	39,655	43,813
2	Net advances	£ millions	2,500	6,069	8,065	9,117	6,690	8,903
3	New commitments	£ millions	30,897	41,332	43,349	43,335	41,563	45,121
Balance outstanding								
4	Loans (exc overdrafts)	£ millions	871,395	876,507	886,171	897,796	905,924	913,736
5	Commitments stock	£ millions	53,225	55,448	56,508	56,037	58,409	60,345
Overdrafts (secured)								
6	Net movement in qtr	£ millions	-18	-41	-34	-53	-38	-64
7	Overdraft balances	£ millions	1,392	1,351	1,317	1,264	1,226	1,162
8	Aggregate of credit limits	£ millions	1,870	1,834	1,773	1,750	1,703	1,631

MLAR Table 1.21

Last updated: 9 September 2014

Residential loans to individuals: Business flows

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
B	Residential loans to individuals : Non regulated							
Business flows								
1	Gross advances	£ millions	4,698	5,588	6,540	7,156	7,419	7,679
2	Net advances	£ millions	-1,279	-946	-830	-120	311	5
3	New commitments	£ millions	4,554	6,179	7,142	6,981	7,268	8,266
Balance outstanding								
4	Loans (exc overdrafts)	£ millions	238,233	237,212	236,537	234,108	235,733	235,729
5	Commitments stock	£ millions	13,632	12,191	12,700	15,013	14,640	15,254
Overdrafts (secured)								
6	Net movement in qtr	£ millions	-5	-15	-12	-21	-8	-19
7	Overdraft balances	£ millions	355	339	327	306	298	279
8	Aggregate of credit limits	£ millions	529	505	471	484	460	446

Residential loans to individuals: Business flows

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
C	Residential loans to individuals : All (Reg+Non reg)							
Business flows								
1	Gross advances	£ millions	33,981	41,652	49,539	51,473	47,074	51,492
2	Net advances	£ millions	1,221	5,123	7,235	8,997	7,001	8,907
3	New commitments	£ millions	35,452	47,511	50,491	50,316	48,831	53,387
Balance outstanding								
4	Loans (exc overdrafts)	£ millions	1,109,628	1,113,719	1,122,708	1,131,904	1,141,657	1,149,465
5	Commitments stock	£ millions	66,857	67,639	69,208	71,050	73,050	75,599
Overdrafts (secured)								
6	Net movement in qtr	£ millions	-23	-56	-46	-74	-45	-83
7	Overdraft balances	£ millions	1,747	1,690	1,644	1,570	1,524	1,441
8	Aggregate of credit limits	£ millions	2,398	2,339	2,244	2,234	2,163	2,077

Notes to table

Explanatory notes

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Residential loans to individuals : Interest rate analysis

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
A	Residential loans to individuals : Regulated							
	Interest rates : basis, link to Bank Rate and weighted averages							
	Per cent of business at fixed rates							
1	Gross advances	Per cent	72.35	77.13	79.34	82.11	82.46	82.87
2	Balances outstanding	Per cent	32.52	33.53	35.04	37.24	39.66	41.60
	Per cent of business above Bank Rate							
	Gross advances							
3	Less than 2% above	Per cent	10.83	15.80	22.54	28.68	30.61	29.56
4	2 < 3 % above	Per cent	43.93	46.22	43.98	41.09	40.08	40.54
5	3 < 4 % above	Per cent	29.74	26.89	23.66	20.63	19.02	18.40
6	4% or more above	Per cent	15.49	11.09	9.82	9.60	10.29	11.50
	Balances outstanding							
7	Less than 2% above	Per cent	18.95	19.01	19.46	20.94	22.06	23.27
8	2 < 3 % above	Per cent	31.01	32.20	33.31	33.48	33.46	34.07
9	3 < 4 % above	Per cent	26.49	26.48	26.56	26.16	26.02	25.19
10	4% or more above	Per cent	23.55	22.31	20.66	19.43	18.46	17.46
	Overall weighted average interest rates							
	Gross advances							
11	Fixed rate loans	Per cent	3.73	3.50	3.32	3.22	3.22	3.27
12	Variable rate loans	Per cent	3.09	2.92	2.84	2.74	2.66	2.57
13	All loans	Per cent	3.56	3.37	3.22	3.14	3.12	3.14
	Balances outstanding							
14	Fixed rate loans	Per cent	4.34	4.18	3.99	3.81	3.70	3.58
15	Variable rate loans	Per cent	3.09	3.08	3.10	3.09	3.09	3.07
16	All loans	Per cent	3.49	3.45	3.41	3.36	3.33	3.28

Residential loans to individuals : Interest rate analysis

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
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	60.35	63.23	63.98	68.82	73.15	76.74
2	Balances outstanding	Per cent	13.27	13.58	14.45	16.23	17.89	19.81
	Per cent of business above Bank Rate							
	Gross advances							
3	Less than 2% above	Per cent	3.81	2.94	2.78	3.30	3.18	3.00
4	2 < 3 % above	Per cent	13.50	15.65	20.73	23.56	27.95	29.02
5	3 < 4 % above	Per cent	57.64	60.96	63.81	64.84	60.25	57.93
6	4% or more above	Per cent	25.05	20.44	12.68	8.30	8.62	10.04
	Balances outstanding							
7	Less than 2% above	Per cent	36.09	35.49	34.76	33.80	32.99	32.53
8	2 < 3 % above	Per cent	19.42	19.59	20.11	20.35	20.87	21.25
9	3 < 4 % above	Per cent	16.60	17.32	18.33	19.78	21.02	21.82
10	4% or more above	Per cent	27.89	27.60	26.80	26.07	25.11	24.40
	Overall weighted average interest rates							
	Gross advances							
11	Fixed rate loans	Per cent	4.29	4.15	4.05	3.91	3.91	3.89
12	Variable rate loans	Per cent	4.11	4.01	3.94	3.90	3.87	3.92
13	All loans	Per cent	4.22	4.10	4.01	3.90	3.90	3.90
	Balances outstanding							
14	Fixed rate loans	Per cent	4.66	4.52	4.39	4.22	4.16	4.06
15	Variable rate loans	Per cent	3.16	3.17	3.18	3.22	3.20	3.21
16	All loans	Per cent	3.36	3.35	3.35	3.38	3.38	3.38

Residential loans to individuals : Interest rate analysis

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
C	Residential loans to individuals : All (regulated and non-regulated)							
	Interest rates : basis, link to Bank Rate and weighted averages							
	Per cent of business at fixed rates							
1	Gross advances	Per cent	70.69	75.26	77.31	80.26	80.99	81.95
2	Balances outstanding	Per cent	28.39	29.28	30.70	32.89	35.17	37.13
	Percent of business above Bank Rate							
	Gross advances							
3	Less than 2% above	Per cent	9.86	14.08	19.93	25.15	26.29	25.60
4	2 < 3 % above	Per cent	39.73	42.11	40.91	38.65	38.17	38.82
5	3 < 4 % above	Per cent	33.60	31.47	28.96	26.77	25.52	24.29
6	4% or more above	Per cent	16.81	12.34	10.20	9.42	10.02	11.28
	Balances outstanding							
7	Less than 2% above	Per cent	22.63	22.52	22.69	23.60	24.32	25.17
8	2 < 3 % above	Per cent	28.52	29.51	30.53	30.76	30.86	31.44
9	3 < 4 % above	Per cent	24.37	24.53	24.83	24.84	24.99	24.50
10	4% or more above	Per cent	24.48	23.44	21.95	20.80	19.83	18.89
	Overall weighted average interest rates							
	Gross advances							
11	Fixed rate loans	Per cent	3.80	3.58	3.40	3.30	3.32	3.35
12	Variable rate loans	Per cent	3.28	3.14	3.07	2.99	2.93	2.83
13	All loans	Per cent	3.65	3.47	3.32	3.25	3.24	3.26
	Balances outstanding							
14	Fixed rate loans	Per cent	4.37	4.22	4.03	3.85	3.74	3.63
15	Variable rate loans	Per cent	3.10	3.10	3.12	3.12	3.12	3.11
16	All loans	Per cent	3.47	3.43	3.40	3.36	3.34	3.30

Notes to table

Explanatory notes

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MLAR Table 1.31

Last updated: 9 September 2014

Residential loans to individuals : Income multiple and LTV

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
A	Residential loans to individuals : Regulated							
	Income multiple							
	Single:							
1	Less than 2.50	Per cent	11.35	10.77	9.99	9.82	9.63	9.21
2	2.50 < 3.00	Per cent	5.57	5.23	4.75	4.89	4.78	4.51
3	3.00 < 3.50	Per cent	6.46	6.36	5.97	6.30	6.11	5.80
4	3.50 < 4.00	Per cent	6.60	6.17	5.88	6.34	6.29	5.98
5	4.00 or over	Per cent	11.23	11.28	11.58	13.02	13.14	13.41
6	Other	Per cent	2.87	2.13	2.29	1.92	2.31	2.49
7	Total on Single income	Per cent	44.09	41.94	40.45	42.30	42.26	41.40
8	of which : Not evidenced	Per cent	4.70	4.73	4.74	5.30	4.93	4.26
	Joint:							
9	Less than 2.00	Per cent	10.34	10.26	9.51	8.65	8.67	8.13
10	2.00 < 2.50	Per cent	8.08	8.40	8.76	8.22	7.97	7.48
11	2.50 < 2.75	Per cent	4.88	4.97	4.68	4.49	4.39	4.24
12	2.75 < 3.00	Per cent	5.48	5.46	5.02	4.93	4.78	4.81
13	3.00 or over	Per cent	26.48	28.38	31.03	31.02	31.46	33.43
14	Other	Per cent	0.65	0.58	0.55	0.38	0.48	0.51
15	Total on Joint income	Per cent	55.91	58.06	59.55	57.70	57.74	58.60
16	of which : Not evidenced	Per cent	5.79	6.19	6.09	6.10	5.69	4.89

