



BANK OF ENGLAND



MLAR STATISTICS: September 2015 edition

Residential loans to individuals (Regulated and Non-regulated)

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**MLAR Table 1.11**
Balances on and off balance sheet

Last updated: 8 September 2015

Not seasonally adjusted

Residential loans to individuals

			2014				2015	
			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	905,924	913,736	925,155	931,286	937,430	945,670
2	Securitised	£ millions	72,611	71,800	67,046	64,943	59,025	59,095
3	Sub total	£ millions	978,535	985,535	992,201	996,229	996,455	1,004,764
	Non-regulated							
4	Unsecuritised	£ millions	235,733	235,729	236,404	237,216	239,363	241,819
5	Securitised	£ millions	28,706	28,025	27,005	26,141	25,291	25,118
6	Sub total	£ millions	264,439	263,754	263,409	263,356	264,654	266,937
	Total: Regulated and Non-regulated							
7	Unsecuritised	£ millions	1,141,657	1,149,465	1,161,560	1,168,502	1,176,792	1,187,489
8	Securitised	£ millions	101,317	99,825	94,050	91,083	84,317	84,213
9	Total	£ millions	1,242,974	1,249,289	1,255,610	1,259,585	1,261,109	1,271,702

Notes to table**Explanatory notes**© Bank of England and FCA. For requests on copyright please email srdd_editor@bankofengland.co.uk (020 7601 5432) and publications_graphics@fca.org.uk (020 7066 1000)

MLAR Table 1.21

Last updated: 8 September 2015

Residential loans to individuals: Business flows

Not seasonally adjusted

			2014				2015	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
A	Residential loans to individuals : Regulated							
Business flows								
1	Gross advances	£ millions	39,655	43,814	47,041	42,738	36,809	42,927
2	Net advances	£ millions	6,690	8,903	10,259	7,283	4,681	8,131
3	New commitments	£ millions	41,608	45,175	44,828	38,006	38,788	48,854
Balance outstanding								
4	Loans (exc overdrafts)	£ millions	905,924	913,736	925,155	931,286	937,430	945,670
5	Commitments stock	£ millions	58,455	60,441	58,909	54,505	55,441	59,143
Overdrafts (secured)								
6	Net movement in qtr	£ millions	-38	-64	-19	-57	-7	-60
7	Overdraft balances	£ millions	1,226	1,162	1,143	1,086	1,079	1,019
8	Aggregate of credit limits	£ millions	1,703	1,631	1,605	1,525	1,452	1,641

MLAR Table 1.21

Last updated: 8 September 2015

Residential loans to individuals: Business flows

Not seasonally adjusted

			2014					2015	
			Q1	Q2	Q3	Q4	Q1	Q2	
Sub table reference									
B	Residential loans to individuals : Non regulated								
Business flows									
1	Gross advances	£ millions	7,419	7,679	8,841	8,608	8,760	9,562	
2	Net advances	£ millions	311	5	775	787	1,628	1,803	
3	New commitments	£ millions	7,274	8,274	8,787	8,273	8,429	10,469	
Balance outstanding									
4	Loans (exc overdrafts)	£ millions	235,733	235,729	236,404	237,216	239,363	241,819	
5	Commitments stock	£ millions	14,647	15,269	15,326	15,123	14,748	15,296	
Overdrafts (secured)									
6	Net movement in qtr	£ millions	-8	-19	-8	-25	-3	-19	
7	Overdraft balances	£ millions	298	279	271	246	243	223	
8	Aggregate of credit limits	£ millions	460	446	434	400	356	388	

MLAR Table 1.21

Last updated: 8 September 2015

Residential loans to individuals: Business flows

Not seasonally adjusted

			2014				2015	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
C	Residential loans to individuals : All (Reg+Non reg)							
Business flows								
1	Gross advances	£ millions	47,074	51,493	55,882	51,346	45,569	52,489
2	Net advances	£ millions	7,002	8,908	11,034	8,071	6,309	9,934
3	New commitments	£ millions	48,883	53,449	53,614	46,279	47,217	59,322
Balance outstanding								
4	Loans (exc overdrafts)	£ millions	1,141,657	1,149,465	1,161,560	1,168,502	1,176,792	1,187,489
5	Commitments stock	£ millions	73,102	75,710	74,235	69,628	70,189	74,439
Overdrafts (secured)								
6	Net movement in qtr	£ millions	-45	-83	-27	-82	-10	-80
7	Overdraft balances	£ millions	1,524	1,441	1,414	1,332	1,322	1,242
8	Aggregate of credit limits	£ millions	2,163	2,077	2,039	1,925	1,807	2,029

Notes to table

Explanatory notes

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Residential loans to individuals : Interest rate analysis

Not seasonally adjusted

Sub table reference			2014 Q1	Q2	Q3	Q4	2015 Q1	Q2
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	82.46	82.88	83.24	83.30	79.16	81.05
2	Balances outstanding	Per cent	39.66	41.60	43.89	45.81	46.99	48.54
	Per cent of business above Bank Rate							
	Gross advances							
3	Less than 2% above	Per cent	30.61	29.56	26.66	28.61	41.51	51.07
4	2 < 3 % above	Per cent	40.08	40.54	41.11	41.02	36.68	31.20
5	3 < 4 % above	Per cent	19.02	18.40	19.62	19.33	14.45	11.94
6	4% or more above	Per cent	10.29	11.50	12.61	11.04	7.37	5.79
	Balances outstanding							
7	Less than 2% above	Per cent	22.06	23.27	24.16	25.30	27.19	29.45
8	2 < 3 % above	Per cent	33.46	34.07	34.89	35.24	34.98	34.42
9	3 < 4 % above	Per cent	26.02	25.19	24.59	23.97	23.00	21.93
10	4% or more above	Per cent	18.46	17.46	16.36	15.49	14.83	14.20
	Overall weighted average interest rates							
	Gross advances							
11	Fixed rate loans	Per cent	3.22	3.27	3.36	3.31	3.01	2.81
12	Variable rate loans	Per cent	2.66	2.57	2.56	2.47	2.28	2.20
13	All loans	Per cent	3.12	3.15	3.23	3.17	2.86	2.69
	Balances outstanding							
14	Fixed rate loans	Per cent	3.70	3.58	3.49	3.42	3.36	3.25
15	Variable rate loans	Per cent	3.09	3.07	3.07	3.05	3.03	3.00
16	All loans	Per cent	3.33	3.28	3.25	3.22	3.18	3.13

Residential loans to individuals : Interest rate analysis

Not seasonally adjusted

Sub table reference			2014 Q1	Q2	Q3	Q4	2015 Q1	Q2
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	73.15	76.74	78.88	76.74	71.15	69.23
2	Balances outstanding	Per cent	17.89	19.81	21.56	23.68	25.25	26.64
	Per cent of business above Bank Rate							
	Gross advances							
3	Less than 2% above	Per cent	3.18	3.00	3.10	4.75	8.85	12.57
4	2 < 3 % above	Per cent	27.95	29.02	33.37	39.32	45.68	47.12
5	3 < 4 % above	Per cent	60.25	57.93	53.92	46.14	35.90	32.46
6	4% or more above	Per cent	8.62	10.04	9.61	9.79	9.57	7.84
	Balances outstanding							
7	Less than 2% above	Per cent	33.00	32.53	31.64	30.95	30.49	30.40
8	2 < 3 % above	Per cent	20.87	21.25	22.05	23.01	24.31	25.48
9	3 < 4 % above	Per cent	21.02	21.82	22.80	23.29	23.21	22.82
10	4% or more above	Per cent	25.11	24.40	23.52	22.75	21.98	21.31
	Overall weighted average interest rates							
	Gross advances							
11	Fixed rate loans	Per cent	3.91	3.89	3.79	3.70	3.58	3.48
12	Variable rate loans	Per cent	3.87	3.92	3.75	3.68	3.50	3.33
13	All loans	Per cent	3.90	3.90	3.78	3.70	3.56	3.44
	Balances outstanding							
14	Fixed rate loans	Per cent	4.16	4.06	3.97	3.90	3.83	3.74
15	Variable rate loans	Per cent	3.20	3.21	3.21	3.18	3.18	3.17
16	All loans	Per cent	3.38	3.38	3.37	3.36	3.34	3.32

Residential loans to individuals : Interest rate analysis

Not seasonally adjusted

			2014				2015	
			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	80.99	81.97	82.55	82.20	77.62	78.90
2	Balances outstanding	Per cent	35.17	37.13	39.34	41.32	42.57	44.08
	Percent of business above Bank Rate							
	Gross advances							
3	Less than 2% above	Per cent	26.29	25.60	22.93	24.61	35.23	44.06
4	2 < 3 % above	Per cent	38.17	38.82	39.89	40.74	38.41	34.10
5	3 < 4 % above	Per cent	25.52	24.29	25.04	23.82	18.57	15.68
6	4% or more above	Per cent	10.02	11.28	12.14	10.83	7.79	6.16
	Balances outstanding							
7	Less than 2% above	Per cent	24.32	25.17	25.68	26.45	27.86	29.64
8	2 < 3 % above	Per cent	30.86	31.44	32.28	32.76	32.81	32.60
9	3 < 4 % above	Per cent	24.99	24.50	24.23	23.83	23.05	22.11
10	4% or more above	Per cent	19.83	18.89	17.81	16.96	16.28	15.65
	Overall weighted average interest rates							
	Gross advances							
11	Fixed rate loans	Per cent	3.32	3.35	3.43	3.37	3.11	2.91
12	Variable rate loans	Per cent	2.93	2.83	2.79	2.74	2.58	2.50
13	All loans	Per cent	3.24	3.26	3.31	3.26	2.99	2.83
	Balances outstanding							
14	Fixed rate loans	Per cent	3.74	3.63	3.54	3.48	3.42	3.31
15	Variable rate loans	Per cent	3.12	3.11	3.10	3.08	3.07	3.05
16	All loans	Per cent	3.34	3.30	3.28	3.25	3.22	3.17