MLAR Table 1.31

Last updated: 9 September 2014

Residential loans to individuals : Income multiple and LTV

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
A (cont.)								
LTV								
17	< = 75%	Per cent	63.83	61.69	61.61	61.01	60.68	60.72
18	Over 75 < = 90%	Per cent	33.89	35.52	36.01	36.57	35.12	33.93
19	Over 90 < = 95%	Per cent	1.87	2.33	1.93	2.00	3.66	4.90
20	Over 95%	Per cent	0.41	0.46	0.45	0.42	0.54	0.45
21	Total	Per cent	100.00	100.00	100.00	100.00	100.00	100.00
LTV and Income multiple								
Over 90 < = 95%								
22	Single: 3.50 x or more	Per cent	0.27	0.32	0.26	0.31	0.61	0.79
23	Joint : 2.75 x or more	Per cent	0.91	1.20	0.94	1.07	2.09	2.79
24	Total	Per cent	1.18	1.52	1.21	1.38	2.70	3.58
Over 95%								
25	Single: 3.50 x or more	Per cent	0.14	0.15	0.17	0.23	0.24	0.19
26	Joint : 2.75 x or more	Per cent	0.10	0.14	0.09	0.07	0.09	0.12
27	Total	Per cent	0.24	0.29	0.26	0.30	0.34	0.31
LTV (All over 90%)								
28	Single: 3.50 x or more	Per cent	0.41	0.47	0.43	0.54	0.85	0.98
29	Joint : 2.75 x or more	Per cent	1.01	1.34	1.04	1.14	2.18	2.91
30	Total	Per cent	1.42	1.80	1.47	1.68	3.03	3.90

MLAR Table 1.31

Last updated: 9 September 2014

Residential loans to individuals : Income multiple and LTV

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
B	Residential loans to individuals : Non regulated							
	Income multiple							
	Single:							
1	Less than 2.50	Per cent	5.08	5.37	4.90	5.30	5.22	5.14
2	2.50 < 3.00	Per cent	0.94	1.10	1.06	1.05	1.09	1.30
3	3.00 < 3.50	Per cent	0.86	0.91	1.00	0.96	1.03	1.22
4	3.50 < 4.00	Per cent	0.65	0.83	0.60	0.70	0.63	0.77
5	4.00 or over	Per cent	2.70	3.13	3.61	2.87	3.44	3.13
6	Other	Per cent	76.94	76.44	76.51	76.45	76.65	74.50
7	Total on Single income	Per cent	87.17	87.78	87.69	87.32	88.06	86.06
8	of which : Not evidenced	Per cent	2.13	1.90	2.61	2.18	2.77	2.35
	Joint:							
9	Less than 2.00	Per cent	3.99	3.99	3.95	3.68	3.83	3.90
10	2.00 < 2.50	Per cent	1.10	1.02	1.05	1.11	1.03	1.25
11	2.50 < 2.75	Per cent	0.41	0.54	0.47	0.43	0.39	0.46
12	2.75 < 3.00	Per cent	0.44	0.34	0.39	0.41	0.37	0.53
13	3.00 or over	Per cent	2.10	1.89	2.05	1.83	1.84	2.27
14	Other	Per cent	4.79	4.44	4.40	5.23	4.49	5.53
15	Total on Joint income	Per cent	12.83	12.22	12.31	12.68	11.94	13.94
16	of which : Not evidenced	Per cent	1.20	0.73	0.69	0.56	0.63	0.49

MLAR Table 1.31

Last updated: 9 September 2014

Residential loans to individuals : Income multiple and LTV

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
B (cont.)								
LTV								
17	< = 75%	Per cent	86.92	88.06	88.25	86.83	86.36	86.05
18	Over 75 < = 90%	Per cent	12.26	11.43	11.15	12.73	13.08	13.43
19	Over 90 < = 95%	Per cent	0.06	0.05	0.09	0.05	0.06	0.07
20	Over 95%	Per cent	0.76	0.46	0.51	0.39	0.49	0.44
21	Total	Per cent	100.00	100.00	100.00	100.00	100.00	100.00
LTV and Income multiple								
Over 90 < = 95%								
22	Single: 3.50 x or more	Per cent	0.01	0.00	0.02	0.00	0.00	0.01
23	Joint : 2.75 x or more	Per cent	0.01	0.01	0.01	0.01	0.01	0.01
24	Total	Per cent	0.02	0.01	0.03	0.01	0.01	0.02
Over 95%								
25	Single: 3.50 x or more	Per cent	0.29	0.24	0.26	0.27	0.30	0.23
26	Joint : 2.75 x or more	Per cent	0.04	0.04	0.04	0.01	0.01	0.03
27	Total	Per cent	0.33	0.28	0.31	0.28	0.30	0.26
LTV (All over 90%)								
28	Single: 3.50 x or more	Per cent	0.30	0.24	0.28	0.27	0.30	0.24
29	Joint : 2.75 x or more	Per cent	0.05	0.06	0.06	0.02	0.01	0.04
30	Total	Per cent	0.35	0.30	0.34	0.29	0.31	0.27

MLAR Table 1.31

Last updated: 9 September 2014

Residential loans to individuals : Income multiple and LTV

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
C	Residential loans to individuals : All (Reg+Non reg)							
	Income multiple							
	Single:							
1	Less than 2.50	Per cent	10.49	10.04	9.31	9.20	8.93	8.60
2	2.50 < 3.00	Per cent	4.93	4.68	4.27	4.36	4.20	4.03
3	3.00 < 3.50	Per cent	5.69	5.63	5.31	5.56	5.31	5.11
4	3.50 < 4.00	Per cent	5.78	5.46	5.18	5.55	5.40	5.20
5	4.00 or over	Per cent	10.05	10.19	10.53	11.61	11.61	11.88
6	Other	Per cent	13.11	12.10	12.09	12.28	14.02	13.23
7	Total on Single income	Per cent	50.04	48.09	46.69	48.56	49.48	48.06
8	of which : Not evidenced	Per cent	4.35	4.35	4.46	4.86	4.59	3.98
	Joint:							
9	Less than 2.00	Per cent	9.47	9.42	8.78	7.96	7.91	7.50
10	2.00 < 2.50	Per cent	7.12	7.41	7.74	7.23	6.88	6.55
11	2.50 < 2.75	Per cent	4.26	4.38	4.12	3.93	3.75	3.68
12	2.75 < 3.00	Per cent	4.79	4.77	4.41	4.30	4.08	4.17
13	3.00 or over	Per cent	23.11	24.83	27.21	26.96	26.79	28.79
14	Other	Per cent	1.22	1.10	1.06	1.06	1.11	1.26
15	Total on Joint income	Per cent	49.96	51.91	53.31	51.44	50.52	51.94
16	of which : Not evidenced	Per cent	5.15	5.46	5.38	5.33	4.89	4.23
	LTV							
17	< = 75%	Per cent	67.02	65.23	65.13	64.60	64.73	64.50
18	Over 75 < = 90%	Per cent	30.90	32.29	32.73	33.25	31.64	30.88
19	Over 90 < = 95%	Per cent	1.62	2.02	1.69	1.73	3.10	4.18
20	Over 95%	Per cent	0.46	0.46	0.46	0.42	0.53	0.45
21	Total	Per cent	100.00	100.00	100.00	100.00	100.00	100.00

MLAR Table 1.31

Last updated: 9 September 2014

Residential loans to individuals : Income multiple and LTV

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
C (cont.)								
LTV and Income multiple								
Over 90 <= 95%								
22	Single: 3.50 x or more	Per cent	0.23	0.28	0.23	0.27	0.51	0.67
23	Joint : 2.75 x or more	Per cent	0.79	1.04	0.82	0.92	1.76	2.38
24	Total	Per cent	1.02	1.31	1.05	1.19	2.27	3.05
Over 95%								
25	Single: 3.50 x or more	Per cent	0.16	0.16	0.18	0.23	0.25	0.20
26	Joint : 2.75 x or more	Per cent	0.09	0.13	0.09	0.06	0.08	0.11
27	Total	Per cent	0.25	0.29	0.27	0.30	0.33	0.31
LTV (All over 90%)								
28	Single: 3.50 x or more	Per cent	0.39	0.44	0.41	0.51	0.77	0.87
29	Joint : 2.75 x or more	Per cent	0.88	1.16	0.91	0.98	1.84	2.48
30	Total	Per cent	1.27	1.60	1.32	1.49	2.60	3.36

Notes to table

Per cent of gross advances

Explanatory notes

MLAR Table 1.32

Last updated: 9 September 2014

Residential loans to individuals : Nature of loan

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
A	Residential loans to individuals : Regulated							
	With Impaired credit history							
1	Advances	Per cent	0.25	0.21	0.19	0.19	0.21	0.21
2	Balances	Per cent	1.70	1.66	1.62	1.50	1.23	1.19
By payment type								
Advances								
3	Repayment (capital + interest)	Per cent	80.58	83.28	84.09	85.81	84.76	85.90
4	Interest only	Per cent	14.60	12.36	11.51	9.93	10.38	9.81
5	Combined	Per cent	2.74	2.79	2.80	2.81	3.03	2.84
6	Other	Per cent	2.08	1.58	1.59	1.45	1.82	1.46
Balances								
7	Repayment (capital + interest)	Per cent	58.73	59.73	60.93	62.02	63.03	64.14
8	Interest only	Per cent	33.28	32.46	31.51	30.30	29.58	28.71
9	Combined	Per cent	7.10	6.91	6.68	6.73	6.53	6.30
10	Other	Per cent	0.89	0.90	0.87	0.95	0.85	0.85

MLAR Table 1.32

Last updated: 9 September 2014

Residential loans to individuals : Nature of loan

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
A (cont.)								
	By drawing facility							
	Advances							
11	Loans with extra drawing facility	Per cent	6.29	4.61	4.39	3.60	3.93	3.45
12	Loans including unused facility	£ millions	6,987	6,786	7,004	6,641	6,688	6,645
13	Unused facility	£ millions	5,144	5,123	5,118	5,047	5,131	5,135
14	Net loans	£ millions	1,843	1,663	1,886	1,594	1,557	1,510
15	Loans with no extra drawing facility	Per cent	93.71	95.39	95.61	96.40	96.07	96.55
	Balances							
16	Loans with extra drawing facility	Per cent	11.21	10.87	10.46	10.40	10.01	9.62
17	Loans including unused facility	£ millions	126,200	124,459	122,288	123,815	121,572	118,895
18	Unused facility	£ millions	28,557	29,179	29,596	30,468	30,871	31,020
19	Net loans	£ millions	97,644	95,280	92,692	93,347	90,701	87,874
20	Loans with no extra drawing facility	Per cent	88.79	89.13	89.54	89.60	89.99	90.38

MLAR Table 1.32

Last updated: 9 September 2014

Residential loans to individuals : Nature of loan

Not seasonally adjusted

Sub table reference			2013	Q2	Q3	Q4	2014	Q2
			Q1				Q1	
B	Residential loans to individuals : Non regulated							
	With Impaired credit history							
1	Advances	Per cent	0.20	0.18	0.18	0.20	0.10	0.09
2	Balances	N/A						
	By payment type							
	Advances							
3	Repayment (capital + interest)	Per cent	17.68	16.87	17.15	17.79	16.71	16.05
4	Interest only	Per cent	80.78	81.82	81.19	80.96	81.37	81.99
5	Combined	Per cent	0.93	0.83	1.17	1.05	1.18	0.93
6	Other	Per cent	0.61	0.48	0.49	0.20	0.75	1.03
	Balances							
7	Repayment (capital + interest)	Per cent	24.82	24.41	23.98	23.34	22.98	22.59
8	Interest only	Per cent	68.03	68.65	69.28	69.88	70.63	71.22
9	Combined	Per cent	6.25	6.06	5.88	5.80	5.53	5.31
10	Other	Per cent	0.89	0.89	0.85	0.98	0.85	0.88

MLAR Table 1.32

Last updated: 9 September 2014

Residential loans to individuals : Nature of loan

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
B (cont.)								
	By drawing facility							
	Advances							
11	Loans with extra drawing facility	Per cent	4.86	3.72	3.59	2.75	2.94	3.11
12	Loans including unused facility	£ millions	1,657	1,581	1,644	1,519	1,559	1,523
13	Unused facility	£ millions	1,429	1,373	1,410	1,323	1,341	1,284
14	Net loans	£ millions	228	208	235	197	218	239
15	Loans with no extra drawing facility	Per cent	95.14	96.28	96.41	97.25	97.06	96.89
	Balances							
16	Loans with extra drawing facility	Per cent	8.14	7.91	7.69	7.16	6.89	6.59
17	Loans including unused facility	£ millions	34,004	33,496	33,237	31,981	31,556	31,047
18	Unused facility	£ millions	14,612	14,734	15,055	15,227	15,306	15,506
19	Net loans	£ millions	19,391	18,762	18,183	16,755	16,250	15,540
20	Loans with no extra drawing facility	Per cent	91.86	92.09	92.31	92.84	93.11	93.41

MLAR Table 1.32

Last updated: 9 September 2014

Residential loans to individuals : Nature of loan

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
C	Residential loans to individuals : All (Reg + Non reg)							
With Impaired credit history								
1	Advances	Per cent	0.24	0.20	0.19	0.19	0.20	0.19
2	Balances	N/A						
By payment type								
Advances								
3	Repayment (capital + interest)	Per cent	71.88	74.37	75.25	76.35	74.04	75.49
4	Interest only	Per cent	23.75	21.68	20.71	19.81	21.57	20.57
5	Combined	Per cent	2.49	2.52	2.59	2.57	2.74	2.55
6	Other	Per cent	1.88	1.43	1.45	1.27	1.65	1.39
Balances								
7	Repayment (capital + interest)	Per cent	51.45	52.20	53.15	54.02	54.76	55.62
8	Interest only	Per cent	40.74	40.17	39.47	38.49	38.06	37.43
9	Combined	Per cent	6.91	6.73	6.51	6.54	6.32	6.10
10	Other	Per cent	0.89	0.89	0.87	0.95	0.85	0.85

MLAR Table 1.32

Last updated: 9 September 2014

Residential loans to individuals : Nature of loan

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
C (cont.)								
Advances								
11	Loans with extra drawing facility	Per cent	6.09	4.49	4.28	3.48	3.77	3.40
12	Loans including unused facility	£ millions	8,644	8,367	8,648	8,160	8,247	8,168
13	Unused facility	£ millions	6,573	6,496	6,528	6,370	6,472	6,419
14	Net loans	£ millions	2,071	1,871	2,121	1,791	1,775	1,749
15	Loans with no extra drawing facility	Per cent	93.91	95.51	95.72	96.52	96.23	96.60
Balances								
16	Loans with extra drawing facility	Per cent	10.55	10.24	9.88	9.73	9.37	9.00
17	Loans including unused facility	£ millions	160,204	157,955	155,525	155,796	153,128	149,941
18	Unused facility	£ millions	43,169	43,913	44,651	45,695	46,177	46,527
19	Net loans	£ millions	117,035	114,042	110,875	110,101	106,951	103,415
20	Loans with no extra drawing facility	Per cent	89.45	89.76	90.12	90.27	90.63	91.00

Notes to table

Explanatory notes

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MLAR Table 1.33

Last updated: 9 September 2014

Residential loans to individuals : Purpose of loan

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
A	Residential loans to individuals : Regulated							
	By purpose of loan:							
	Advances							
1	House purchase:	Per cent	59.25	60.88	64.11	64.40	61.85	66.35
	Owner occupation:							
2	FTBs	Per cent	21.13	22.02	23.05	23.88	23.79	25.91
3	Other	Per cent	37.80	38.42	40.61	39.89	37.31	39.84
4	Buy to let	Per cent	0.32	0.44	0.45	0.63	0.75	0.61
5	Further advance	Per cent	3.82	3.23	2.93	2.78	3.23	2.71
6	Remortgage	Per cent	33.23	32.08	29.92	30.02	31.71	27.69
7	Own borrowers	Per cent	3.57	2.73	2.08	2.35	2.45	2.22
8	From other lenders	Per cent	29.67	29.34	27.84	27.68	29.26	25.47
9	Other:	Per cent	3.69	3.81	3.03	2.79	3.21	3.25
10	Lifetime mortgage	Per cent	0.88	0.76	0.79	0.76	0.88	0.80
11	Other	Per cent	2.81	3.05	2.24	2.04	2.33	2.45
12	Total	£ millions	29,283	36,064	42,999	44,318	39,655	43,813
	Balances							
13	House purchase:	Per cent	53.71	54.09	54.63	55.44	55.91	56.46
	Owner occupation:							
14	FTBs	Per cent	18.25	18.52	18.81	19.22	19.54	19.90
15	Other	Per cent	35.13	35.21	35.46	35.85	35.98	36.16
16	Buy to let	Per cent	0.34	0.36	0.35	0.37	0.39	0.40