Notes to table

Explanatory notes

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MLAR Table 1.31

Last updated: 8 September 2015

Residential loans to individuals : Income multiple and LTV

Not seasonally adjusted

			2014				2015	
			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	9.63	9.21	9.69	9.19	9.92	8.99
2	2.50 < 3.00	Per cent	4.78	4.51	4.64	4.69	4.77	4.55
3	3.00 < 3.50	Per cent	6.11	5.80	5.89	5.96	5.87	5.63
4	3.50 < 4.00	Per cent	6.29	5.98	5.91	6.03	5.76	5.87
5	4.00 or over	Per cent	13.14	13.41	12.12	10.94	10.42	10.50
6	Other	Per cent	2.31	2.49	2.05	1.95	2.26	1.84
7	Total on Single income	Per cent	42.26	41.40	40.30	38.76	38.99	37.38
8	of which : Not evidenced	Per cent	4.93	4.26	1.55	0.39	0.36	0.25
	Joint:							
9	Less than 2.00	Per cent	8.67	8.13	8.41	9.90	11.02	10.28
10	2.00 < 2.50	Per cent	7.97	7.48	8.07	8.67	8.70	8.40
11	2.50 < 2.75	Per cent	4.39	4.24	4.48	5.45	5.25	5.30
12	2.75 < 3.00	Per cent	4.78	4.81	4.82	5.78	5.62	5.58
13	3.00 or over	Per cent	31.46	33.43	33.51	31.01	29.88	32.49
14	Other	Per cent	0.48	0.51	0.40	0.44	0.54	0.57
15	Total on Joint income	Per cent	57.74	58.60	59.70	61.24	61.01	62.62
16	of which : Not evidenced	Per cent	5.69	4.89	1.62	0.36	0.34	0.32

MLAR Table 1.31

Last updated: 8 September 2015

Residential loans to individuals : Income multiple and LTV

Not seasonally adjusted

			2014				2015	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
A (cont.)								
LTV								
17	< = 75%	Per cent	60.72	60.78	59.81	59.81	62.49	61.07
18	Over 75 < = 90%	Per cent	35.13	33.95	35.22	35.83	33.60	34.89
19	Over 90 < = 95%	Per cent	3.61	4.82	4.67	4.07	3.56	3.86
20	Over 95%	Per cent	0.53	0.45	0.30	0.29	0.36	0.18
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	0.60	0.77	0.71	0.61	0.50	0.52
23	Joint : 2.75 x or more	Per cent	2.06	2.76	2.65	2.15	1.84	2.03
24	Total	Per cent	2.66	3.53	3.36	2.75	2.34	2.55
Over 95%								
25	Single: 3.50 x or more	Per cent	0.24	0.19	0.09	0.08	0.06	0.08
26	Joint : 2.75 x or more	Per cent	0.09	0.12	0.09	0.08	0.07	0.04
27	Total	Per cent	0.34	0.31	0.18	0.16	0.13	0.13
LTV (All over 90%)								
28	Single: 3.50 x or more	Per cent	0.84	0.96	0.80	0.68	0.56	0.61
29	Joint : 2.75 x or more	Per cent	2.15	2.87	2.75	2.23	1.91	2.07
30	Total	Per cent	2.99	3.84	3.55	2.91	2.46	2.68

MLAR Table 1.31

Last updated: 8 September 2015

Residential loans to individuals : Income multiple and LTV

Not seasonally adjusted

			2014				2015	
			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	5.20	5.15	5.25	4.82	4.52	5.96
2	2.50 < 3.00	Per cent	1.09	1.30	1.27	1.01	1.24	1.44
3	3.00 < 3.50	Per cent	1.03	1.21	1.05	0.92	1.12	1.31
4	3.50 < 4.00	Per cent	0.63	0.76	0.91	0.82	0.89	0.98
5	4.00 or over	Per cent	3.46	3.14	3.72	3.34	3.39	3.86
6	Other	Per cent	76.65	74.50	73.90	75.10	73.31	69.36
7	Total on Single income	Per cent	88.06	86.06	86.09	86.01	84.48	82.91
8	of which : Not evidenced	Per cent	2.77	2.35	1.82	1.02	0.86	0.97
	Joint:							
9	Less than 2.00	Per cent	3.83	3.90	3.71	3.23	3.84	4.58
10	2.00 < 2.50	Per cent	1.03	1.25	1.22	1.01	1.29	1.56
11	2.50 < 2.75	Per cent	0.39	0.46	0.59	0.59	0.63	0.68
12	2.75 < 3.00	Per cent	0.37	0.51	0.56	0.41	0.57	0.71
13	3.00 or over	Per cent	1.84	2.29	2.31	2.34	3.04	3.21
14	Other	Per cent	4.49	5.53	5.51	6.41	6.15	6.36
15	Total on Joint income	Per cent	11.94	13.94	13.91	13.99	15.52	17.09
16	of which : Not evidenced	Per cent	0.63	0.49	0.19	0.16	0.18	0.15

MLAR Table 1.31

Last updated: 8 September 2015

Residential loans to individuals : Income multiple and LTV

Not seasonally adjusted

			2014				2015	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
B (cont.)								
LTV								
17	< = 75%	Per cent	86.47	86.14	87.47	88.81	89.01	88.42
18	Over 75 < = 90%	Per cent	12.98	13.34	11.91	10.56	10.26	10.86
19	Over 90 < = 95%	Per cent	0.06	0.07	0.05	0.04	0.06	0.12
20	Over 95%	Per cent	0.49	0.44	0.57	0.59	0.67	0.60
21	Total	Per cent	100.00	100.00	100.00	100.00	100.00	100.00
LTV and Income multiple								
Over 90 < = 95%								
22	Single: 3.50 x or more	Per cent	0.00	0.01	0.00	0.00	0.00	0.00
23	Joint : 2.75 x or more	Per cent	0.01	0.01	0.00	0.01	0.00	0.01
24	Total	Per cent	0.01	0.02	0.01	0.01	0.01	0.01
Over 95%								
25	Single: 3.50 x or more	Per cent	0.30	0.23	0.45	0.41	0.51	0.45
26	Joint : 2.75 x or more	Per cent	0.01	0.03	0.01	0.04	0.05	0.00
27	Total	Per cent	0.30	0.26	0.46	0.45	0.57	0.46
LTV (All over 90%)								
28	Single: 3.50 x or more	Per cent	0.30	0.24	0.46	0.41	0.52	0.45
29	Joint : 2.75 x or more	Per cent	0.01	0.04	0.02	0.05	0.06	0.01
30	Total	Per cent	0.31	0.27	0.47	0.46	0.57	0.47

MLAR Table 1.31

Last updated: 8 September 2015

Residential loans to individuals : Income multiple and LTV

Not seasonally adjusted

			2014				2015	
			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	8.93	8.60	8.99	8.45	8.88	8.43
2	2.50 < 3.00	Per cent	4.20	4.03	4.11	4.07	4.09	3.99
3	3.00 < 3.50	Per cent	5.31	5.11	5.13	5.11	4.96	4.85
4	3.50 < 4.00	Per cent	5.40	5.20	5.12	5.16	4.83	4.98
5	4.00 or over	Per cent	11.61	11.88	10.79	9.67	9.07	9.29
6	Other	Per cent	14.02	13.23	13.41	14.21	15.92	14.14
7	Total on Single income	Per cent	49.48	48.06	47.55	46.68	47.74	45.67
8	of which : Not evidenced	Per cent	4.59	3.98	1.59	0.49	0.45	0.39
	Joint:							
9	Less than 2.00	Per cent	7.91	7.50	7.67	8.78	9.64	9.24
10	2.00 < 2.50	Per cent	6.88	6.55	6.99	7.39	7.28	7.15
11	2.50 < 2.75	Per cent	3.75	3.68	3.87	4.63	4.36	4.46
12	2.75 < 3.00	Per cent	4.08	4.17	4.15	4.88	4.65	4.70
13	3.00 or over	Per cent	26.79	28.79	28.57	26.20	24.72	27.16
14	Other	Per cent	1.11	1.26	1.21	1.45	1.62	1.62
15	Total on Joint income	Per cent	50.52	51.94	52.45	53.32	52.26	54.33
16	of which : Not evidenced	Per cent	4.89	4.23	1.39	0.32	0.31	0.29
	LTV							
17	< = 75%	Per cent	64.78	64.57	64.18	64.67	67.59	66.05
18	Over 75 < = 90%	Per cent	31.64	30.88	31.54	31.59	29.11	30.51
19	Over 90 < = 95%	Per cent	3.05	4.11	3.94	3.40	2.88	3.18
20	Over 95%	Per cent	0.53	0.45	0.34	0.34	0.42	0.26
21	Total	Per cent	100.00	100.00	100.00	100.00	100.00	100.00

MLAR Table 1.31

Last updated: 8 September 2015

Residential loans to individuals : Income multiple and LTV

Not seasonally adjusted

			2014				2015	
Sub table reference			Q1	Q2	Q3	Q4	Q1	Q2
LTV and Income multiple								
Over 90 <= 95%								
22	Single: 3.50 x or more	Per cent	0.50	0.66	0.60	0.51	0.40	0.43
23	Joint : 2.75 x or more	Per cent	1.74	2.35	2.23	1.79	1.49	1.66
24	Total	Per cent	2.24	3.00	2.83	2.29	1.89	2.09
Over 95%								
25	Single: 3.50 x or more	Per cent	0.25	0.20	0.15	0.13	0.15	0.15
26	Joint : 2.75 x or more	Per cent	0.08	0.11	0.08	0.08	0.06	0.04
27	Total	Per cent	0.33	0.30	0.23	0.21	0.21	0.19
LTV (All over 90%)								
28	Single: 3.50 x or more	Per cent	0.76	0.86	0.75	0.64	0.55	0.58
29	Joint : 2.75 x or more	Per cent	1.82	2.45	2.31	1.86	1.55	1.70
30	Total	Per cent	2.57	3.31	3.06	2.50	2.10	2.27

Notes to table

Per cent of gross advances

Explanatory notes



MLAR Table 1.32

Last updated: 8 September 2015

Residential loans to individuals : Nature of loan

Not seasonally adjusted

Sub table reference			2014				2015	
			Q1	Q2	Q3	Q4	Q1	Q2
A	Residential loans to individuals : Regulated							
	With Impaired credit history							
1	Advances	Per cent	0.21	0.21	0.21	0.24	0.20	0.21
2	Balances	Per cent	1.23	1.19	1.16	1.11	1.09	0.99
	By payment type							
	Advances							
3	Repayment (capital + interest)	Per cent	84.76	85.90	86.65	89.08	87.24	88.23
4	Interest only	Per cent	10.38	9.81	8.85	7.18	8.61	7.61
5	Combined	Per cent	3.03	2.84	2.81	2.06	2.15	2.17
6	Other	Per cent	1.82	1.46	1.69	1.68	1.99	1.99
	Balances							
7	Repayment (capital + interest)	Per cent	63.03	64.14	65.25	66.26	66.96	67.84
8	Interest only	Per cent	29.58	28.71	27.73	26.88	26.29	25.53
9	Combined	Per cent	6.53	6.30	6.16	6.02	5.92	5.79
10	Other	Per cent	0.85	0.85	0.85	0.84	0.83	0.84

MLAR Table 1.32

Last updated: 8 September 2015

Residential loans to individuals : Nature of loan

Not seasonally adjusted

Sub table reference			2014				2015	
A (cont.)			Q1	Q2	Q3	Q4	Q1	Q2
	By drawing facility							
	Advances							
11	Loans with extra drawing facility	Per cent	3.93	3.45	3.14	2.89	3.61	2.85
12	Loans including unused facility	£ millions	6,688	6,647	6,755	6,527	6,670	6,950
13	Unused facility	£ millions	5,131	5,136	5,280	5,293	5,343	5,726
14	Net loans	£ millions	1,557	1,510	1,475	1,234	1,328	1,225
15	Loans with no extra drawing facility	Per cent	96.07	96.55	96.86	97.11	96.39	97.15
	Balances							
16	Loans with extra drawing facility	Per cent	10.01	9.62	9.18	8.86	8.58	8.25
17	Loans including unused facility	£ millions	121,572	118,895	115,917	113,474	102,799	97,705
18	Unused facility	£ millions	30,871	31,020	31,003	30,989	22,399 (a)	19,640
19	Net loans	£ millions	90,701	87,874	84,914	82,485	80,400	78,065
20	Loans with no extra drawing facility	Per cent	89.99	90.38	90.82	91.14	91.42	91.75

Residential loans to individuals : Nature of loan

Not seasonally adjusted

Sub table reference			2014 Q1	Q2	Q3	Q4	2015 Q1	Q2
B	Residential loans to individuals : Non regulated							
	With Impaired credit history							
1	Advances	Per cent	0.10	0.09	0.11	0.12	0.15	0.13
2	Balances	N/A						
	By payment type							
	Advances							
3	Repayment (capital + interest)	Per cent	16.71	16.05	16.20	16.81	16.19	14.81
4	Interest only	Per cent	81.37	81.99	82.27	82.10	82.57	84.03
5	Combined	Per cent	1.18	0.93	1.21	0.73	0.84	0.65
6	Other	Per cent	0.75	1.03	0.32	0.37	0.39	0.51
	Balances							
7	Repayment (capital + interest)	Per cent	22.98	22.59	22.12	21.80	21.40	21.03
8	Interest only	Per cent	70.63	71.22	71.94	72.47	73.01	73.56
9	Combined	Per cent	5.53	5.31	5.13	4.95	4.85	4.67
10	Other	Per cent	0.85	0.88	0.81	0.78	0.74	0.74

MLAR Table 1.32

Last updated: 8 September 2015

Residential loans to individuals : Nature of loan

Not seasonally adjusted

Sub table reference			2014				2015	
B (cont.)			Q1	Q2	Q3	Q4	Q1	Q2
	By drawing facility							
	Advances							
11	Loans with extra drawing facility	Per cent	2.94	3.11	3.14	2.09	1.93	1.57
12	Loans including unused facility	£ millions	1,559	1,523	1,589	1,381	1,369	1,290
13	Unused facility	£ millions	1,341	1,284	1,312	1,201	1,200	1,140
14	Net loans	£ millions	218	239	278	180	169	150
15	Loans with no extra drawing facility	Per cent	97.06	96.89	96.86	97.91	98.07	98.43
	Balances							
16	Loans with extra drawing facility	Per cent	6.89	6.59	6.34	6.16	5.93	5.72
17	Loans including unused facility	£ millions	31,556	31,047	30,368	29,879	21,847	20,605
18	Unused facility	£ millions	15,306	15,506	15,374	15,256	7,644	6,776
19	Net loans	£ millions	16,250	15,540	14,994	14,623	14,204	13,830
20	Loans with no extra drawing facility	Per cent	93.11	93.41	93.66	93.84	94.07	94.28

Residential loans to individuals : Nature of loan

Not seasonally adjusted

Sub table reference			2014				2015	
			Q1	Q2	Q3	Q4	Q1	Q2
C	Residential loans to individuals : All (Reg + Non reg)							
	With Impaired credit history							
1	Advances	Per cent	0.20	0.19	0.20	0.22	0.19	0.19
2	Balances	N/A						
	By payment type							
	Advances							
3	Repayment (capital + interest)	Per cent	74.04	75.49	75.51	76.97	73.58	74.85
4	Interest only	Per cent	21.57	20.57	20.46	19.74	22.83	21.53
5	Combined	Per cent	2.74	2.55	2.56	1.84	1.90	1.90
6	Other	Per cent	1.65	1.39	1.47	1.46	1.69	1.72
	Balances							
7	Repayment (capital + interest)	Per cent	54.76	55.62	56.47	57.24	57.69	58.31
8	Interest only	Per cent	38.06	37.43	36.73	36.14	35.79	35.31
9	Combined	Per cent	6.32	6.10	5.95	5.80	5.70	5.56
10	Other	Per cent	0.85	0.85	0.85	0.83	0.81	0.82

MLAR Table 1.32

Last updated: 8 September 2015

Residential loans to individuals : Nature of loan

Not seasonally adjusted

Sub table reference			2014				2015	
C (cont.)			Q1	Q2	Q3	Q4	Q1	Q2
	Advances							
11	Loans with extra drawing facility	Per cent	3.77	3.40	3.14	2.75	3.29	2.62
12	Loans including unused facility	£ millions	8,247	8,170	8,344	7,908	8,040	8,240
13	Unused facility	£ millions	6,472	6,420	6,592	6,494	6,543	6,866
14	Net loans	£ millions	1,775	1,749	1,752	1,414	1,497	1,375
15	Loans with no extra drawing facility	Per cent	96.23	96.60	96.86	97.25	96.71	97.38
	Balances							
16	Loans with extra drawing facility	Per cent	9.37	9.00	8.60	8.31	8.04	7.74
17	Loans including unused facility	£ millions	153,128	149,941	146,285	143,353	124,646	118,310
18	Unused facility	£ millions	46,177	46,527	46,377	46,245	30,043	26,416
19	Net loans	£ millions	106,951	103,415	99,908	97,109	94,603	91,894
20	Loans with no extra drawing facility	Per cent	90.63	91.00	91.40	91.69	91.96	92.26