MLAR Table 1.33

Last updated: 9 September 2014

Residential loans to individuals : Purpose of loan

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
A (cont.)								
17	Further advance	Per cent	3.95	3.90	3.83	3.75	3.66	3.58
18	Remortgage	Per cent	39.95	39.63	39.09	38.67	38.40	37.92
19	Own borrowers	Per cent	5.97	6.00	5.82	5.30	5.23	5.15
20	From other lenders	Per cent	33.98	33.64	33.26	33.37	33.17	32.78
21	Other:	Per cent	2.38	2.38	2.45	2.14	2.03	2.04
22	Lifetime mortgage	Per cent	0.69	0.70	0.68	0.68	0.69	0.69
23	Other	Per cent	1.69	1.68	1.77	1.46	1.34	1.35
24	Total	£ millions	871,395	876,507	886,171	897,796	905,924	913,736
New commitments in Qtr								
(i) Percentages by purpose								
25	House purchase	Per cent	60.46	65.23	63.74	64.76	65.51	70.08
26	Remortgage	Per cent	32.83	29.22	31.24	30.32	29.15	25.16
27	Other (inc further advances)	Per cent	6.70	5.54	5.03	4.92	5.34	4.75
28	Total	£ millions	30,897	41,332	43,349	43,335	41,563	45,121
(ii) Amounts by purpose								
29	House purchase	£ millions	18,682	26,962	27,629	28,064	27,229	31,623
30	Remortgage	£ millions	10,145	12,079	13,540	13,139	12,115	11,353
31	Other (inc further advances)	£ millions	2,071	2,291	2,180	2,132	2,219	2,145
32	Total	£ millions	30,897	41,332	43,349	43,335	41,563	45,121

MLAR Table 1.33

Last updated: 9 September 2014

Residential loans to individuals : Purpose of loan

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
B	Residential loans to individuals : Non regulated							
	By purpose of loan:							
	Advances							
1	House purchase:	Per cent	89.05	91.20	90.62	92.03	90.77	91.50
	Owner occupation:							
2	FTBs	Per cent	0.25	0.21	0.20	0.14	0.16	0.14
3	Other	Per cent	3.62	3.50	3.60	3.82	3.14	3.45
4	Buy to let	Per cent	85.18	87.49	86.81	88.08	87.48	87.92
5	Further advance	Per cent	1.56	1.43	1.11	1.06	1.06	0.99
6	Remortgage	Per cent	5.76	3.63	4.33	4.50	4.16	3.57
7	Own borrowers	Per cent	1.07	0.76	0.78	0.79	1.41	0.49
8	From other lenders	Per cent	4.70	2.87	3.55	3.71	2.75	3.08
9	Other:	Per cent	3.62	3.74	3.95	2.41	4.02	3.94
10	Lifetime mortgage	Per cent	0.00	0.00	0.00	0.00	0.01	0.00
11	Other	Per cent	3.62	3.74	3.95	2.40	4.01	3.94
12	Total	£ millions	4,698	5,588	6,540	7,156	7,419	7,679

MLAR Table 1.33

Last updated: 9 September 2014

Residential loans to individuals : Purpose of loan

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
B (cont.)								
Balances								
13	Buy to let	Per cent	57.88	59.01	60.05	61.24	62.91	64.13
14	Lifetime mortgage	Per cent	0.85	0.84	0.80	0.84	0.82	0.80
15	Other non regulated	Per cent	41.27	40.15	39.15	37.92	36.27	35.06
16	Total	£ millions	238,233	237,212	236,537	234,108	235,733	235,729
New commitments in Qtr								
(i) Percentages by purpose								
17	House purchase	Per cent	79.12	79.33	71.99	74.22	69.88	72.48
18	Remortgage	Per cent	16.75	15.84	23.14	21.51	26.10	23.41
19	Other (inc further advances)	Per cent	4.13	4.83	4.88	4.27	4.02	4.10
20	Total	£ millions	4,554	6,179	7,142	6,981	7,268	8,266
(ii) Amounts by purpose								
21	House purchase	£ millions	3,603	4,902	5,141	5,181	5,079	5,991
22	Remortgage	£ millions	763	979	1,652 (a)	1,502	1,897	1,935
23	Other (inc further advances)	£ millions	188	298	348	298	292	339
24	Total	£ millions	4,554	6,179	7,142	6,981	7,268	8,266

MLAR Table 1.33

Last updated: 9 September 2014

Residential loans to individuals : Purpose of loan

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
C	Residential loans to individuals : All (Reg + Non reg)							
	By purpose of loan:							
	Advances							
1	House purchase	Per cent	63.37	64.95	67.61	68.24	66.41	70.10
	Owner occupation							
2	FTBs	Per cent	18.25	19.09	20.03	20.58	20.06	22.06
3	Other	Per cent	33.07	33.74	35.73	34.87	31.93	34.41
4	Buy to let	Per cent	12.05	12.12	11.85	12.79	14.42	13.63
5	Further advance	Per cent	3.51	2.99	2.69	2.54	2.88	2.45
6	Remortgage	Per cent	29.44	28.26	26.54	26.48	27.36	24.10
7	Own borrowers	Per cent	3.22	2.47	1.91	2.13	2.28	1.96
8	From other lenders	Per cent	26.21	25.79	24.63	24.35	25.08	22.13
9	Other	Per cent	3.68	3.80	3.16	2.74	3.34	3.35
10	Lifetime mortgage	Per cent	0.76	0.65	0.69	0.65	0.74	0.68
11	Other	Per cent	2.92	3.14	2.47	2.09	2.60	2.67
12	Total	£ millions	33,981	41,652	49,539	51,473	47,074	51,492

MLAR Table 1.33

Last updated: 9 September 2014

Residential loans to individuals : Purpose of loan

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
C (cont.)								
Balances								
13	Buy to let	Per cent	12.69	12.85	12.93	12.96	13.30	13.47
14	Lifetime mortgage	Per cent	0.73	0.73	0.71	0.71	0.71	0.71
15	Other	Per cent	86.58	86.42	86.36	86.33	85.99	85.82
16	Total	£ millions	1,109,628	1,113,719	1,122,708	1,131,904	1,141,657	1,149,465
New commitments in Qtr								
(i) Percentages by purpose								
17	House purchase	Per cent	62.86	67.07	64.90	66.07	66.16	70.46
18	Remortgage	Per cent	30.77	27.48	30.09	29.10	28.69	24.89
19	Other (inc further advances)	Per cent	6.37	5.45	5.01	4.83	5.14	4.65
20	Total	£ millions	35,452	47,511	50,491	50,316	48,831	53,387
(ii) Amounts by purpose								
21	House purchase	£ millions	22,285	31,864	32,770	33,245	32,308	37,614
22	Remortgage	£ millions	10,907	13,058	15,193	14,641	14,012	13,288
23	Other (inc further advances)	£ millions	2,259	2,590	2,528	2,430	2,511	2,485
24	Total	£ millions	35,452	47,511	50,491	50,316	48,831	53,387

Notes to table

(a) Due to a reclassification by one reporting institution from commitments for house purchase to commitments for remortgage, the amount of non-regulated commitments for remortgage increased by approximately £600 million

Explanatory notes

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MLAR Table 1.4

Last updated: 9 September 2014

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
A	Residential loans to individuals : Regulated							
	Loans in Arrears							
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)							
1	Number of loan accounts	Units	20,687	18,528	17,014	16,523	15,796	14,248
2	Amount of arrears	£ millions	44	40	36	36	34	31
3	Balance outstanding	£ millions	2,366	2,147	1,959	1,914	1,811	1,643
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	14.00	12.92	12.26	12.49	12.14	11.65
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	141,173	139,819	134,998	128,023	126,282	120,243
	of which : % of cases having							
6	A temporary concession	Per cent	5.44	5.61	5.11	4.96	5.17	4.04
7	A formal arrangement	Per cent	27.87	26.50	27.11	27.48	28.60	28.38
8	No concession or arrangement	Per cent	66.70	67.89	67.78	67.56	66.23	67.59
9	Amount of arrears	£ millions	871	873	892	875	862	889
10	Balance outstanding	£ millions	16,898	16,618	15,974	15,318	14,919	14,105
11	Balances as % of total loan balances	Per cent	1.94	1.90	1.80	1.71	1.65	1.54
12	Performance of arrears cases in Qtr	Per cent	57.30	59.31	60.89	61.20	62.58	63.00

MLAR Table 1.4

Last updated: 9 September 2014

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
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	0.64	0.62	0.59	0.56	0.54	0.50
14	2.5 < 5.0 % in arrears	Per cent	0.67	0.65	0.62	0.58	0.56	0.52
15	5.0 < 7.5 % in arrears	Per cent	0.25	0.25	0.24	0.22	0.21	0.20
16	7.5 < 10 % in arrears	Per cent	0.11	0.11	0.11	0.11	0.10	0.10
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	0.11	0.11	0.10	0.08	0.08	0.08
19	TOTAL	Per cent	1.94	1.90	1.80	1.71	1.65	1.54
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.30	1.27	1.22	1.15	1.11	1.04
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.53	0.52	0.49	0.47	0.46	0.43
22	2.5 < 5.0 % in arrears	Per cent	0.55	0.54	0.52	0.49	0.48	0.45
23	5.0 < 7.5 % in arrears	Per cent	0.21	0.21	0.20	0.19	0.18	0.17
24	7.5 < 10 % in arrears	Per cent	0.10	0.10	0.10	0.09	0.09	0.09
25	10 % or more in arrears	Per cent	0.15	0.16	0.16	0.15	0.15	0.16
26	In possession	Per cent	0.07	0.07	0.06	0.06	0.06	0.05
27	TOTAL	Per cent	1.61	1.59	1.52	1.45	1.42	1.35
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.08	1.07	1.03	0.98	0.96	0.92