Notes to table

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

Explanatory notes

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MLAR Table 1.33

Last updated: 8 September 2015

Residential loans to individuals : Purpose of loan

Not seasonally adjusted

			2014				2015	
			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	61.85	66.35	68.02	66.95	60.68	63.01
	Owner occupation:							
2	FTBs	Per cent	23.79	25.91	25.79	26.14	24.05	25.24
3	Other	Per cent	37.31	39.84	41.87	40.52	36.55	37.69
4	Buy to let	Per cent	0.75	0.61	0.37	0.29	0.09	0.09
5	Further advance	Per cent	3.23	2.71	2.47	2.73	3.05	2.93
6	Remortgage	Per cent	31.71	27.69	26.54	27.35	32.22	30.48
7	Own borrowers	Per cent	2.45	2.22	2.36	2.41	2.73	2.58
8	From other lenders	Per cent	29.26	25.47	24.19	24.94	29.49	27.90
9	Other:	Per cent	3.21	3.25	2.97	2.97	4.05	3.58
10	Lifetime mortgage	Per cent	0.88	0.80	0.84	0.90	0.93	0.91
11	Other	Per cent	2.33	2.45	2.13	2.07	3.12	2.67
12	Total	£ millions	39,655	43,814	47,041	42,738	36,809	42,927
	Balances							
13	House purchase:	Per cent	55.91	56.46	57.16	57.77	57.98	58.35
	Owner occupation:							
14	FTBs	Per cent	19.54	19.90	20.28	20.60	20.84	21.13
15	Other	Per cent	35.98	36.16	36.48	36.78	36.79	36.87
16	Buy to let	Per cent	0.39	0.40	0.40	0.40	0.35	0.34
17	Further advance	Per cent	3.66	3.58	3.47	3.39	3.28	3.21
18	Remortgage	Per cent	38.40	37.92	37.36	36.85	36.76	36.46
19	Own borrowers	Per cent	5.23	5.15	5.05	4.95	4.95	4.88
20	From other lenders	Per cent	33.17	32.78	32.31	31.90	31.80	31.58
21	Other:	Per cent	2.03	2.04	2.01	1.99	1.98	1.98
22	Lifetime mortgage	Per cent	0.69	0.69	0.69	0.68	0.67	0.67
23	Other	Per cent	1.34	1.35	1.33	1.30	1.31	1.31
24	Total	£ millions	905,924	913,736	925,155	931,286	937,430	945,670
	New commitments in Qtr							
	(i) Percentages by purpose							
25	House purchase	Per cent	64.31	69.26	68.12	65.23	62.80	66.10
26	Remortgage	Per cent	30.16	25.82	27.09	29.84	31.15	29.59
27	Other (inc further advances)	Per cent	5.54	4.92	4.79	4.93	6.05	4.31
28	Total	£ millions	41,608	45,175	44,828	38,006	38,788	48,854
	(ii) Amounts by purpose							
29	House purchase	£ millions	26,756	31,289	30,535	24,790	24,357	32,294
30	Remortgage	£ millions	12,548	11,664	12,146	11,340	12,083	14,457
31	Other (inc further advances)	£ millions	2,304	2,221	2,147	1,875	2,347	2,103
32	Total	£ millions	41,608	45,175	44,828	38,006	38,788	48,854

Residential loans to individuals : Purpose of loan

Not seasonally adjusted

Sub table reference			2014 Q1	Q2	Q3	Q4	2015 Q1	Q2
B	Residential loans to individuals : Non regulated							
	By purpose of loan:							
	Advances							
1	House purchase:	Per cent	90.77	91.50	91.75	90.93	89.17	88.77
	Owner occupation:							
2	FTBs	Per cent	0.16	0.14	0.17	0.12	0.13	0.13
3	Other	Per cent	3.14	3.45	3.07	3.38	2.22	2.07
4	Buy to let	Per cent	87.48	87.92	88.51	87.43	86.82	86.57
5	Further advance	Per cent	1.06	0.99	0.85	0.70	0.75	0.78
6	Remortgage	Per cent	4.16	3.57	4.45	5.60	6.08	6.84
7	Own borrowers	Per cent	1.41	0.49	0.70	0.57	0.80	0.89
8	From other lenders	Per cent	2.75	3.08	3.75	5.03	5.29	5.95
9	Other:	Per cent	4.02	3.94	2.95	2.77	3.99	3.61
10	Lifetime mortgage	Per cent	0.01	0.00	0.00	0.00	0.00	0.00
11	Other	Per cent	4.01	3.94	2.95	2.77	3.99	3.61
12	Total	£ millions	7,419	7,679	8,841	8,608	8,760	9,562
	Balances							
13	Buy to let	Per cent	62.90	64.13	65.53	66.57	67.60	68.79
14	Lifetime mortgage	Per cent	0.82	0.80	0.78	0.76	0.72	0.72
15	Other non regulated	Per cent	36.27	35.07	33.69	32.67	31.69	30.49
16	Total	£ millions	235,733	235,729	236,404	237,216	239,363	241,819
	New commitments in Qtr							
	(i) Percentages by purpose							
17	House purchase	Per cent	69.82	72.42	71.96	65.87	61.81	64.93
18	Remortgage	Per cent	26.09	23.41	24.18	29.89	32.91	30.79
19	Other (inc further advances)	Per cent	4.08	4.17	3.86	4.24	5.29	4.28
20	Total	£ millions	7,274	8,274	8,787	8,273	8,429	10,469
	(ii) Amounts by purpose							
21	House purchase	£ millions	5,079	5,992	6,323	5,450	5,210	6,797
22	Remortgage	£ millions	1,898	1,937	2,125	2,473	2,774	3,224
23	Other (inc further advances)	£ millions	297	345	339	350	446	448
24	Total	£ millions	7,274	8,274	8,787	8,273	8,429	10,469

Residential loans to individuals : Purpose of loan

Not seasonally adjusted

Sub table reference			2014	Q2	Q3	Q4	2015	Q2
			Q1				Q1	
C	Residential loans to individuals : All (Reg + Non reg)							
	By purpose of loan:							
	Advances							
1	House purchase	Per cent	66.41	70.10	71.77	70.97	66.16	67.71
	Owner occupation							
2	FTBs	Per cent	20.06	22.06	21.74	21.78	19.45	20.66
3	Other	Per cent	31.93	34.41	35.73	34.30	29.95	31.20
4	Buy to let	Per cent	14.42	13.63	14.31	14.90	16.76	15.84
5	Further advance	Per cent	2.88	2.45	2.21	2.39	2.61	2.54
6	Remortgage	Per cent	27.36	24.10	23.05	23.70	27.19	26.17
7	Own borrowers	Per cent	2.28	1.96	2.09	2.11	2.36	2.27
8	From other lenders	Per cent	25.08	22.13	20.95	21.60	24.83	23.90
9	Other	Per cent	3.34	3.35	2.96	2.94	4.04	3.59
10	Lifetime mortgage	Per cent	0.74	0.68	0.71	0.75	0.76	0.74
11	Other	Per cent	2.60	2.67	2.26	2.19	3.28	2.84
12	Total	£ millions	47,074	51,493	55,882	51,346	45,569	52,489
	Balances							
13	Buy to let	Per cent	13.30	13.47	13.66	13.83	14.03	14.28
14	Lifetime mortgage	Per cent	0.71	0.71	0.71	0.70	0.68	0.68
15	Other	Per cent	85.99	85.82	85.64	85.47	85.29	85.04
16	Total	£ millions	1,141,657	1,149,465	1,161,560	1,168,502	1,176,792	1,187,489
	New commitments in Qtr							
	(i) Percentages by purpose							
17	House purchase	Per cent	65.13	69.75	68.75	65.34	62.62	65.90
18	Remortgage	Per cent	29.55	25.45	26.62	29.85	31.47	29.80
19	Other (inc further advances)	Per cent	5.32	4.80	4.64	4.81	5.92	4.30
20	Total	£ millions	48,883	53,449	53,614	46,279	47,217	59,322
	(ii) Amounts by purpose							
21	House purchase	£ millions	31,836	37,281	36,858	30,240	29,567	39,091
22	Remortgage	£ millions	14,446	13,602	14,271	13,813	14,857	17,680
23	Other (inc further advances)	£ millions	2,601	2,566	2,486	2,225	2,793	2,551
24	Total	£ millions	48,883	53,449	53,614	46,279	47,217	59,322

Notes to table

Explanatory notes

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MLAR Table 1.4

Last updated: 8 September 2015

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2014				2015	
			Q1	Q2	Q3	Q4	Q1	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	Units	15,796	14,248	14,008	13,120	12,533	12,051
2	Amount of arrears	£ millions	34	31	30	27	26	26
3	Balance outstanding	£ millions	1,811	1,643	1,590	1,458	1,422	1,396
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	12.14	11.65	12.09	11.95	12.07	12.30
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	126,284	120,245	114,233	107,397 (a)	103,869	100,062
	of which : % of cases having							
6	A temporary concession	Per cent	5.17	4.04	4.07	4.14	4.13	3.86
7	A formal arrangement	Per cent	28.60	28.37	29.41	28.81	28.31	26.48
8	No concession or arrangement	Per cent	66.23	67.59	66.52	67.05	67.56	69.66
9	Amount of arrears	£ millions	862	889	812	756	755	771
10	Balance outstanding	£ millions	14,920	14,106	13,150	12,203	11,776	11,349
11	Balances as % of total loan balances	Per cent	1.65	1.54	1.42	1.31	1.26	1.20
12	Performance of arrears cases in Qtr	Per cent	62.58	63.00	63.69	63.94	63.17	61.52

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2014				2015	
A (cont.)			Q1	Q2	Q3	Q4	Q1	Q2
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	0.54	0.50	0.47	0.44	0.42	0.39
14	2.5 < 5.0 % in arrears	Per cent	0.56	0.52	0.47	0.44	0.42	0.40
15	5.0 < 7.5 % in arrears	Per cent	0.21	0.20	0.18	0.16	0.16	0.16
16	7.5 < 10 % in arrears	Per cent	0.10	0.10	0.09	0.08	0.08	0.07
17	10 % or more in arrears	Per cent	0.15	0.15	0.14	0.13	0.14	0.14
18	In possession	Per cent	0.08	0.08	0.07	0.06	0.04	0.03
19	TOTAL	Per cent	1.65	1.54	1.42	1.31	1.26	1.20
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.11	1.04	0.95	0.87	0.84	0.81
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.46	0.43	0.41	0.39	0.37	0.35
22	2.5 < 5.0 % in arrears	Per cent	0.48	0.45	0.42	0.40	0.39	0.37
23	5.0 < 7.5 % in arrears	Per cent	0.18	0.17	0.16	0.15	0.15	0.15
24	7.5 < 10 % in arrears	Per cent	0.09	0.09	0.08	0.07	0.07	0.07
25	10 % or more in arrears	Per cent	0.15	0.16	0.15	0.15	0.15	0.15
26	In possession	Per cent	0.06	0.05	0.05	0.04	0.03	0.02
27	TOTAL	Per cent	1.42	1.35	1.27	1.20	1.16	1.11
28	Total (excl. 1.5 < 2.5% band)	Per cent	0.96	0.92	0.86	0.81	0.78	0.76

MLAR Table 1.4

Last updated: 8 September 2015

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2014				2015	
A (cont.)			Q1	Q2	Q3	Q4	Q1	Q2
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	3,526	2,945	2,716	2,261	1,499	1,276
30	Possession sales in Qtr	Units	3,538	3,351	3,133	2,990	2,386	1,895
31	Stocks of possessions at end Qtr	Units	5,012	4,633	4,235	3,573	2,732	2,196
Capitalisation of arrears cases								
32	Number in Qtr	Units	5,184	5,035	5,105	4,824	4,734	4,140
33	Amount of arrears capitalised in Qtr	£ millions	20	20	20	20	19	16
34	Balance outstanding	£ millions	627	601	614	578	566	488
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	8,895,787	8,891,379	8,959,798	8,950,212	8,991,761	9,020,253
36	Loan book: balances outstanding	£ millions	905,924	913,736	925,155	931,286	937,430	945,670

MLAR Table 1.4

Last updated: 8 September 2015

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2014 Q1	Q2	Q3	Q4	2015 Q1	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	Units	7,122	6,632	6,322	6,176	5,804	5,509
2	Amount of arrears	£ millions	9	8	8	8	7	7
3	Balance outstanding	£ millions	503	453	429	421	385	378
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	10.30	9.82	10.01	10.51	10.07	10.15
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	78,705	75,498	72,308	69,285	66,114	65,222
	of which : % of cases having							
6	A temporary concession	Per cent	4.97	4.62	5.05	4.96	4.23	3.99
7	A formal arrangement	Per cent	19.42	19.15	19.56	18.24	18.21	16.79
8	No concession or arrangement	Per cent	75.62	76.23	75.39	76.80	77.56	79.21
9	Amount of arrears	£ millions	434	414	391	361	357	351
10	Balance outstanding	£ millions	4,880	4,608	4,291	4,007	3,821	3,728
11	Balances as % of total loan balances	Per cent	2.07	1.95	1.82	1.69	1.60	1.54
12	Performance of arrears cases in Qtr	Per cent	59.19	57.98	56.59	54.45	53.27	53.86

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2014				2015	
B (cont.)			Q1	Q2	Q3	Q4	Q1	Q2
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	0.57	0.53	0.50	0.46	0.43	0.42
14	2.5 < 5.0 % in arrears	Per cent	0.58	0.54	0.50	0.47	0.46	0.43
15	5.0 < 7.5 % in arrears	Per cent	0.25	0.23	0.21	0.20	0.19	0.19
16	7.5 < 10 % in arrears	Per cent	0.14	0.13	0.12	0.11	0.10	0.10
17	10 % or more in arrears	Per cent	0.37	0.35	0.33	0.31	0.30	0.30
18	In possession	Per cent	0.16	0.16	0.15	0.14	0.12	0.10
19	TOTAL	Per cent	2.07	1.95	1.82	1.69	1.60	1.54
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.50	1.42	1.32	1.23	1.17	1.12
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.47	0.46	0.44	0.43	0.41	0.40
22	2.5 < 5.0 % in arrears	Per cent	0.53	0.51	0.49	0.48	0.47	0.46
23	5.0 < 7.5 % in arrears	Per cent	0.25	0.24	0.23	0.22	0.22	0.22
24	7.5 < 10 % in arrears	Per cent	0.15	0.14	0.14	0.13	0.13	0.13
25	10 % or more in arrears	Per cent	0.63	0.62	0.63	0.62	0.60	0.61
26	In possession	Per cent	0.08	0.08	0.08	0.07	0.06	0.05
27	TOTAL	Per cent	2.11	2.06	2.00	1.95	1.87	1.86
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.64	1.60	1.56	1.52	1.47	1.46

MLAR Table 1.4

Last updated: 8 September 2015

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2014				2015	
B (cont.)			Q1	Q2	Q3	Q4	Q1	Q2
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	1,918	1,698	1,421	1,124	854	798
30	Possession sales in Qtr	Units	1,770	1,662	1,546	1,445	1,404	1,033
31	Stocks of possessions at end Qtr	Units	3,014	3,021	2,842	2,514	2,004	1,749
Capitalisation of arrears cases								
32	Number in Qtr	Units	1,477	1,379	1,387	1,458	1,335	1,056
33	Amount of arrears capitalised in Qtr	£ millions	5	5	4	5	5	4
34	Balance outstanding	£ millions	114	105	122	129	137	115
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	3,731,224	3,672,051	3,617,114	3,552,703	3,526,331	3,503,546
36	Loan book: balances outstanding	£ millions	235,733	235,729	236,404	237,216	239,363	241,819

MLAR Table 1.4

Last updated: 8 September 2015

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2014				2015	
			Q1	Q2	Q3	Q4	Q1	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	Units	22,918	20,880	20,330	19,296	18,337	17,560
2	Amount of arrears	£ millions	43	39	38	35	34	33
3	Balance outstanding	£ millions	2,314	2,096	2,020	1,879	1,806	1,774
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	11.68	11.20	11.58	11.59	11.58	11.77
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	204,989	195,743	186,541	176,682	169,983	165,284
	of which : % of cases having							
6	A temporary concession	Per cent	5.09	4.26	4.45	4.46	4.17	3.91
7	A formal arrangement	Per cent	25.07	24.82	25.59	24.67	24.38	22.66
8	No concession or arrangement	Per cent	69.84	70.92	69.96	70.87	71.45	73.43
9	Amount of arrears	£ millions	1,296	1,303	1,202	1,117	1,112	1,122
10	Balance outstanding	£ millions	19,800	18,714	17,441	16,210	15,597	15,077
11	Balances as % of total loan balances	Per cent	1.73	1.63	1.50	1.39	1.33	1.27
12	Performance of arrears cases in Qtr	Per cent	61.75	61.81	61.87	61.09	61.19	59.35

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2014				2015	
			Q1	Q2	Q3	Q4	Q1	Q2
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	0.54	0.51	0.48	0.45	0.42	0.40
14	2.5 < 5.0 % in arrears	Per cent	0.56	0.52	0.48	0.45	0.43	0.41
15	5.0 < 7.5 % in arrears	Per cent	0.22	0.20	0.18	0.17	0.16	0.16
16	7.5 < 10 % in arrears	Per cent	0.11	0.10	0.09	0.08	0.08	0.08
17	10 % or more in arrears	Per cent	0.20	0.20	0.18	0.17	0.17	0.17
18	In possession	Per cent	0.10	0.09	0.08	0.07	0.06	0.05
19	TOTAL	Per cent	1.73	1.63	1.50	1.39	1.33	1.27
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.19	1.12	1.02	0.94	0.90	0.87
	(ii) Number of cases in arrears as % total number of loans							
21	1.5 < 2.5 % in arrears	Per cent	0.46	0.44	0.42	0.40	0.38	0.37
22	2.5 < 5.0 % in arrears	Per cent	0.49	0.47	0.44	0.42	0.41	0.39
23	5.0 < 7.5 % in arrears	Per cent	0.20	0.19	0.18	0.17	0.17	0.17
24	7.5 < 10 % in arrears	Per cent	0.11	0.10	0.10	0.09	0.09	0.09
25	10 % or more in arrears	Per cent	0.30	0.29	0.29	0.28	0.27	0.28
26	In possession	Per cent	0.06	0.06	0.06	0.05	0.04	0.03
27	TOTAL	Per cent	1.62	1.56	1.48	1.41	1.36	1.32
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.16	1.12	1.06	1.01	0.98	0.95

MLAR Table 1.4

Last updated: 8 September 2015

Residential loans to individuals (Unsecuritised): Arrears in Detail

Not seasonally adjusted

Sub table reference			2014				2015	
C (cont.)			Q1	Q2	Q3	Q4	Q1	Q2
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	5,444	4,643	4,137	3,385	2,353	2,074
30	Possession sales in Qtr	Units	5,308	5,013	4,679	4,435	3,790	2,928
31	Stocks of possessions at end Qtr	Units	8,026	7,654	7,077	6,087	4,736	3,945
Capitalisation of arrears cases								
32	Number in Qtr	Units	6,661	6,414	6,492	6,282	6,069	5,196
33	Amount of arrears capitalised in Qtr	£ millions	26	25	25	25	24	21
34	Balance outstanding	£ millions	740	706	736	707	703	603
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	12,627,011	12,563,430	12,576,912	12,502,915	12,518,092	12,523,799
36	Loan book: balances outstanding	£ millions	1,141,657	1,149,465	1,161,560	1,168,502	1,176,792	1,187,489

Notes to table

(a) Approximately 2,000 of the noted movement in arrears is due to a sale of regulated loans to a non-UK incorporated firm outside of the MLAR population.