MLAR Table 1.4

Last updated: 9 September 2014

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
A (cont.)								
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	4,356	4,055	3,919	3,322	3,526	2,945
30	Possession sales in Qtr	Units	4,174	4,335	4,226	4,063	3,538	3,351
31	Stocks of possessions at end Qtr	Units	6,344	6,029	5,714	4,961	5,010	4,631
Capitalisation of arrears cases								
32	Number in Qtr	Units	4,720	4,473	4,966	5,452	5,184	5,035
33	Amount of arrears capitalised in Qtr	£ millions	19	18	19	21	20	20
34	Balance outstanding	£ millions	591	549	599	663	627	601
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	8,742,941	8,793,488	8,855,853	8,859,484	8,895,787	8,891,379
36	Loan book: balances outstanding	£ millions	871,395	876,507	886,171	897,796	905,924	913,736

MLAR Table 1.4

Last updated: 9 September 2014

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
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	10,135	8,588	8,200	7,798	7,122	6,632
2	Amount of arrears	£ millions	13	11	10	10	9	8
3	Balance outstanding	£ millions	680	590	559	544	503	453
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	11.32	10.28	10.31	10.78	10.32	9.84
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	95,761	92,372	87,954	81,145	78,684	75,477
	of which : % of cases having							
6	A temporary concession	Per cent	5.36	5.25	4.98	4.39	4.97	4.62
7	A formal arrangement	Per cent	19.38	18.66	18.75	18.95	19.42	19.16
8	No concession or arrangement	Per cent	75.25	76.09	76.26	76.66	75.61	76.22
9	Amount of arrears	£ millions	527	507	480	437	434	414
10	Balance outstanding	£ millions	6,006	5,741	5,423	5,044	4,869	4,597
11	Balances as % of total loan balances	Per cent	2.52	2.42	2.29	2.15	2.07	1.95
12	Performance of arrears cases in Qtr	Per cent	53.90	57.21	56.21	58.02	59.19	57.95

MLAR Table 1.4

Last updated: 9 September 2014

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
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	0.68	0.65	0.62	0.59	0.57	0.53
14	2.5 < 5.0 % in arrears	Per cent	0.72	0.68	0.65	0.62	0.58	0.54
15	5.0 < 7.5 % in arrears	Per cent	0.32	0.31	0.30	0.28	0.25	0.23
16	7.5 < 10 % in arrears	Per cent	0.16	0.16	0.15	0.14	0.14	0.13
17	10 % or more in arrears	Per cent	0.44	0.43	0.41	0.38	0.37	0.35
18	In possession	Per cent	0.20	0.19	0.17	0.14	0.16	0.16
19	TOTAL	Per cent	2.52	2.42	2.29	2.15	2.07	1.95
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.84	1.77	1.68	1.56	1.50	1.42
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.52	0.51	0.49	0.47	0.47	0.46
22	2.5 < 5.0 % in arrears	Per cent	0.59	0.58	0.56	0.53	0.53	0.51
23	5.0 < 7.5 % in arrears	Per cent	0.28	0.27	0.26	0.25	0.25	0.24
24	7.5 < 10 % in arrears	Per cent	0.16	0.16	0.15	0.15	0.15	0.14
25	10 % or more in arrears	Per cent	0.68	0.68	0.65	0.62	0.63	0.62
26	In possession	Per cent	0.08	0.08	0.08	0.07	0.08	0.08
27	TOTAL	Per cent	2.32	2.27	2.20	2.09	2.11	2.06
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.79	1.76	1.71	1.62	1.64	1.60

MLAR Table 1.4

Last updated: 9 September 2014

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
B (cont.)								
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	1,997	2,012	1,937	1,624	1,918	1,698
30	Possession sales in Qtr	Units	2,198	2,185	2,026	1,968	1,770	1,662
31	Stocks of possessions at end Qtr	Units	3,425	3,215	3,105	2,751	2,993	3,000
Capitalisation of arrears cases								
32	Number in Qtr	Units	2,456	2,168	2,033	1,691	1,477	1,379
33	Amount of arrears capitalised in Qtr	£ millions	6	5	5	5	5	5
34	Balance outstanding	£ millions	176	146	144	114	114	105
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	4,133,937	4,071,939	4,001,450	3,883,893	3,731,224	3,672,051
36	Loan book: balances outstanding	£ millions	238,233	237,212	236,537	234,108	235,733	235,729

MLAR Table 1.4

Last updated: 9 September 2014

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
C	Residential loans to individuals : All (Reg + Non reg)							
	Loans in Arrears							
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)							
1	Number of loan accounts	Units	30,822	27,116	25,214	24,321	22,918	20,880
2	Amount of arrears	£ millions	57	51	47	46	43	39
3	Balance outstanding	£ millions	3,046	2,738	2,518	2,458	2,314	2,096
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	13.30	12.24	11.77	12.07	11.69	11.21
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	236,934	232,191	222,952	209,168	204,966	195,720
	of which : % of cases having							
6	A temporary concession	Per cent	5.41	5.47	5.06	4.74	5.09	4.26
7	A formal arrangement	Per cent	24.44	23.38	23.82	24.17	25.08	24.82
8	No concession or arrangement	Per cent	70.16	71.15	71.13	71.09	69.83	70.92
9	Amount of arrears	£ millions	1,398	1,380	1,372	1,312	1,296	1,303
10	Balance outstanding	£ millions	22,904	22,359	21,397	20,362	19,788	18,702
11	Balances as % of total loan balances	Per cent	2.06	2.01	1.91	1.80	1.73	1.63
12	Performance of arrears cases in Qtr	Per cent	56.36	58.77	59.56	60.37	61.74	61.80

MLAR Table 1.4

Last updated: 9 September 2014

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
C (cont.)								
Arrears cases at end Qtr: analysed by degree of severity								
(i) Balances on cases in arrears as % total loan balances								
13	1.5 < 2.5 % in arrears	Per cent	0.65	0.63	0.59	0.56	0.54	0.51
14	2.5 < 5.0 % in arrears	Per cent	0.68	0.66	0.63	0.59	0.56	0.52
15	5.0 < 7.5 % in arrears	Per cent	0.27	0.26	0.25	0.23	0.22	0.20
16	7.5 < 10 % in arrears	Per cent	0.12	0.12	0.12	0.12	0.11	0.10
17	10 % or more in arrears	Per cent	0.21	0.21	0.21	0.20	0.20	0.20
18	In possession	Per cent	0.13	0.12	0.11	0.09	0.10	0.09
19	TOTAL	Per cent	2.06	2.01	1.91	1.80	1.73	1.63
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.41	1.38	1.31	1.24	1.19	1.12
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.53	0.52	0.49	0.47	0.46	0.44
22	2.5 < 5.0 % in arrears	Per cent	0.56	0.55	0.53	0.50	0.49	0.47
23	5.0 < 7.5 % in arrears	Per cent	0.23	0.23	0.22	0.21	0.20	0.19
24	7.5 < 10 % in arrears	Per cent	0.12	0.12	0.11	0.11	0.11	0.10
25	10 % or more in arrears	Per cent	0.32	0.32	0.31	0.30	0.30	0.29
26	In possession	Per cent	0.08	0.07	0.07	0.06	0.06	0.06
27	TOTAL	Per cent	1.84	1.80	1.73	1.64	1.62	1.56
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.31	1.29	1.24	1.17	1.16	1.12

MLAR Table 1.4

Last updated: 9 September 2014

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
C (cont.)								
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	6,353	6,067	5,856	4,946	5,444	4,643
30	Possession sales in Qtr	Units	6,372	6,520	6,252	6,031	5,308	5,013
31	Stocks of possessions at end Qtr	Units	9,769	9,244	8,819	7,712	8,003	7,631
Capitalisation of arrears cases								
32	Number in Qtr	Units	7,176	6,641	6,999	7,143	6,661	6,414
33	Amount of arrears capitalised in Qtr	£ millions	25	23	24	26	26	25
34	Balance outstanding	£ millions	768	695	743	777	740	706
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	12,876,878	12,865,427	12,857,303	12,743,377	12,627,011	12,563,430
36	Loan book: balances outstanding	£ millions	1,109,628	1,113,719	1,122,708	1,131,904	1,141,657	1,149,465

Notes to table

Explanatory notes

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MLAR Table 1.5

Last updated: 9 September 2014

Residential loans to individuals : Mortgage Administration

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
Mortgage contracts as Principal Administrator at end of quarter :								
A	Residential loans to individuals : Regulated							
Numbers of loans administered for :								
1	Firms without a mortgage lender's permission	Units	106,969	107,698	114,192	123,355	124,366	125,539
2	SPVs:	Units	789,763	773,711	734,130	709,611	670,236	636,555
3	All "securitised"	Units	896,732	881,409	848,322	832,966	794,602	762,094
Balances outstanding on loans administered for :								
4	Firms without a mortgage lender's permission	£ millions	6,434	6,357	6,586	7,656	7,640	7,464
5	SPVs:	£ millions	79,314	77,730	73,696	70,685	64,971	64,335
6	All "securitised"	£ millions	85,749	84,087	80,282	78,342	72,611	71,800