Explanatory notes

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MLAR Table 1.5

Last updated: 8 September 2015

Residential loans to individuals : Mortgage Administration

Not seasonally adjusted

			2014				2015	
			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	124,366	125,539	129,296	135,084	146,689	152,342
2	SPVs:	Units	670,236	636,555	591,197	563,598	500,858	487,347
3	All "securitised"	Units	794,602	762,094	720,493	698,682	647,547	639,689
Balances outstanding on loans administered for :								
4	Firms without a mortgage lender's permission	£ millions	7,640	7,464	7,512	7,864	8,468	9,179
5	SPVs:	£ millions	64,971	64,335	59,533	57,079	50,558	49,915
6	All "securitised"	£ millions	72,611	71,800	67,046	64,943	59,025	59,095

MLAR Table 1.5

Last updated: 8 September 2015

Residential loans to individuals : Mortgage Administration

Not seasonally adjusted

			2014				2015	
			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	20,531	18,543	19,612	19,561	21,974	19,670
2	SPVs:	Units	353,353	335,751	322,073	311,720	280,700	289,939
3	All "securitised"	Units	373,884	354,294	341,685	331,281	302,674	309,609
Balances outstanding on loans administered for :								
4	Firms without a mortgage lender's permission	£ millions	1,381	1,113	1,129	1,136	1,322	1,329
5	SPVs:	£ millions	27,325	26,913	25,875	25,004	23,969	23,790
6	All "securitised"	£ millions	28,706	28,025	27,005	26,141	25,291	25,118

MLAR Table 1.5

Last updated: 8 September 2015

Residential loans to individuals : Mortgage Administration

Not seasonally adjusted

			2014				2015	
			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	144,897	144,082	148,908	154,645	168,663	172,012
2	SPVs:	Units	1,023,589	972,306	913,270	875,318	781,558	777,286
3	All "securitised"	Units	1,168,486	1,116,388	1,062,178	1,029,963	950,221	949,298
Balances outstanding on loans administered for :								
4	Firms without a mortgage lender's permission	£ millions	9,022	8,577	8,641	9,000	9,790	10,508
5	SPVs:	£ millions	92,295	91,248	85,409	82,083	74,527	73,705
6	All "securitised"	£ millions	101,317	99,825	94,050	91,083	84,317	84,213

Notes to table

(a) 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.

(a) 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: 8 September 2015

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2014				2015	
			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	3,545	2,912	2,823	2,686	2,762	2,507
2	Amount of arrears	£ millions	7	6	6	6	5	5
3	Balance outstanding	£ millions	406	330	307	300	295	275
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	10.19	8.94	8.78	8.48	8.73	8.44
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	32,538	30,614	29,390	29,727	28,749	27,822
	of which : % of cases having							
6	A temporary concession	Per cent	3.50	3.39	3.27	3.16	3.34	3.14
7	A formal arrangement	Per cent	38.95	40.46	41.44	40.93	43.95	40.73
8	No concession or arrangement	Per cent	57.54	56.15	55.29	55.92	52.71	56.13
9	Amount of arrears	£ millions	195	182	171	175	169	165
10	Balance outstanding	£ millions	3,989	3,694	3,494	3,536	3,378	3,260

MLAR Table 1.6

Last updated: 8 September 2015

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2014				2015	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
A (cont.)								
11	Balances as % of total loan balances	Per cent	5.49	5.14	5.21	5.44	5.72	5.52
12	Performance of arrears cases in Qtr	Per cent	67.50	71.17	71.04	69.73	68.96	71.05
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	1.78	1.61	1.60	1.65	1.74	1.65
14	2.5 < 5.0 % in arrears	Per cent	1.94	1.84	1.87	1.98	2.09	2.00
15	5.0 < 7.5 % in arrears	Per cent	0.78	0.74	0.75	0.79	0.81	0.81
16	7.5 < 10 % in arrears	Per cent	0.35	0.34	0.34	0.37	0.40	0.40
17	10 % or more in arrears	Per cent	0.39	0.36	0.40	0.43	0.45	0.46
18	In possession	Per cent	0.26	0.24	0.25	0.22	0.23	0.20
19	Total	Per cent	5.49	5.14	5.21	5.44	5.72	5.52
20	Total (excl. 1.5 < 2.5% band)	Per cent	3.72	3.53	3.61	3.79	3.98	3.87
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	1.30	1.25	1.24	1.28	1.35	1.29
22	2.5 < 5.0 % in arrears	Per cent	1.44	1.42	1.44	1.50	1.56	1.54
23	5.0 < 7.5 % in arrears	Per cent	0.59	0.59	0.59	0.63	0.64	0.65
24	7.5 < 10 % in arrears	Per cent	0.27	0.27	0.28	0.31	0.32	0.33
25	10 % or more in arrears	Per cent	0.33	0.33	0.36	0.39	0.41	0.42
26	In possession	Per cent	0.16	0.16	0.16	0.15	0.16	0.13
27	Total	Per cent	4.09	4.02	4.08	4.25	4.44	4.35
28	Total (excl. 1.5 < 2.5% band)	Per cent	2.79	2.77	2.83	2.97	3.09	3.06

MLAR Table 1.6

Last updated: 8 September 2015

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2014				2015	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
A (cont.)								
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	809	733	698	584	586	445
30	Possession sales in Qtr	Units	955	804	750	749	651	552
31	Stocks of possessions at end Qtr	Units	1,234	1,182	1,167	1,021	1,067	841
Capitalisation of arrears cases								
32	Number in Qtr	Units	500	383	403	325	405	177
33	Amount of arrears capitalised in Qtr	£ millions	2	2	2	1	2	1
34	Balance outstanding	£ millions	59	48	51	37	49	22
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	794,602	762,094	720,493	698,682	647,547	639,689
36	Loan book: balances outstanding	£ millions	72,611	71,800	67,046	64,943	59,025	59,095

MLAR Table 1.6

Last updated: 8 September 2015

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2014				2015	
			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	1,298	978	993	938	902	733
2	Amount of arrears	£ millions	2	1	1	1	1	1
3	Balance outstanding	£ millions	84	64	67	62	57	48
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	8.19	7.78	8.46	8.37	7.65	6.27
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	18,027	14,130	14,288	13,342	13,408	18,546
	of which : % of cases having							
6	A temporary concession	Per cent	2.01	2.07	1.64	1.71	1.80	2.45
7	A formal arrangement	Per cent	34.49	38.32	36.84	36.40	36.52	30.34
8	No concession or arrangement	Per cent	63.50	59.61	61.53	61.89	61.67	67.21
9	Amount of arrears	£ millions	100	78	85	81	89	96
10	Balance outstanding	£ millions	1,026	826	797	739	746	769

MLAR Table 1.6

Last updated: 8 September 2015

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2014				2015	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
B (cont.)								
11	Balances as % of total loan balances	Per cent	3.57	2.95	2.95	2.83	2.95	3.06
12	Performance of arrears cases in Qtr	Per cent	58.42	58.91	54.51	58.49	57.25	60.46
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	0.80	0.70	0.71	0.71	0.71	0.68
14	2.5 < 5.0 % in arrears	Per cent	0.89	0.79	0.75	0.70	0.73	0.79
15	5.0 < 7.5 % in arrears	Per cent	0.44	0.34	0.31	0.31	0.31	0.35
16	7.5 < 10 % in arrears	Per cent	0.22	0.18	0.18	0.16	0.16	0.19
17	10 % or more in arrears	Per cent	0.87	0.58	0.63	0.61	0.70	0.81
18	In possession	Per cent	0.36	0.36	0.37	0.33	0.32	0.24
19	Total	Per cent	3.57	2.95	2.95	2.83	2.95	3.06
20	Total (excl. 1.5 < 2.5% band)	Per cent	2.77	2.25	2.24	2.11	2.23	2.38
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.84	0.72	0.74	0.74	0.78	0.88
22	2.5 < 5.0 % in arrears	Per cent	1.03	0.88	0.86	0.81	0.90	1.17
23	5.0 < 7.5 % in arrears	Per cent	0.55	0.44	0.43	0.41	0.44	0.63
24	7.5 < 10 % in arrears	Per cent	0.33	0.26	0.29	0.26	0.28	0.44
25	10 % or more in arrears	Per cent	1.83	1.44	1.61	1.61	1.82	2.71
26	In possession	Per cent	0.25	0.25	0.24	0.20	0.22	0.15
27	Total	Per cent	4.82	3.99	4.18	4.03	4.43	5.99
28	Total (excl. 1.5 < 2.5% band)	Per cent	3.99	3.27	3.44	3.29	3.65	5.11

MLAR Table 1.6

Last updated: 8 September 2015

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2014				2015	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
B (cont.)								
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	434	352	326	197	240	155
30	Possession sales in Qtr	Units	387	366	387	415	314	246
31	Stocks of possessions at end Qtr	Units	917	897	836	669	651	479
Capitalisation of arrears cases								
32	Number in Qtr	Units	156	110	134	90	185	30
33	Amount of arrears capitalised in Qtr	£ millions	1	0	0	0	1	0
34	Balance outstanding	£ millions	14	10	10	6	8	1
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	373,884	354,294	341,685	331,281	302,674	309,609
36	Loan book: balances outstanding	£ millions	28,706	28,025	27,005	26,141	25,291	25,118

MLAR Table 1.6

Last updated: 8 September 2015

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2014				2015	
			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	4,843	3,890	3,816	3,624	3,664	3,240
2	Amount of arrears	£ millions	9	7	7	7	6	6
3	Balance outstanding	£ millions	490	394	374	362	352	323
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	9.78	8.73	8.72	8.46	8.53	8.03
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	50,565	44,744	43,678	43,069	42,157	46,368
	of which : % of cases having							
6	A temporary concession	Per cent	2.97	2.98	2.74	2.71	2.85	2.87
7	A formal arrangement	Per cent	37.36	39.78	39.94	39.52	41.59	36.57
8	No concession or arrangement	Per cent	59.67	57.24	57.33	57.77	55.56	60.56
9	Amount of arrears	£ millions	295	260	256	256	258	261
10	Balance outstanding	£ millions	5,015	4,519	4,290	4,275	4,124	4,030

MLAR Table 1.6

Last updated: 8 September 2015

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2014				2015	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
C (cont.)								
11	Balances as % of total loan balances	Per cent	4.95	4.53	4.56	4.69	4.89	4.78
12	Performance of arrears cases in Qtr	Per cent	64.49	68.44	66.15	67.28	66.02	68.30
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	1.50	1.36	1.35	1.38	1.43	1.36
14	2.5 < 5.0 % in arrears	Per cent	1.64	1.55	1.55	1.61	1.68	1.64
15	5.0 < 7.5 % in arrears	Per cent	0.68	0.63	0.63	0.65	0.66	0.67
16	7.5 < 10 % in arrears	Per cent	0.31	0.30	0.30	0.31	0.33	0.34
17	10 % or more in arrears	Per cent	0.53	0.42	0.46	0.48	0.52	0.56
18	In possession	Per cent	0.29	0.27	0.28	0.25	0.26	0.21
19	Total	Per cent	4.95	4.53	4.56	4.69	4.89	4.78
20	Total (excl. 1.5 < 2.5% band)	Per cent	3.45	3.17	3.22	3.31	3.46	3.42
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	1.15	1.08	1.08	1.11	1.17	1.16
22	2.5 < 5.0 % in arrears	Per cent	1.31	1.25	1.25	1.28	1.35	1.42
23	5.0 < 7.5 % in arrears	Per cent	0.58	0.54	0.54	0.56	0.58	0.64
24	7.5 < 10 % in arrears	Per cent	0.29	0.27	0.28	0.29	0.30	0.36
25	10 % or more in arrears	Per cent	0.81	0.68	0.76	0.78	0.86	1.17
26	In possession	Per cent	0.18	0.19	0.19	0.16	0.18	0.14
27	Total	Per cent	4.33	4.01	4.11	4.18	4.44	4.88
28	Total (excl. 1.5 < 2.5% band)	Per cent	3.18	2.93	3.03	3.07	3.27	3.73

MLAR Table 1.6

Last updated: 8 September 2015

Residential loans to individuals (Securitised): Arrears in detail

Not seasonally adjusted

			2014				2015	
			Q1	Q2	Q3	Q4	Q1	Q2
Sub table reference								
C (cont.)								
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	1,243	1,085	1,024	781	826	600
30	Possession sales in Qtr	Units	1,342	1,170	1,137	1,164	965	798
31	Stocks of possessions at end Qtr	Units	2,151	2,079	2,003	1,690	1,718	1,320
Capitalisation of arrears cases								
32	Number in Qtr	Units	656	493	537	415	590	207
33	Amount of arrears capitalised in Qtr	£ millions	3	2	2	2	3	1
34	Balance outstanding	£ millions	73	57	61	43	57	23
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	1,168,486	1,116,388	1,062,178	1,029,963	950,221	949,298
36	Loan book: balances outstanding	£ millions	101,317	99,825	94,050	91,083	84,317	84,213

Notes to table

Explanatory notes

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MLAR Table 1.7

Last updated: 8 September 2015

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

Not seasonally adjusted

			2014				2015	
			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	19,341	17,160	16,831	15,806	15,295	14,558
2	Amount of arrears	£ millions	41	37	35	33	32	31
3	Balance outstanding	£ millions	2,217	1,973	1,897	1,758	1,717	1,671
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	11.73	11.09	11.40	11.17	11.33	11.44
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	158,822	150,859	143,623	137,124 (a)	132,618	127,884
	of which : % of cases having							
6	A temporary concession	Per cent	4.83	3.91	3.91	3.93	3.96	3.70
7	A formal arrangement	Per cent	30.72	30.83	31.87	31.44	31.70	29.58
8	No concession or arrangement	Per cent	64.45	65.27	64.22	64.63	64.35	66.72
9	Amount of arrears	£ millions	1,057	1,071	983	931	924	936
10	Balance outstanding	£ millions	18,909	17,799	16,644	15,739	15,154	14,610
11	Balances as % of total loan balances	Per cent	1.93	1.81	1.68	1.58	1.52	1.45
12	Performance of arrears cases in Qtr	Per cent	63.62	64.70	65.23	65.24	64.46	63.64

MLAR Table 1.7

Last updated: 8 September 2015

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

Not seasonally adjusted

			2014				2015	
			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	0.63	0.58	0.55	0.52	0.50	0.47
14	2.5 < 5.0 % in arrears	Per cent	0.66	0.61	0.57	0.54	0.52	0.49
15	5.0 < 7.5 % in arrears	Per cent	0.25	0.24	0.22	0.20	0.20	0.20
16	7.5 < 10 % in arrears	Per cent	0.12	0.11	0.11	0.10	0.10	0.09
17	10 % or more in arrears	Per cent	0.17	0.17	0.16	0.15	0.15	0.16
18	In possession	Per cent	0.10	0.09	0.08	0.07	0.05	0.04
19	TOTAL	Per cent	1.93	1.81	1.68	1.58	1.52	1.45
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.30	1.22	1.13	1.06	1.02	0.99
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.53	0.50	0.48	0.46	0.44	0.41
22	2.5 < 5.0 % in arrears	Per cent	0.56	0.53	0.50	0.48	0.46	0.44
23	5.0 < 7.5 % in arrears	Per cent	0.22	0.21	0.19	0.18	0.18	0.18
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	0.17	0.17	0.17	0.16	0.16	0.17
26	In possession	Per cent	0.06	0.06	0.06	0.05	0.04	0.03
27	TOTAL	Per cent	1.64	1.56	1.48	1.42	1.38	1.32
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.11	1.07	1.01	0.96	0.94	0.91
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	4,335	3,678	3,414	2,845	2,085	1,721
30	Possession sales in Qtr	Units	4,493	4,155	3,883	3,739	3,037	2,447
31	Stocks of possessions at end Qtr	Units	6,246	5,815	5,402	4,594	3,799	3,037
Capitalisation of arrears cases								
32	Number in Qtr	Units	5,684	5,418	5,508	5,149	5,139	4,317
33	Amount of arrears capitalised in Qtr	£ millions	23	22	22	21	21	17
34	Balance outstanding	£ millions	686	649	665	615	615	510
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	9,690,389	9,653,473	9,680,291	9,648,894	9,639,308	9,659,942
36	Loan book: balances outstanding	£ millions	978,535	985,535	992,201	996,229	996,455	1,004,764

MLAR Table 1.7

Last updated: 8 September 2015

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

Not seasonally adjusted

			2014				2015	
			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	8,420	7,610	7,315	7,114	6,706	6,242
2	Amount of arrears	£ millions	11	10	9	9	8	8
3	Balance outstanding	£ millions	587	517	497	483	442	427
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	9.93	9.51	9.76	10.18	9.67	9.49
Arrears cases at end of Qtr								
5	Number of loan accounts	Units	96,732	89,628	86,596	82,627	79,522	83,768
	of which : % of cases having							
6	A temporary concession	Per cent	4.42	4.22	4.49	4.44	3.82	3.65
7	A formal arrangement	Per cent	22.23	22.17	22.41	21.17	21.30	19.79
8	No concession or arrangement	Per cent	73.36	73.61	73.10	74.39	74.88	76.56
9	Amount of arrears	£ millions	535	492	475	442	445	447
10	Balance outstanding	£ millions	5,906	5,434	5,088	4,746	4,567	4,497
11	Balances as % of total loan balances	Per cent	2.23	2.06	1.93	1.80	1.73	1.68
12	Performance of arrears cases in Qtr	Per cent	59.04	58.11	56.27	55.08	53.92	54.99

MLAR Table 1.7

Last updated: 8 September 2015

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

Not seasonally adjusted

			2014				2015	
			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	0.59	0.55	0.52	0.49	0.46	0.44
14	2.5 < 5.0 % in arrears	Per cent	0.61	0.57	0.53	0.49	0.48	0.47
15	5.0 < 7.5 % in arrears	Per cent	0.27	0.24	0.22	0.21	0.21	0.20
16	7.5 < 10 % in arrears	Per cent	0.15	0.14	0.13	0.11	0.11	0.11
17	10 % or more in arrears	Per cent	0.42	0.38	0.36	0.34	0.34	0.35
18	In possession	Per cent	0.18	0.18	0.18	0.16	0.14	0.12
19	TOTAL	Per cent	2.23	2.06	1.93	1.80	1.73	1.68
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.64	1.51	1.41	1.32	1.27	1.24
(ii) Number of cases in arrears as % total number of loans								
21	1.5 < 2.5 % in arrears	Per cent	0.50	0.48	0.47	0.45	0.44	0.44
22	2.5 < 5.0 % in arrears	Per cent	0.58	0.54	0.52	0.51	0.50	0.51
23	5.0 < 7.5 % in arrears	Per cent	0.28	0.26	0.24	0.24	0.24	0.25
24	7.5 < 10 % in arrears	Per cent	0.16	0.15	0.15	0.14	0.14	0.15
25	10 % or more in arrears	Per cent	0.74	0.70	0.71	0.71	0.70	0.78
26	In possession	Per cent	0.10	0.10	0.09	0.08	0.07	0.06
27	TOTAL	Per cent	2.36	2.23	2.19	2.13	2.08	2.20
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.85	1.75	1.72	1.67	1.64	1.76
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	2,352	2,050	1,747	1,321	1,094	953
30	Possession sales in Qtr	Units	2,157	2,028	1,933	1,860	1,718	1,279
31	Stocks of possessions at end Qtr	Units	3,931	3,918	3,678	3,183	2,655	2,228
Capitalisation of arrears cases								
32	Number in Qtr	Units	1,633	1,489	1,521	1,548	1,520	1,086
33	Amount of arrears capitalised in Qtr	£ millions	6	5	5	6	6	5
34	Balance outstanding	£ millions	127	115	132	135	145	117
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	4,105,108	4,026,345	3,958,799	3,883,984	3,829,005	3,813,155
36	Loan book: balances outstanding	£ millions	264,439	263,754	263,409	263,356	264,654	266,937