MLAR Table 1.5

Last updated: 9 September 2014

Residential loans to individuals : Mortgage Administration

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
B	Residential loans to individuals : Non regulated							
Numbers of loans administered for :								
1	Firms without a mortgage lender's permission	Units	21,764	19,335	20,369	25,970	20,531	18,543
2	SPVs:	Units	414,203	402,635	389,676	355,212	353,353	335,751
3	All "securitised"	Units	435,967	421,970	410,045	381,182	373,884	354,294
Balances outstanding on loans administered for :								
4	Firms without a mortgage lender's permission	£ millions	1,192	1,221	1,089	1,452	1,381	1,113
5	SPVs:	£ millions	31,373	30,691	29,741	26,642	27,325	26,913
6	All "securitised"	£ millions	32,566	31,911	30,830	28,095	28,706	28,025

MLAR Table 1.5

Last updated: 9 September 2014

Residential loans to individuals : Mortgage Administration

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
C	Residential loans to individuals : All (Reg + Non reg)							
Numbers of loans administered for :								
1	Firms without a mortgage lender's permission	Units	128,733	127,033	134,561	149,325	144,897	144,082
2	SPVs:	Units	1,203,966	1,176,346	1,123,806	1,064,823	1,023,589	972,306
3	All "securitised"	Units	1,332,699	1,303,379	1,258,367	1,214,148	1,168,486	1,116,388
Balances outstanding on loans administered for :								
4	Firms without a mortgage lender's permission	£ millions	7,627	7,577	7,675	9,109	9,022	8,577
5	SPVs:	£ millions	110,688	108,421	103,437	97,328	92,295	91,248
6	All "securitised"	£ millions	118,315	115,998	111,112	106,436	101,317	99,825

Notes to table

- 1) This table provides details of mortgages being administered for firms or entities (ie SPVs) that do not themselves have a permission to undertake regulated mortgage lending (and hence not required to submit their own MLARs). Its purpose is to indicate the amounts of mortgage business falling within this categorisation and on which arrears information is provided in Table 1.6.
- 2) SPV is a special purpose vehicle used to hold loans that have been securitised.

Explanatory notes

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MLAR Table 1.6

Last updated: 9 September 2014

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
A	Residential loans to individuals : Regulated							
	Loans in Arrears							
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)							
1	Number of loan accounts	Units	4,413	3,944	3,522	3,612	3,545	2,912
2	Amount of arrears	£ millions	9	8	7	8	7	6
3	Balance outstanding	£ millions	497	449	407	430	406	330
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	9.65	9.16	8.85	9.59	10.19	8.94
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	41,662	39,830	37,265	36,389	32,538	30,614
	of which : % of cases having							
6	A temporary concession	Per cent	3.31	3.39	3.30	2.98	3.50	3.39
7	A formal arrangement	Per cent	39.05	38.45	38.32	36.51	38.95	40.46
8	No concession or arrangement	Per cent	57.64	58.16	58.39	60.51	57.54	56.15
9	Amount of arrears	£ millions	247	235	220	214	195	182
10	Balance outstanding	£ millions	5,150	4,904	4,595	4,485	3,989	3,694

MLAR Table 1.6

Last updated: 9 September 2014

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
A (cont.)								
11	Balances as % of total loan balances	Per cent	6.01	5.83	5.72	5.72	5.49	5.14
12	Performance of arrears cases in Qtr	Per cent	67.06	69.09	70.25	69.38	67.50	71.17
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	1.87	1.81	1.79	1.83	1.78	1.61
14	2.5 < 5.0 % in arrears	Per cent	2.14	2.09	2.05	2.04	1.94	1.84
15	5.0 < 7.5 % in arrears	Per cent	0.86	0.84	0.83	0.82	0.78	0.74
16	7.5 < 10 % in arrears	Per cent	0.39	0.38	0.37	0.38	0.35	0.34
17	10 % or more in arrears	Per cent	0.42	0.41	0.41	0.41	0.39	0.36
18	In possession	Per cent	0.33	0.31	0.28	0.24	0.26	0.24
19	Total	Per cent	6.01	5.83	5.72	5.72	5.49	5.14
20	Total (excl. 1.5 < 2.5% band)	Per cent	4.14	4.02	3.93	3.89	3.72	3.53
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	1.45	1.41	1.36	1.38	1.30	1.25
22	2.5 < 5.0 % in arrears	Per cent	1.64	1.60	1.55	1.54	1.44	1.42
23	5.0 < 7.5 % in arrears	Per cent	0.66	0.66	0.64	0.63	0.59	0.59
24	7.5 < 10 % in arrears	Per cent	0.31	0.30	0.30	0.30	0.27	0.27
25	10 % or more in arrears	Per cent	0.36	0.35	0.35	0.36	0.33	0.33
26	In possession	Per cent	0.22	0.20	0.19	0.16	0.16	0.16
27	Total	Per cent	4.65	4.52	4.39	4.37	4.09	4.02
28	Total (excl. 1.5 < 2.5% band)	Per cent	3.19	3.11	3.03	2.99	2.79	2.77

MLAR Table 1.6

Last updated: 9 September 2014

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
A (cont.)								
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	1,315	1,272	1,066	825	809	733
30	Possession sales in Qtr	Units	1,480	1,463	1,256	1,161	955	804
31	Stocks of possessions at end Qtr	Units	1,993	1,790	1,602	1,369	1,234	1,182
Capitalisation of arrears cases								
32	Number in Qtr	Units	792	751	837	853	500	383
33	Amount of arrears capitalised in Qtr	£ millions	4	4	4	4	2	2
34	Balance outstanding	£ millions	107	99	109	114	59	48
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	896,732	881,409	848,322	832,966	794,602	762,094
36	Loan book: balances outstanding	£ millions	85,749	84,087	80,282	78,342	72,611	71,800

MLAR Table 1.6

Last updated: 9 September 2014

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
B	Residential loans to individuals : Non regulated							
	Loans in Arrears							
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)							
1	Number of loan accounts	Units	1,700	1,456	1,350	1,275	1,298	978
2	Amount of arrears	£ millions	2	2	2	2	2	1
3	Balance outstanding	£ millions	115	99	93	87	84	64
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	8.94	8.22	8.14	7.76	8.19	7.78
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	20,924	20,157	19,431	19,274	18,027	14,130
	of which : % of cases having							
6	A temporary concession	Per cent	2.43	2.17	2.24	2.31	2.01	2.07
7	A formal arrangement	Per cent	34.94	34.08	34.35	32.68	34.49	38.32
8	No concession or arrangement	Per cent	62.63	63.75	63.40	65.02	63.50	59.61
9	Amount of arrears	£ millions	104	103	103	104	102	78
10	Balance outstanding	£ millions	1,282	1,209	1,147	1,119	1,026	826

MLAR Table 1.6

Last updated: 9 September 2014

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
B (cont.)								
11	Balances as % of total loan balances	Per cent	3.94	3.79	3.72	3.98	3.57	2.95
12	Performance of arrears cases in Qtr	Per cent	57.07	57.62	57.71	58.27	58.42	58.91
Arrears cases at end Qtr: analysed by degree of severity								
(i) Balances on cases in arrears as % total loan balances								
13	1.5 < 2.5 % in arrears	Per cent	0.93	0.91	0.88	0.93	0.80	0.70
14	2.5 < 5.0 % in arrears	Per cent	1.06	1.02	1.00	1.05	0.89	0.79
15	5.0 < 7.5 % in arrears	Per cent	0.49	0.46	0.46	0.51	0.44	0.34
16	7.5 < 10 % in arrears	Per cent	0.26	0.24	0.23	0.24	0.22	0.18
17	10 % or more in arrears	Per cent	0.76	0.78	0.81	0.90	0.87	0.58
18	In possession	Per cent	0.44	0.39	0.35	0.35	0.36	0.36
19	Total	Per cent	3.94	3.79	3.72	3.98	3.57	2.95
20	Total (excl. 1.5 < 2.5% band)	Per cent	3.00	2.88	2.84	3.05	2.77	2.25
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.89	0.87	0.84	0.90	0.84	0.72
22	2.5 < 5.0 % in arrears	Per cent	1.12	1.09	1.07	1.14	1.03	0.88
23	5.0 < 7.5 % in arrears	Per cent	0.57	0.55	0.53	0.60	0.55	0.44
24	7.5 < 10 % in arrears	Per cent	0.34	0.34	0.33	0.35	0.33	0.26
25	10 % or more in arrears	Per cent	1.62	1.69	1.74	1.84	1.83	1.44
26	In possession	Per cent	0.26	0.24	0.22	0.23	0.25	0.25
27	Total	Per cent	4.80	4.78	4.74	5.06	4.82	3.99
28	Total (excl. 1.5 < 2.5% band)	Per cent	3.91	3.91	3.90	4.15	3.99	3.27

MLAR Table 1.6

Last updated: 9 September 2014

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
B (cont.)								
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	424	456	427	366	434	352
30	Possession sales in Qtr	Units	647	523	465	434	387	366
31	Stocks of possessions at end Qtr	Units	1,115	1,000	905	881	917	897
Capitalisation of arrears cases								
32	Number in Qtr	Units	171	164	177	194	156	110
33	Amount of arrears capitalised in Qtr	£ millions	1	1	1	1	1	0
34	Balance outstanding	£ millions	17	15	16	17	14	10
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	435,967	421,970	410,045	381,182	373,884	354,294
36	Loan book: balances outstanding	£ millions	32,566	31,911	30,830	28,095	28,706	28,025