MLAR Table 1.7

Last updated: 8 September 2015

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

Not seasonally adjusted

			2014				2015	
			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	27,761	24,770	24,146	22,920	22,001	20,800
2	Amount of arrears	£ millions	52	46	44	42	40	39
3	Balance outstanding	£ millions	2,804	2,490	2,394	2,241	2,158	2,097
4	New cases as % of arrears stocks (balances as % total arrears balances)	Per cent	11.30	10.72	11.01	10.94	10.94	10.98
	Arrears cases at end of Qtr							
5	Number of loan accounts	Units	255,554	240,487	230,219	219,751	212,140	211,652
	of which : % of cases having							
6	A temporary concession	Per cent	4.67	4.02	4.13	4.12	3.90	3.68
7	A formal arrangement	Per cent	27.50	27.60	28.31	27.58	27.80	25.71
8	No concession or arrangement	Per cent	67.82	68.38	67.56	68.30	68.30	70.61
9	Amount of arrears	£ millions	1,591	1,563	1,458	1,373	1,369	1,383
10	Balance outstanding	£ millions	24,815	23,233	21,732	20,485	19,721	19,106
11	Balances as % of total loan balances	Per cent	2.00	1.86	1.73	1.63	1.56	1.50
12	Performance of arrears cases in Qtr	Per cent	62.53	63.16	63.13	62.89	62.02	61.61
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	0.62	0.58	0.54	0.51	0.49	0.46
14	2.5 < 5.0 % in arrears	Per cent	0.65	0.60	0.56	0.53	0.51	0.49
15	5.0 < 7.5 % in arrears	Per cent	0.26	0.24	0.22	0.20	0.20	0.20
16	7.5 < 10 % in arrears	Per cent	0.13	0.12	0.11	0.10	0.10	0.10
17	10 % or more in arrears	Per cent	0.22	0.21	0.20	0.19	0.19	0.20
18	In possession	Per cent	0.11	0.11	0.10	0.09	0.07	0.06
19	TOTAL	Per cent	2.00	1.86	1.73	1.63	1.56	1.50
20	Total (excl. 1.5 < 2.5% band)	Per cent	1.37	1.28	1.19	1.11	1.07	1.04

MLAR Table 1.7

Last updated: 8 September 2015

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

Not seasonally adjusted

			2014				2015	
			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	0.52	0.49	0.47	0.46	0.44	0.42
22	2.5 < 5.0 % in arrears	Per cent	0.56	0.53	0.50	0.49	0.48	0.46
23	5.0 < 7.5 % in arrears	Per cent	0.23	0.22	0.21	0.20	0.20	0.20
24	7.5 < 10 % in arrears	Per cent	0.12	0.12	0.11	0.11	0.10	0.11
25	10 % or more in arrears	Per cent	0.34	0.32	0.32	0.32	0.32	0.34
26	In possession	Per cent	0.07	0.07	0.07	0.06	0.05	0.04
27	TOTAL	Per cent	1.85	1.76	1.69	1.62	1.58	1.57
28	Total (excl. 1.5 < 2.5% band)	Per cent	1.33	1.27	1.22	1.17	1.14	1.15
Possession cases: movements & stocks								
29	New possessions in Qtr	Units	6,687	5,728	5,161	4,166	3,179	2,674
30	Possession sales in Qtr	Units	6,650	6,183	5,816	5,599	4,755	3,726
31	Stocks of possessions at end Qtr	Units	10,177	9,733	9,080	7,777	6,454	5,265
Capitalisation of arrears cases								
32	Number in Qtr	Units	7,317	6,907	7,029	6,697	6,659	5,403
33	Amount of arrears capitalised in Qtr	£ millions	29	27	27	27	27	22
34	Balance outstanding	£ millions	813	763	797	750	760	627
Memorandum information at end Qtr								
35	Loan book: number of loan accounts	Units	13,795,497	13,679,818	13,639,090	13,532,878	13,468,313	13,473,097
36	Loan book: balances outstanding	£ millions	1,242,974	1,249,289	1,255,610	1,259,585	1,261,109	1,271,702

Notes to table

(a) Approximately 2,000 of the noted movement in arrears is due to a sale of regulated loans to a non-UK incorporated firm outside of the MLAR population.

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MLAR Table 2.1

Sectoral Analysis: New Business Volume

Last updated: 8 September 2015

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			
	2014 Q1	91.59	8.37	47,074
	2014 Q2	91.74	8.20	51,493
	2014 Q3	90.98	8.99	55,882
	2014 Q4	90.31	9.65	51,346
	2015 Q1	88.48	11.47	45,569
	2015 Q2	90.45	9.51	52,489
2	Net advances			
	2014 Q1	97.45	2.66	7,002
	2014 Q2	97.56	2.66	8,908
	2014 Q3	93.72	6.32	11,034
	2014 Q4	86.26	13.93	8,071
	2015 Q1	74.61	25.37	6,309
	2015 Q2	91.20	8.82	9,934

Sectoral Analysis: New Business Volume

Not seasonally adjusted

Residential lending to individuals		Banks + Building Societies Per cent	Other lenders Per cent	ALL Sectors £ millions
Sub table reference				
3	New commitments			
	2014 Q1	91.48	8.49	48,883
	2014 Q2	91.06	8.90	53,449
	2014 Q3	90.57	9.39	53,614
	2014 Q4	88.95	10.99	46,279
	2015 Q1	88.17	11.73	47,217
	2015 Q2	91.20	8.74	59,322
4	Balances outstanding (unsecuritised): loans	89.45	10.54	1,187,489
5	: commitments	91.31	8.65	74,439
	<i>Balances are for 2015 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	78.60	81.60	78.90
2	Percent at variable rates	Per cent	21.40	18.40	21.10
Balances					
3	Percent at fixed rates	Per cent	45.67	30.63	44.08
4	Percent at variable rates	Per cent	54.33	69.37	55.92
Interest rates on:					
Gross advances:					
5	Fixed	Per cent	2.84	3.54	2.91
6	variable	Per cent	2.42	3.38	2.50
7	All	Per cent	2.75	3.51	2.83
Balances:					
8	Fixed	Per cent	3.27	3.87	3.31
9	Variable	Per cent	2.97	3.57	3.05
10	All	Per cent	3.11	3.66	3.17
11	<75%	Per cent	65.67	69.52	66.05
12	75 to 90%	Per cent	30.97	26.28	30.51
13	90 to 95%	Per cent	3.13	3.62	3.18
14	Over 95%	Per cent	0.23	0.58	0.26
Income multiple by LTV (a):					
15	Over 90 to 95%	Per cent	2.08	2.13	2.09
16	Over 95%	Per cent	0.17	0.31	0.19
17	All over 90%	Per cent	2.26	2.44	2.27

Sectoral Analysis: Characteristics of New Lending in latest quarter

Not seasonally adjusted

Residential lending to individuals

Sub table reference			Banks & Building Societies	Other lenders	ALL Sectors
A (cont.)					
	With Impaired credit history (Regulated only):				
18	Advances	Per cent	0.13	1.57	0.21
19	Balances	Per cent	0.62	6.27	0.99
	By purpose (Regulated only):				
	Advances:				
20	Advances:				
21	House purchase	Per cent	63.40	55.93	63.01
22	Further advance	Per cent	3.06	0.54	2.93
23	Remortgage	Per cent	30.90	22.71	30.48
24	Other	Per cent	2.64	20.82	3.58
	Balances:				
25	House purchase	Per cent	58.67	53.75	58.35
26	Further advance	Per cent	3.41	0.47	3.21
27	Remortgage	Per cent	36.40	37.42	36.46
28	Other	Per cent	1.53	8.36	1.98
	Loans in arrears (Unsecuritised):				
29	New cases as % arrears stocks	Per cent	12.01	10.78	11.77
	Arrears cases at end qtr:				
30	Balances as % total loan balances	Per cent	1.13	2.41	1.27
31	Performance of arrears cases in qtr	Per cent	59.08	60.42	59.35

Notes to table

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

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MLAR STATISTICS TABLES

Notes on the basis of our numbers of loans, arrears and possession cases

Number of loan accounts:

Represents the number of individual loan accounts, and covers:

- *1st charge loans*
- *2nd and subsequent charge loans (where the borrower takes an extra loan from another lender)*
- *some further advance loans*. This applies in cases where a 1st charge lender grants a further advance on the original mortgage, but for administrative purposes treats it as a separate loan account.

This is also influenced by MLAR monitoring regulated loans and non-regulated loans separately. As a consequence of this, most 2nd charge loans go into a separate reporting category (non-regulated).

As a result, our "number of loan account" figures are on a different basis to, and materially higher than, those published by CML on numbers of mortgages.

Number of loan accounts in arrears:

This number does not represent the number of borrowers in arrears.

It represents the number of individual loan accounts in arrears, and covers arrears arising on:

- *1st charge loans*
- *2nd and subsequent charge loans (where the borrower takes an extra loan from another lender)*
- *some further advance loans*. This applies in cases where the 1st charge lender establishes a further advance on the original mortgage as a separate loan account, but is unable to combine the two accounts for MLAR arrears reporting purposes.

As a result, our arrears numbers are on a different basis to, and materially higher than, those published by the CML on number of *1st charge mortgages in arrears*. As such, the CML measure is more a measure of the number of borrowers in arrears. More importantly however, our reporting threshold for arrears is "loan accounts where arrears amount to 1.5% or more of wider spectrum."

Number of possession cases

This number does not represent the number of borrowers that have been subject to possession

It represents the number of individual loan accounts in possession, and covers possessions arising on:

- *1st charge loans*
- *2nd and subsequent charge loans (where the borrower takes an extra loan from another lender)*

In practice however, where a borrower has 1st and 2nd charge loans with separate lenders, it will not always be the case that both lenders report their loan accounts as a possession. So our possession figures will be closer to, but necessarily still somewhat higher than, CML estimates.