MLAR Table 1.6

Last updated: 9 September 2014

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
C	Residential loans to individuals : All (Reg + Non reg)							
	Loans in Arrears							
	New cases in the Qtr (ie moving into 1.5 < 2.5% band)							
1	Number of loan accounts	Units	6,113	5,400	4,872	4,887	4,843	3,890
2	Amount of arrears	£ millions	11	10	9	10	9	7
3	Balance outstanding	£ millions	611	549	500	517	490	394
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	9.51	8.97	8.71	9.23	9.78	8.73
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	62,586	59,987	56,696	55,663	50,565	44,744
	of which : % of cases having							
6	A temporary concession	Per cent	3.02	2.98	2.93	2.75	2.97	2.98
7	A formal arrangement	Per cent	37.68	36.98	36.96	35.18	37.36	39.78
8	No concession or arrangement	Per cent	59.30	60.04	60.11	62.07	59.67	57.24
9	Amount of arrears	£ millions	352	338	323	318	297	260
10	Balance outstanding	£ millions	6,432	6,114	5,742	5,604	5,015	4,519

MLAR Table 1.6

Last updated: 9 September 2014

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
C (cont.)								
11	Balances as % of total loan balances	Per cent	5.44	5.27	5.17	5.27	4.95	4.53
12	Performance of arrears cases in Qtr	Per cent	64.48	66.38	67.23	66.58	64.49	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	1.61	1.57	1.54	1.60	1.50	1.36
14	2.5 < 5.0 % in arrears	Per cent	1.84	1.80	1.75	1.78	1.64	1.55
15	5.0 < 7.5 % in arrears	Per cent	0.76	0.73	0.73	0.74	0.68	0.63
16	7.5 < 10 % in arrears	Per cent	0.35	0.34	0.33	0.34	0.31	0.30
17	10 % or more in arrears	Per cent	0.51	0.51	0.52	0.54	0.53	0.42
18	In possession	Per cent	0.36	0.33	0.30	0.27	0.29	0.27
19	Total	Per cent	5.44	5.27	5.17	5.27	4.95	4.53
20	Total (excl. 1.5 < 2.5% band)	Per cent	3.83	3.71	3.63	3.67	3.45	3.17
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	1.27	1.23	1.19	1.23	1.15	1.08
22	2.5 < 5.0 % in arrears	Per cent	1.47	1.44	1.40	1.42	1.31	1.25
23	5.0 < 7.5 % in arrears	Per cent	0.63	0.62	0.61	0.62	0.58	0.54
24	7.5 < 10 % in arrears	Per cent	0.32	0.31	0.31	0.31	0.29	0.27
25	10 % or more in arrears	Per cent	0.77	0.78	0.80	0.82	0.81	0.68
26	In possession	Per cent	0.23	0.21	0.20	0.19	0.18	0.19
27	Total	Per cent	4.70	4.60	4.51	4.58	4.33	4.01
28	Total (excl. 1.5 < 2.5% band)	Per cent	3.43	3.37	3.31	3.36	3.18	2.93

MLAR Table 1.6

Last updated: 9 September 2014

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
C (cont.)								
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	1,739	1,728	1,493	1,191	1,243	1,085
30	Possession sales in Qtr	Units	2,127	1,986	1,721	1,595	1,342	1,170
31	Stocks of possessions at end Qtr	Units	3,108	2,790	2,507	2,250	2,151	2,079
Capitalisation of arrears cases								
32	Number in Qtr	Units	963	915	1,014	1,047	656	493
33	Amount of arrears capitalised in Qtr	£ millions	5	4	5	5	3	2
34	Balance outstanding	£ millions	124	115	125	131	73	57
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	1,332,699	1,303,379	1,258,367	1,214,148	1,168,486	1,116,388
36	Loan book: balances outstanding	£ millions	118,315	115,998	111,112	106,436	101,317	99,825

Notes to table

Explanatory notes

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MLAR Table 1.7

Last updated: 9 September 2014

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

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
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	25,100	22,472	20,536	20,135	19,341	17,160
2	Amount of arrears	£ millions	53	48	44	43	41	37
3	Balance outstanding	£ millions	2,863	2,597	2,365	2,344	2,217	1,973
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	12.98	12.07	11.50	11.84	11.73	11.09
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	182,835	179,649	172,263	164,412	158,820	150,857
of which : % of cases having								
6	A temporary concession	Per cent	4.95	5.12	4.72	4.52	4.83	3.91
7	A formal arrangement	Per cent	30.41	29.15	29.54	29.48	30.72	30.83
8	No concession or arrangement	Per cent	64.63	65.74	65.75	66.00	64.45	65.27
9	Amount of arrears	£ millions	1,118	1,108	1,113	1,089	1,057	1,071
10	Balance outstanding	£ millions	22,048	21,522	20,568	19,803	18,909	17,799
11	Balances as % of total loan balances	Per cent	2.30	2.24	2.13	2.03	1.93	1.81
12	Performance of arrears cases in Qtr	Per cent	59.58	61.54	62.98	63.05	63.62	64.70

MLAR Table 1.7

Last updated: 9 September 2014

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

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
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	0.75	0.73	0.69	0.66	0.63	0.58
14	2.5 < 5.0 % in arrears	Per cent	0.80	0.78	0.74	0.70	0.66	0.61
15	5.0 < 7.5 % in arrears	Per cent	0.31	0.30	0.29	0.27	0.25	0.24
16	7.5 < 10 % in arrears	Per cent	0.14	0.13	0.13	0.13	0.12	0.11
17	10 % or more in arrears	Per cent	0.17	0.18	0.18	0.17	0.17	0.17
18	In possession	Per cent	0.13	0.12	0.11	0.09	0.10	0.09
19	TOTAL	Per cent	2.30	2.24	2.13	2.03	1.93	1.81
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.55	1.51	1.44	1.37	1.30	1.22
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.62	0.60	0.57	0.54	0.53	0.50
22	2.5 < 5.0 % in arrears	Per cent	0.65	0.64	0.61	0.58	0.56	0.53
23	5.0 < 7.5 % in arrears	Per cent	0.25	0.25	0.24	0.23	0.22	0.21
24	7.5 < 10 % in arrears	Per cent	0.12	0.12	0.11	0.11	0.10	0.10
25	10 % or more in arrears	Per cent	0.17	0.18	0.17	0.17	0.17	0.17
26	In possession	Per cent	0.09	0.08	0.08	0.07	0.06	0.06
27	TOTAL	Per cent	1.90	1.86	1.78	1.70	1.64	1.56
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.28	1.26	1.21	1.15	1.11	1.07
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	5,671	5,327	4,985	4,147	4,335	3,678
30	Possession sales in Qtr	Units	5,654	5,798	5,482	5,224	4,493	4,155
31	Stocks of possessions at end Qtr	Units	8,337	7,819	7,316	6,330	6,244	5,813
Capitalisation of arrears cases								
32	Number in Qtr	Units	5,512	5,224	5,803	6,305	5,684	5,418
33	Amount of arrears capitalised in Qtr	£ millions	23	21	23	26	23	22
34	Balance outstanding	£ millions	698	649	708	777	686	649
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	9,639,673	9,674,897	9,704,175	9,692,450	9,690,389	9,653,473
36	Loan book: balances outstanding	£ millions	957,144	960,594	966,453	976,137	978,535	985,535

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

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
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	11,835	10,044	9,550	9,073	8,420	7,610
2	Amount of arrears	£ millions	15	13	12	12	11	10
3	Balance outstanding	£ millions	795	690	652	631	587	517
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	10.90	9.92	9.93	10.24	9.95	9.53
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	116,685	112,529	107,385	100,419	96,711	89,607
	of which : % of cases having							
6	A temporary concession	Per cent	4.84	4.70	4.49	3.99	4.42	4.22
7	A formal arrangement	Per cent	22.17	21.42	21.58	21.58	22.23	22.18
8	No concession or arrangement	Per cent	72.99	73.88	73.94	74.43	73.35	73.60
9	Amount of arrears	£ millions	632	610	583	541	536	492
10	Balance outstanding	£ millions	7,288	6,950	6,570	6,163	5,894	5,423
11	Balances as % of total loan balances	Per cent	2.69	2.58	2.46	2.35	2.23	2.06
12	Performance of arrears cases in Qtr	Per cent	54.45	57.28	56.47	58.07	59.03	58.09

MLAR Table 1.7

Last updated: 9 September 2014

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

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
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	0.71	0.68	0.65	0.63	0.59	0.55
14	2.5 < 5.0 % in arrears	Per cent	0.76	0.72	0.69	0.66	0.61	0.57
15	5.0 < 7.5 % in arrears	Per cent	0.34	0.32	0.31	0.30	0.27	0.24
16	7.5 < 10 % in arrears	Per cent	0.17	0.17	0.16	0.15	0.15	0.14
17	10 % or more in arrears	Per cent	0.48	0.47	0.46	0.44	0.42	0.38
18	In possession	Per cent	0.23	0.21	0.19	0.17	0.18	0.18
19	TOTAL	Per cent	2.69	2.58	2.46	2.35	2.23	2.06
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.98	1.90	1.81	1.72	1.64	1.50
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.56	0.54	0.52	0.51	0.50	0.48
22	2.5 < 5.0 % in arrears	Per cent	0.64	0.63	0.61	0.58	0.58	0.54
23	5.0 < 7.5 % in arrears	Per cent	0.31	0.30	0.29	0.28	0.28	0.26
24	7.5 < 10 % in arrears	Per cent	0.17	0.18	0.17	0.17	0.16	0.15
25	10 % or more in arrears	Per cent	0.77	0.77	0.76	0.73	0.74	0.70
26	In possession	Per cent	0.10	0.09	0.09	0.09	0.10	0.10
27	TOTAL	Per cent	2.55	2.50	2.43	2.35	2.36	2.23
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.99	1.96	1.91	1.85	1.85	1.75
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	2,421	2,468	2,364	1,990	2,352	2,050
30	Possession sales in Qtr	Units	2,845	2,708	2,491	2,402	2,157	2,028
31	Stocks of possessions at end Qtr	Units	4,540	4,215	4,010	3,632	3,910	3,897
Capitalisation of arrears cases								
32	Number in Qtr	Units	2,627	2,332	2,210	1,885	1,633	1,489
33	Amount of arrears capitalised in Qtr	£ millions	7	6	6	6	6	5
34	Balance outstanding	£ millions	194	161	160	132	127	115
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	4,569,904	4,493,909	4,411,495	4,265,075	4,105,108	4,026,345
36	Loan book: balances outstanding	£ millions	270,798	269,123	267,367	262,203	264,439	263,754

MLAR Table 1.7

Last updated: 9 September 2014

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

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
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	36,935	32,516	30,086	29,208	27,761	24,770
2	Amount of arrears	£ millions	68	61	56	55	52	46
3	Balance outstanding	£ millions	3,657	3,286	3,018	2,975	2,804	2,490
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	12.47	11.54	11.12	11.46	11.30	10.72
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	299,520	292,178	279,648	264,831	255,531	240,464
	of which : % of cases having							
6	A temporary concession	Per cent	4.91	4.96	4.63	4.32	4.67	4.02
7	A formal arrangement	Per cent	27.20	26.17	26.48	26.49	27.51	27.60
8	No concession or arrangement	Per cent	67.89	68.87	68.89	69.19	67.82	68.37
9	Amount of arrears	£ millions	1,750	1,718	1,695	1,630	1,593	1,563
10	Balance outstanding	£ millions	29,336	28,472	27,138	25,966	24,803	23,221
11	Balances as % of total loan balances	Per cent	2.39	2.32	2.20	2.10	2.00	1.86
12	Performance of arrears cases in Qtr	Per cent	58.31	60.50	61.40	61.87	62.53	63.15
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	0.74	0.72	0.68	0.65	0.62	0.58
14	2.5 < 5.0 % in arrears	Per cent	0.79	0.77	0.73	0.69	0.65	0.60
15	5.0 < 7.5 % in arrears	Per cent	0.31	0.30	0.29	0.28	0.26	0.24
16	7.5 < 10 % in arrears	Per cent	0.14	0.14	0.14	0.14	0.13	0.12
17	10 % or more in arrears	Per cent	0.24	0.24	0.24	0.23	0.22	0.21
18	In possession	Per cent	0.15	0.14	0.13	0.11	0.11	0.11
19	TOTAL	Per cent	2.39	2.32	2.20	2.10	2.00	1.86
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.65	1.60	1.52	1.44	1.37	1.28

MLAR Table 1.7

Last updated: 9 September 2014

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

Not seasonally adjusted

			2013				2014	
			Q1	Q2	Q3	Q4	Q1	Q2
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	0.60	0.58	0.55	0.53	0.52	0.49
22	2.5 < 5.0 % in arrears	Per cent	0.65	0.63	0.61	0.58	0.56	0.53
23	5.0 < 7.5 % in arrears	Per cent	0.27	0.26	0.25	0.24	0.23	0.22
24	7.5 < 10 % in arrears	Per cent	0.14	0.14	0.13	0.13	0.12	0.12
25	10 % or more in arrears	Per cent	0.36	0.36	0.36	0.34	0.34	0.32
26	In possession	Per cent	0.09	0.08	0.08	0.07	0.07	0.07
27	TOTAL	Per cent	2.11	2.06	1.98	1.90	1.85	1.76
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.51	1.48	1.43	1.36	1.33	1.27
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	8,092	7,795	7,349	6,137	6,687	5,728
30	Possession sales in Qtr	Units	8,499	8,506	7,973	7,626	6,650	6,183
31	Stocks of possessions at end Qtr	Units	12,877	12,034	11,326	9,962	10,154	9,710
Capitalisation of arrears cases								
32	Number in Qtr	Units	8,139	7,556	8,013	8,190	7,317	6,907
33	Amount of arrears capitalised in Qtr	£ millions	29	27	29	32	29	27
34	Balance outstanding	£ millions	892	810	868	909	813	763
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	14,209,577	14,168,806	14,115,670	13,957,525	13,795,497	13,679,818
36	Loan book: balances outstanding	£ millions	1,227,942	1,229,717	1,233,820	1,238,340	1,242,974	1,249,289

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MLAR Table 2.1

Last updated: 9 September 2014

Sectoral Analysis: New Business Volume

Not seasonally adjusted

Residential lending to individuals

Sub table reference		Banks + Building Societies Per cent	Other lenders Per cent	ALL Sectors £ millions
A	<u>Time series measures</u>			
1	Gross advances			
	2013 Q1	90.99	9.01	33,981
	2013 Q2	91.04	8.96	41,652
	2013 Q3	91.71	8.29	49,539
	2013 Q4	92.35	7.65	51,473
	2014 Q1	91.59	8.37	47,074
	2014 Q2	91.74	8.20	51,492
2	Net advances			
	2013 Q1	71.97	28.03	1,221
	2013 Q2	92.05	7.95	5,123
	2013 Q3	95.67	4.33	7,235
	2013 Q4	97.14	2.86	8,997
	2014 Q1	97.45	2.66	7,001
	2014 Q2	97.56	2.66	8,907

MLAR Table 2.1

Last updated: 9 September 2014

Sectoral Analysis: New Business Volume

Not seasonally adjusted

Residential lending to individuals

		Banks + Building Societies	Other lenders	ALL Sectors
		Per cent	Per cent	£ millions
Sub table reference				
A (cont.)				
3	New commitments			
	2013 Q1	90.53	9.47	35,452
	2013 Q2	91.89	8.11	47,511
	2013 Q3	91.78	8.22	50,491
	2013 Q4	92.59	7.41	50,316
	2014 Q1	91.47	8.50	48,831
	2014 Q2	91.05	8.91	53,387
4	Balances outstanding (unsecuritised): loans	89.14	10.85	1,149,465
5	: commitments	92.45	7.56	75,599
<i>Balances are for 2014 Q2</i>				

Notes to table

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Sectoral Analysis: Characteristics of New Lending in latest quarter

Not seasonally adjusted

Residential lending to individuals

			Banks & Building Societies	Other lenders	ALL Sectors
Sub table reference					
A	Single period measures (latest Qtr only)				
Lending by interest rate basis:					
Gross advances:					
1	Percent at fixed rates	Per cent	81.98	81.56	81.95
2	Percent at variable rates	Per cent	18.02	18.44	18.05
Balances					
3	Percent at fixed rates	Per cent	38.71	24.18	37.13
4	Percent at variable rates	Per cent	61.29	75.82	62.87
Interest rates on:					
Gross advances:					
5	Fixed	Per cent	3.30	3.90	3.35
6	variable	Per cent	2.76	3.54	2.83
7	All	Per cent	3.20	3.83	3.26
Balances:					
8	Fixed	Per cent	3.59	4.22	3.63
9	Variable	Per cent	3.03	3.59	3.11
10	All	Per cent	3.25	3.75	3.30
11	<75%	Per cent	64.38	65.62	64.50
12	75 to 90%	Per cent	31.09	28.64	30.88
13	90 to 95%	Per cent	4.15	4.49	4.18
14	Over 95%	Per cent	0.38	1.24	0.45
Income multiple by LTV (a):					
15	Over 90 to 95%	Per cent	3.12	2.30	3.05
16	Over 95%	Per cent	0.26	0.81	0.31
17	All over 90%	Per cent	3.38	3.12	3.36

MLAR Table 2.2

Last updated: 9 September 2014

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	0.18	0.78	0.21
19	Balances	Per cent	0.74	7.11	1.19
By purpose (Regulated only):					
Advances:					
20					
21	House purchase	Per cent	67.01	54.36	66.35
22	Further advance	Per cent	2.82	0.72	2.71
23	Remortgage	Per cent	27.86	24.72	27.69
24	Other	Per cent	2.32	20.20	3.25
Balances:					
25	House purchase	Per cent	56.80	52.02	56.46
26	Further advance	Per cent	3.82	0.47	3.58
27	Remortgage	Per cent	37.79	39.63	37.92
28	Other	Per cent	1.59	7.88	2.04
Loans in arrears (Unsecuritised):					
29	New cases as % arrears stocks	Per cent	11.32	10.81	11.21
Arrears cases at end qtr:					
30	Balances as % total loan balances	Per cent	1.43	3.23	1.63
31	Performance of arrears cases in qtr	Per cent	62.38	59.71	61.80

Balances are for 2014 Q2

Notes to table

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

Explanatory notes

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